WORKERS COMPENSATION RESEARCH INSTITUTE

Annual Report 2018



Workers Compensation Research Institute

WHY WCRI?

OBJECTIVE DATA AND ANALYSIS

Founded in 1983, the Workers Compensation Research Institute (WCRI) is an independent, not-forprofit research organization that strives to help those interested in making improvements to the workers' compensation system by providing highly regarded objective data and analysis.

The Institute does not take positions on the issues it researches; rather, it provides information obtained through studies and data collection efforts that conform to recognized scientific methods. Objectivity is further ensured

through rigorous, unbiased peer review procedures.

BALANCED CREDIBLE RESEARCH USED BY:



Policymakers and other system stakeholders — employers, government, healthcare providers, insurers, labor unions, and service

providers — utilize WCRI's credible research to monitor state systems on a regular basis and identify incremental changes to improve system performance. This results in a more enduring, efficient, and equitable system that better serves the needs of workers and employers.

Aission

TO BE A CATALYST FOR SIGNIFICANT IMPROVEMENTS IN WORKERS' COMPENSATION SYSTEMS, PROVIDING THE PUBLIC WITH OBJECTIVE, CREDIBLE, HIGH-QUALITY RESEARCH ON IMPORTANT PUBLIC POLICY ISSUES.

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LETTER FROM THE PRESIDENT AND CEO



I am pleased to report that WCRI's research continues to be actively used and impactful in an increasing number of states and on a growing breadth of issues. Our membership and support also continue to grow and with it, the capacity to meet the increasing demand for information produced by WCRI.

With its research and statistics, WCRI provides policymakers and stakeholders a solid base of information to facilitate informed decision-making that can make workers' compensation systems more efficient, more equitable, and better designed to meet the needs of workers and employers.

Below are some examples of where our work was used across the country in 2017.

- prescribing of opioids.
- the creation of a new one.
- In Florida, Michigan, Texas, Virginia, Wisconsin, and other states, policymakers used our systems, to educate others, and to legislate changes.
- with medical care.

New challenges in workers' compensation arise regularly in the current economic and political climate. To meet these challenges, WCRI will continue to educate policymakers and system stakeholders and provide the sound research, credible data, and objective analysis that contribute to an informed debate while avoiding taking positions or making policy recommendations.

We thank our members for their generous support of our research through their data, funding, and expertise. WCRI would not be where it is today without their help. We are both well-prepared and well-positioned to inform the public policy debates ahead, and we look forward to continuing to work together towards this end.

Respectfully yours,

John Ruser, Ph.D. President and CEO

 In Kentucky, Louisiana, Maryland, Massachusetts, North Carolina, Pennsylvania, Wisconsin, and other states, our opioid research was used by policymakers to educate the public and their colleagues about the prescribing patterns of opioids to injured workers across the country and to use that information to pass policies (e.g., medical treatment guidelines, formularies, etc.) to curtail unnecessary

• In Alaska, Louisiana, North Carolina, and other states, policymakers used our fee schedule research to educate others along with their colleagues on the growth of medical costs per claim in states that use a fee schedule versus those that do not, and to advocate for either an update of their state's fee schedule or

CompScope™ Benchmarks research to better understand the costs in their workers' compensation

• In Montana, Wisconsin, and other states, our worker outcomes research was used by policymakers to understand the performance of their state workers' compensation systems in terms of recovery of physical health and functioning, return to work, earnings recovery, access to medical care, and satisfaction

EXAMPLES OF WHERE OUR WORK WAS USED

OPIOID & PHYSICIAN DISPENSING RESEARCH:

Massachusetts: Gov. Charlie Baker unveiled a new legislative package (the CARE Act) to fight the opioid and heroin epidemic. One proposal is the establishment of a drug formulary for workers' compensation claims. In rolling out this initiative, Gov. Baker used findings from WCRI's opioid studies.

Pennsylvania: During a legislative hearing, Rep. Ryan Mackenzie said WCRI's research was one of the reasons he sponsored House Bill 18, which would direct the state Department of Labor & Industry to select a nationally recognized, evidence-based formulary for the state workers' compensation system.

Wisconsin: Gov. Scott Walker issued an executive order that, among other things, said the Wisconsin Department of Workforce Development shall review the WCRI's most recent report on interstate variation in opioid use and consult with the Worker's Compensation Advisory Council to incorporate best practices into Wisconsin's workers' compensation statutes.

