

SILA COURSE DESCRIPTION/OUTLINE: *Understanding the Workers Compensation System*

Understanding the Workers Compensation System = The costs associated with workers compensation coverage can be a significant expense for a business. However, most businesses must buy coverage to comply with state laws that impose automatic liability on employers for work-related injuries. As long as the injury is work-related the employer pays, regardless of who is at fault. These state statutes, when taken together, create a system in which injured employees receive definite compensation according to a schedule of benefits.

In this course, we will present an overview of the workers compensation system. It is important that every insurance agent possess a basic understanding of this system in order to understand and service workers compensation insurance.

Students who successfully complete this course will be able to:

- identify who is covered and not covered by state workers compensation statutes
- identify the types of injuries and illnesses covered under the workers compensation system
- identify the benefits provided under the workers compensation system

identify the sources for workers compensation insurance and alternatives to insurance