

The Insurance Studies Institute is a non-profit research think-tank focused on: a) researching and analyzing challenges and opportunities within the many paradigms of insurance based risk management; b) publishing research findings on industry relevant topics; c) educating industry stakeholders, public policy makers and consumers in insurance based risk management, and advancing related scholarship; and, d) promoting dialogue to foster industry advancements, fair public policy and greater risk protection for consumers.

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## Examination of Workers' Compensation Gaps and Inequities in the United States (Discovery White Paper)

**STATUS:** Published, September 2009

**LEAD RESEARCHER:** Christopher Kampa, Director of Research, Insurance Studies Institute

**ISI OVERSIGHT:** Paul Siegert, President and CEO, Insurance Studies Institute

**PROJECT DESCRIPTION:** Workers' compensation is designed to provide monetary and medical benefits to workers injured as a result of a workplace accident, injury, or occupational disease. Both workers and employers benefit from workers' compensation when the system works properly, as it protects workers and their families against undue hardship resulting from workplace injuries while granting employers immunity from costly litigation. However, there are gaps in the workers' compensation system that prevent some injured workers and their families from getting the help that they need.

**RESEARCH/METHODOLOGY:** The following is a discovery paper designed to highlight several of these flaws and shed light on inequities that exist in the system. The amount of literature printed in academic journals on the topic of Workers' Compensation is immense. Therefore, the research will identify consistent themes across the breadth of printed works to build insightful observations of inequities in the system. Findings will be discussed with industry experts to ensure the factual integrity of the arguments.

**DATA SOURCES:** Academic Journals, Discussions with industry professionals

**TARGET RESULTS AND BENEFITS:** The Insurance Studies Institute hopes to use this discovery work to launch additional research and exploration.

**TIMELINE:** Acquire data: 1 month; Feedback from industry professionals: 2 weeks; Research and publish: 2 weeks.

**BUDGET:** \$19,286

**OWNERSHIP OF DATA AND RESULTS:** The Insurance Studies Institute will have full ownership of the deliverable and the data collected. Collaborators will share in rights to the deliverables.