North Carolina: Charlton Allen, chair of the North Carolina Industrial Commission (NCIC), distributed our research on longer-term use of opioids to members of the Industrial Commission's new opioid task force and to NCIC staff members working with the task force. The task force was created to address opioid issues.

Kentucky: WCRI's research was used during the debate on House Bill 296, which, among other things, seeks to create medical treatment guidelines and a drug formulary.

Louisiana: Insurance Commissioner |im Donelon mentioned our opioid research in an article he wrote about the opioid crisis and its effect on insurance markets. The article appeared in the April 2017 edition of an online magazine titled Louisiana Agent.

Maryland: Commissioner Maureen Quinn of the Maryland Workers' Compensation Commission referenced WCRI's opioid research in her remarks at the Maryland Workers' Compensation Educational Association's Annual Conference, which was attended by over 600 stakeholders in the Maryland system.

"Injured work<mark>ers in Massachus</mark>etts receive 10 percent more prescriptions for opioids on average than 25 other states that were studied in a two-year study done by the Workers Compensation Research Institute, and Massachusetts led the studied states with the percentage of pain medications that were written for Oxycodone and nearly half of all prescriptions stronger than schedule II opioids. There's more we can do to help injured workers with settled workers' compensation claims get appropriate treatment for pain management."

Massachusetts Governor Charlie Baker at a press conference unveiling a new legislative package (the CARE Act) to fight the opioid and heroin epidemic. Photo: Courtesy of Gov. Charlie Baker's office



EXAMPLES OF WHERE OUR WORK WAS USED (continued)





FEE SCHEDULE RESEARCH:

Alaska: WCRI staff briefed Marie Marx, director of the Alaska Division of Workers' Compensation, on our study, *Designing Workers' Compensation Medical Fee Schedules, 2016.* The director believed their medical fee schedule for workers' compensation would be an issue in the upcoming legislative session as Alaska continued to work toward lowering costs while improving outcomes.

Louisiana: Judge Sheral Kellar, director of the Louisiana Office of Workers' Compensation Administration, said in an article that she wanted an agreement on outpatient reimbursements fees and cited WCRI's research that showed how Louisiana's medical costs compared with other states.

North Carolina: A public hearing was held on changes proposed by the North Carolina Industrial Commission to the fee schedule for ambulatory surgery centers. WCRI findings were cited at the hearing and in submitted testimony.

COMPSCOPE™ BENCHMARKS RESEARCH:

Florida: During a hearing by the Florida Senate Banking & Insurance Committee, WCRI's research was cited in a Bill Analysis and Fiscal Statement for Senate Bill 1582, which amends several provisions of Florida's workers' compensation law. Several editions of WCRI's CompScope™ Benchmarks for Florida were also cited in a Staff Analysis by the Florida House of Representatives for House Bill 7085, which also makes changes to Florida's workers' compensation law.

Michigan: Michigan's workers' compensation agency, Licensing and Regulatory Affairs (LARA), cited findings from WCRI's CompScope™ Benchmarks and Medical Benchmarks for Michigan in its Regulatory Impact Statement (RIS) supporting a change to the state's medical fee schedule regulations.

Virginia: WCRI's research findings were cited in House Joint Resolution No. 544, which directs the Joint Legislative Audit and Review Commission to study Virginia's workers' compensation system.

Wisconsin: BJ Dernbach, the former director of the Wisconsin Division of Workers' Compensation distributed several WCRI studies (the 16th and 17th editions of CompScope[™] Benchmarks for Wisconsin as well as WCRI's *Medical Price Index for Workers' Compensation, Eighth Edition*) to members of the Wisconsin Worker's Compensation Advisory Council to inform their deliberations about changes to Wisconsin's workers' compensation system. **Texas:** Wes Marshall, chair of the Virginia Workers' Compensation Commission, and Deneise Lott, administrative judge with the Mississippi Workers' Compensation Commission, cited WCRI's research at the 2017 Texas Workers' Compensation Education Conference, which was attended by over 300 stakeholders in the Texas system.

WORKER OUTCOMES RESEARCH:

Wisconsin: The Wisconsin Division of Workers' Compensation recently prepared an informational handout titled *The Wisconsin Worker's Compensation Equation — It's a "Bargain."* The 27-page document included data and statistics from various sources, including WCRI, on the performance of the Wisconsin workers' compensation system.

Montana: An agenda item at the October 2017 meeting of the Montana Labor-Management Advisory Council was a worker outcome survey for Montana injured workers. WCRI's worker outcomes research was frequently cited during discussion of this topic.





STUDIES PUBLISHED IN 2017

SOME OF THE OVER 50 STUDIES PUBLISHED LAST YEAR:

- Interstate Variations in Use of Opioids, 4th Edition
- Longer-Term Dispensing of Opioids, 4th Edition
- The Effects of Provider Choice Policies on Workers' Compensation Costs
- Monitoring Trends in the New York Workers' Compensation System, 2005–2014
- Impact of Kentucky Opioid Reforms
- A Multistate Perspective on Physician Dispensing, 2011–2014
- Comparing Outcomes for Injured Workers, 2016 Interviews (6 individual studies)
- Designing Workers' Compensation Medical Fee Schedules, 2016
- CompScope™ Benchmarks, 17th Edition (16 individual studies)
- Hospital Outpatient Payment
 Index: Interstate Variations and
 Policy Analysis, 6th Edition
- Adequacy of Workers' Compensation Income Benefits in Michigan
- WCRI FlashReport Worker Attorney Involvement: A New Measure
- WCRI Medical Price Index for Workers' Compensation, Eighth Edition (MPI-WC)



WCRI's studies fall into two categories: topical and core benchmark studies.

The Institute's topical studies focus on the major current public policy issues and long-term challenges confronting workers' compensation systems. The studies evaluate the impact of recent reforms, identify emerging trends and issues, identify actions and policies that improve disability and medical management, and identify key leverage points to improve system performance.

The core benchmark studies are the central research program at the Institute. From medical costs to worker outcomes, the studies in this program examine the changes in performance of individual state systems, as well as provide meaningful interstate comparisons. With these studies, stakeholders, public officials, and policymakers can monitor their systems on a regular basis and make important interstate comparisons.

By identifying incremental changes in system performance — trends that may signal either improvement or possible deterioration in system performance — goals for system performance can be set, improvements accomplished, and crises avoided.

Like all of WCRI's research, studies are free for members and can be downloaded from our website:

www.wcrinet.org

WCRI PRESENTATIONS & EDUCATION

RESEARCH PRESENTED AT CONFERENCES

Every year, WCRI staff are invited to present our research at large conferences across the country. Below is a sample of the conferences and venues we were invited to present at during the past year.

- 2017 National Workers Compensation & Disability Conference (NWCDC)
- National Conference of Insurance Legislators 2017
 Summer Meeting
- American Association for Justice 2017
 Annual Conference
- American Association of State Compensation
 Insurance Funds' 2017 Conference
- American Society of Workers' Compensation
 Professionals Annual Fall Meeting
- Association for Public Policy Analysis and Management (APPAM) 2017 Conference
- Casualty Actuarial Society's 2017 Spring Meeting
- Indiana Workers' Compensation Institute's 2017 Annual Seminar
- Minnesota Department of Labor and Industry Workers' Compensation Summit
- New York State Workers' Compensation Forum
- Wisconsin Safety Council's Annual Symposium on Workers' Compensation
- Workers Injury Law & Advocacy Group's 2017 Convention
- Southern Association of Workers' Compensation Administrators (SAWCA) 69th Annual Convention

EDUCATING DIVERSE GROUPS

Below is a sample of the diverse groups with whom we shared our research over the past year.

- Arkansas Insurance Department
- California Department of Insurance
- Delaware Department of Insurance
- Florida Division of Workers' Compensation
- Florida House Insurance and Banking Committee
- Georgia State Board of Workers' Compensation
- Illinois State Senate
- Kentucky Finance and Administration Cabinet
- Louisiana Office of Risk Management
- Louisiana Workers' Compensation Advisory Council
- Massachusetts Department of Industrial Accidents
- Massachusetts Health Care Services Board
- New Hampshire Department of Labor Compensation Appeals Board
- Pennsylvania House of Representatives
- Texas Department of Insurance, Division of Workers' Compensation
- University of Sydney Australia
- Wisconsin Worker's Compensation Advisory Council

WCRI PRESENTATIONS & EDUCATION (continued)



Photos from the event can be seen on our Facebook Page: www.facebook.com/WCRIpage

ANNUAL CONFERENCE

Attendance for our 33rd annual conference in March of 2017 increased for a sixth consecutive year in a row. The conference agenda was a huge hit due to its exciting and informational sessions, including one featuring two former members of the U.S. Congress.

WEBINARS

Every year, we hold several webinars on our research. Our members as well as nonmembers find these of great value as they get a high-level understanding of the research and get to ask questions about what they are learning.

With our new website, we are now able to make recorded versions of past webinars available for non-members for a small fee and no cost to our members.

This is just another way we are

making it easier for members and non-members alike to learn about our research in a format and time convenient for them.

Below is a sample of the topics our webinars covered over the past year as well as the number of policymakers who registered.

- In November, we hosted a webinar on our latest research on fee schedules and medical prices. Of the 202 people registered, 50 were policymakers.
- In September, we hosted a webinar on our latest opioid studies. Of the 280 people registered, 66 were policymakers.
- In August, we hosted a webinar on our latest worker outcomes studies. Of the 542 people registered, 45 were policymakers.
- In June, we hosted a webinar on our recently released provider choice study. Of the 214 people registered, 37 were policymakers.





VIDEOS

With video increasingly becoming the preferred way to absorb information, we now maintain a YouTube channel with video releases in conjunction with our reports. Additionally, a video on the benefits of becoming a member of WCRI as well as another on attending our annual conference can be accessed through our website: **www.wcrinet.org**.

THE IMPACT OF SOCIAL MEDIA

Since 2011, WCRI has maintained a strong presence across the most popular social media channels. On platforms such as Twitter, Facebook, LinkedIn, Google+, and YouTube, the Institute disseminates accurate news and information to a broad audience interested in workers' compensation issues.

In

Current followers as of 12/31/17:

- Twitter: 3,000+
- LinkedIn: 900+
- Facebook: 300+



Concordia Care Inc. ConcordiaCare

Proud to be a member and sponsor of @WCRI a credible resource for objective workers compensation research #workerscomp #concordiacares

Follow

Follow

wzachry

@WCRI always provides insight into the numbers. Looking forward to seeing the presentation. Highly recommend attending.

Cari I. Miller Follow Thanks @WCRI for your research and insights on the states' work comp systems. Always meaningful work.

Joe Powell Follow Great @WCRI research: In CA, FL, & IL physician dispensing was 44% of scripts but

54-64% of Rx paid, despite reform. wcrinet.org/reports/a-mult ...

MEDIA COVERAGE

This past year, our research was mentioned 2,393 times in newspapers and blogs all across the country. Below is a sample of the news organizations that covered our research.



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Associated Press





























Workers Comp Programs Fight Addiction Among Injured Workers April 10, 2017

Associated Press | By Bob Salsberg

BOSTON (AP) — Meet a victim of the nation's opioid addiction scourge: the American worker.

A number of U.S. states are taking steps through their workers compensation systems to stem the overprescribing of the powerful painkillers to workers injured on the job, while helping those who became hooked to avoid potentially deadly consequences ... (continued online)

To read more, visit www.wcrinet. org/news/in-the-news/workerscomp-programs-fight-addictionamong-injured-workers.



ARE MEMBERS

GIVING BACK

WCRI donates \$2 for every completed post-webinar feedback survey to Kids' Chance – resulting in over \$6,000 in cash donations to date — to benefit children affected by a parent's work-related injury or death so they can pursue their educational dreams without financial burden.

> "It's high time that the ideal of success should be replaced by the ideal of service." – Albert Einstein

SPEAKING OF WCRI

"WCRI is an important and valued partner of all stakeholders in the field of workers" compensation. As the chair of the Wisconsin Worker's Compensation Advisory Council, I rely on the broad scope of data and research provided by WCRI to make informed decisions on behalf of injured workers in Wisconsin. I know WCRI can be counted on to provide the hard and factual data we need to make good decisions in this time of ever-changing dynamics around worker compensation."

> Stephanie Bloomingdale, Secretary-Treasurer, Wisconsin AFL-CIO

"The WCRI is an invaluable source of impartial and objective data on the performance of the workers' compensation system and provides excellent benchmarks with which we can compare our own performance. With the variety of drivers that impact outcomes in state workers' compensation systems, WCRI provides critical analysis that cuts through the "noise" and leaves us with unbiased and actionable information based on data. Whether it's a question of policy implications or system performance, WCRI is the place to go."

> Michele Adams, Vice President, Risk Management Services, Walt Disney World Resort

"As members of WCRI, we have a voice relative to which topics would best serve the workers' compensation community. Through research, both shortand long-term, WCRI helps all stakeholders have an informed, data-driven discussion on significant public policy issues. Apart from producing high-quality, credible information, what makes WCRI stand out is that it does not make recommendations or take positions on the research they produce."

> Peter D. McCarron, Senior Vice President, Commercial P&C Claim, **CNA** Insurance

"WCRI's multistate and individual state studies provide much needed unbiased research findings for workers' compensation decision-makers. We can always count on the expertise of WCRI researchers who are up-to-date on national, regional, and state trends in healthcare, insurance, and employer markets. WCRI receives high marks for its team of research experts and for its excellent data-driven research designs and analyses."

> Linda Edmonds Turner, Ph.D., Director, Massachusetts Department of Industrial Accidents

GOVERNANCE

The responsibility for policymaking rests with the Institute's board of directors a representative group of members who are elected by the membership for staggered three-year terms and meet three times a year. Operating responsibility is vested in the president and CEO by the board, with direction from the board and advice from committees established by the board.

The research committee, composed of representatives of member companies, gives the president and CEO guidance on the Institute's research program.

The Disability and Medical Management Board provides guidance to the president and CEO as well as funding for issues related to disability and medical management.

Project advisory committees assist the research staff in the formulation and conduct of specific studies. These committees are made up of representatives of member companies, public officials, academic researchers, and others knowledgeable about the specific topics before them.

BOARD

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WEBSITE REDESIGN

We've updated our website (www.wcrinet.org) to make it easier to access our research on a wide array of workers' compensation topics. Updates include a responsive design for easy viewing on all devices, robust search capabilities, and a new WCRI blog.

Areas of Research

🔿 WCRI

Home Areas of Research About Membership News & Events

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Some State Policy Changes Decreased Medical Payments per Workers' Compensation Claim, Finds WCRI Studies

View Now

ning Events In The News

Evaluation of the 2015, 2016, and 2017 Fee Schedule Changes in Delaware

This new report provides policymakers and other stakeholders with the ability to examine all three rounds of the Delaware fee schedule changes enabled in House Bill (HB) 373. The objective of the fee schedule changes in 18 373 was to reduce medical expenses by 33 percent by January 31, 2017, over three consecutive annual ... Reed More >>

Monitoring Trends in the New York Workers' Compensation System, 2005-2015

This is the 10th annual report to regularly track key metrics of the performance of the New York workers' compensation system after the 2007 reforms, which, in addition to other important provisions, increased maximum statutory benefits, limited the number of weeks a permanent partial disability (PPD) benefits, and _ Read More >>

CompScope Medical Benchmarks, 18th Edition

These reports can help identify changes over time in the provision of workers' compensation modical care: detect areas where modical payments per claim, prices, or utilization may be higher or lower compared with other study states for a set of similar claims; and reveal areas

Stay Informed

Receive periodic email updates on WCRI studies and events.



MEMBER SPOTLIGHT

WCRI conducts guarterly interviews with members to discover whether WCRI's research is helpful to them. Here are some examples of how members responded to one of the questions:

Can you describe a moment when WCRI's research was really helpful?



"One instance that comes to mind is when I was speaking on a panel discussing workers' compensation issues involving a particular state.

During the debate, I referenced a relevant WCRI study that directly addressed the issue at hand. All panelists immediately agreed that, based on WCRI's credible findings, their state should look to modify their process accordingly.

At Marriott Claims Services, we continuously strive to be "best in class" in our industry. To achieve this, we have to partner with other "best in class" organizations, in order to stay abreast of developments and trends in our industry. WCRI has been and continues to be a "best in class" organization we are proud to be part of."

> - Steve Perroots, Vice President of Global Claims, Marriott International, Inc.



"Since joining WCRI in 1993, there is not one moment I can point to, because every day I find the research really helpful — whether

it's understanding the impact of fee schedules on medical costs, how one state compares to its neighbor on opioid dispensing and use, or how injured workers rate their satisfaction with medical care.

The thing is, the system is always changing, which

means it needs to be monitored and changes have

the monitoring and comparisons we need to make

improvements to the system. Frankly, I do not want to

stakeholders, especially injured workers. WCRI provides

to be made to ensure it continues to work for all

imagine a world without WCRI. At UPS, we have a term called "constructive dissatisfaction," which means that no matter how good of a job you're doing, you can always do a little better. In today's business world, anecdotal information from single sources is not enough. Using data as the foundation for real insight, WCRI gives us the information we need to continually make the system better for our injured workers."

- Mike Fenlon, Senior Director of Risk Management, UPS

The full interviews may be viewed on our website's blog: <u>www.wcrinet.org/</u> news/blog

MEMBERS & SUPPORTERS

AS OF 3/1/2018

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Property Casualty Insurers Association of America Safety National Selective Insurance Company of America, Inc. Sentry Insurance Society Insurance The Travelers Companies, Inc. Zenith Insurance Company Zurich North America

Reinsurer

ILT Re

Contributor

American Insurance Association

Associate Members – State Labor Organization

Canadian Union of Public Employees CISCO (Construction Industry Service Corporation) IN, IL, IA Foundation for Fair Contracting Indiana AFL-CIO Kentucky AFL-CIO Massachusetts AFL-CIO Minnesota AFL-CIO Office and Professional Employees International Union, Local 105 Professional Fire Fighters of New Hampshire Tennessee AFL-CIO Labor Council Wisconsin State AFL-CIO

Associate Members – Rating Organization

Compensation Advisory Organization of Michigan

Indiana Compensation Rating Bureau Massachusetts Workers' Compensation Rating & Inspection Bureau

Minnesota Workers' Compensation Insurers Association

New Jersey Compensation Rating and Inspection Bureau

New York Compensation Insurance Rating Board

North Carolina Rate Bureau

- Pennsylvania Compensation Rating Bureau
- Wisconsin Compensation Rating Bureau

Associate Members – Public Sector United States

Alabama Department of Labor, Workers' Compensation Division Alaska Division of Workers Compensation Arizona Industrial Commission Arkansas Workers' Compensation Commission California Commission on Health and Safety and Workers' Compensation California Division of Workers' Compensation Colorado Department of Labor and Employment -Workers' Compensation Division Connecticut Workers' Compensation Commission Delaware Office of Workers' Compensation District of Columbia Office of Workers' Compensation Florida Department of Financial Services, Division of Workers' Compensation Georgia State Board of Workers' Compensation Idaho Industrial Commission Illinois Workers' Compensation Commission Iowa Division of Workers' Compensation Kansas Department of Human Resources/ Division of Workers' Compensation Kentucky Department of Workers' Claims Louisiana Office of Risk Management Louisiana Office of Workers' Compensation Administration Maine Workers' Compensation Board Maryland Workers' Compensation Commission Massachusetts Center for Health Information and Analysis Massachusetts Department of Industrial Accidents Massachusetts Human Resources Division, Workers' Compensation Section Massachusetts State Rating Bureau, Division of Insurance Michigan Workers' Compensation Agency Minnesota Department of Labor and Industry Mississippi Workers' Compensation Commission Montana Department of Labor & Industry

National Institute for Occupational Safety and Health (NIOSH) Nebraska Workers' Compensation Court

Nevada Department of Business and Industry, Division of Industrial Relations, Workers' Compensation Section

New Hampshire Department of Labor, Division of Workers' Compensation

New Hampshire Insurance Department

New Jersey Compensation Rating & Inspection Bureau New Mexico Workers' Compensation Administration New York State Workers' Compensation Board Oklahoma Workers' Compensation Commission Oregon Department of Consumer & Business Services Pennsylvania Department of Labor and Industry Rhode Island Department of Labor and Training South Carolina Workers' Compensation Commission South Dakota Department of Labor and Regulation Tennessee Department of Labor Texas Department of Insurance, Division of Workers' Compensation Texas State Office of Risk Management United States Department of Labor Utah Division of Industrial Accidents Vermont Department of Labor Virginia Workers' Compensation Commission West Virginia Offices of the Insurance Commissioner Wisconsin Department of Workforce Development **Associate Members – Public Sector** International

British Columbia Workers' Compensation Board (WorkSafe BC) Manitoba Workers' Compensation Board New Brunswick Workplace Health, Safety and Compensation Commission New Zealand Accident Compensation Corporation Ontario Workplace Safety and Insurance Board **ReturntoWorkSA** Safe Work Australia State Insurance Regulatory Authority (SIRA) Victorian WorkCover Authority WorkCover Queensland

CompScope™ Funders

Ascential Care Partners, LLC of Michigan

Florida Department of Financial Services, Division of Workers' Compensation Georgia State Board of Workers'

Compensation

Compensation Advisory Organization

Illinois Workers' Compensation Commission Indiana Compensation Rating Bureau Kentucky AFL-CIO Kentucky Employers Mutual Insurance KESA Louisiana Department of Insurance Louisiana Office of Workers' Compensation Administration Massachusetts Workers' Compensation Rating and Inspection Bureau Minnesota Workers' Compensation Insurers Association New Jersey Compensation Rating and Inspection Bureau New York Compensation Insurance Rating Board North Carolina Rate Bureau Pennsylvania Compensation Rating Bureau Tennessee Department of Labor and Workforce Development Texas Department of Insurance United Parcel Service Virginia Workers' Compensation Commission Wisconsin Compensation Rating Bureau

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