

WORKERS COMPENSATION RESEARCH INSTITUTE

A Catalyst for Improving Workers' Compensation Systems

2020 ANNUAL REPORT

WHY WCRI?

OBJECTIVE DATA AND ANALYSIS

Founded in 1983, the Workers Compensation Research Institute (WCRI) is an independent, not-for-profit 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:



EMPLOYERS



GOVERNMENT



HEALTHCARE PROVIDERS



INSURERS



LABOR UNIONS



SERVICE PROVIDERS

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 to 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.

Mission

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 them, the capacity to meet the increasing demand for information produced by WCRI.

Through research and statistics, WCRI provides policymakers and stakeholders with 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.

These are some of the metrics we report on in greater detail in this annual report.

- **Awards & Recognition:** Our Worker Outcomes Survey Team received a Comp Laude® Award and another WCRI staff member was a Comp Laude® Award finalist. You can read more about this award on page 15.
- **Published Research:** We published 45 studies in 2019. Highlights from our topical and core benchmark research programs can be found on pages 6 to 9, and a full list of all the studies we published can be found on page 10.
- **Research Used:** Our research was used in important legislative debates across the country and WCRI staff testified at formal legislative hearings in Indiana and Pennsylvania. A sample of where our work was used can be seen on page 4.
- **Education:** This past year, we presented at 7 large conferences and briefed over 22 government agencies. This list can be found on page 11.
- **Media Coverage:** We saw a 17% increase in the number of press mentions our research received, which you can learn about on page 15.
- **Webinar Registrations:** We saw a 433% increase in webinar registrations in 2019 over last year. A list of the webinars we held in 2019 can be found on page 13.
- **New Members:** We saw a 4% increase in the number of organizations that chose to become members of WCRI. A list of all our members can be seen on the back pages of this report.

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 toward this end.

Respectfully yours,

A handwritten signature in black ink that reads "John Ruser".

John Ruser, Ph.D.
President and CEO

WHERE OUR WORK WAS USED

Arizona: WCRI's research was cited by numerous parties during a hearing about proposed regulations on physician dispensing held by the Industrial Commission of Arizona.

California: At a hearing of the California State Assembly's Insurance Committee, Diane Worley of the California Applicants' Attorneys Association cited the *WCRI FlashReport — Time from Injury to Medical Treatment: How States Compare* as she spoke in favor of AB 1107.

California: The Workers' Compensation Insurance Rating Bureau of California (WCIRB) cited our study *Interstate Variations in Use of Opioids, 4th Edition* in a study they published titled *Early Indicators of High-Risk Opioid Use and Potential Alternative Treatments*.

Florida: WCRI's *CompScope™ Medical Benchmarks for Florida, 19th Edition* was cited in a 2019 biennial report by the Florida Division of Workers' Compensation on methods for improving the workers' compensation medical delivery system.

Georgia: Chairman Frank McKay of the Georgia State Board of Workers' Compensation hosts educational seminars throughout the state. His opening slides for each seminar contain research findings from WCRI's *CompScope™ Benchmarks for Georgia* study to explain some of the reasons why the Legislature is increasing the maximum weekly disability indemnity benefit.

Indiana: WCRI Senior Analyst Carol Telles was invited to provide testimony before the Indiana General Assembly's Interim Study Committee on Financial Institutions and Insurance. She briefed the committee on medical reimbursement under workers' compensation for ambulatory surgery centers versus hospitals.

Louisiana: Several WCRI studies (*Interstate Variations in Dispensing of Opioids, 5th Edition*; *State Policies on Treatment Guidelines and Utilization Management: A National Inventory, 2019*; *The Impact of Opioid Prescriptions on Duration of Temporary Disability; Longer-Term Dispensing of Opioids, 4th Edition*) were cited in a report by the Louisiana Legislative Auditor evaluating controls over the prescribing of opioids in their state workers' compensation program.

Minnesota: WCRI's *CompScope™ Medical Benchmarks for Minnesota, 20th Edition* was cited in the December 2019 edition of *COMPACT*, a quarterly newsletter published by the Minnesota Department of Labor & Industry's Workers' Compensation Division.

National: Attorney Wayne Fontana referenced WCRI's *CompScope™ Benchmarks for Louisiana, 19th Edition* while participating on a panel of defense attorneys discussing issues around the country (CA, FL, IL, LA, and NY) at the 2019 National Council of Self-Insurers Annual Meeting.

National: Our *WCRI FlashReport — Interstate Variation and Trends in Workers' Compensation Drug Payments: 2015Q1 to 2018Q1* was mentioned in a newsletter by the National Council of Self-Insurers.

National: The Federal Reserve Bank of San Francisco created and posted a short video on their blog that included findings from WCRI's study *The Impact of Opioid Prescriptions on Duration of Temporary Disability*.

New York: Two of our studies (*Comparing Outcomes for Injured Workers in Michigan* and *Monitoring the Impact of the 2007 Reforms in New York*) were cited in a report by the Center for New York City Affairs at the New School. The title of the report is *Time for a Real Look at How the New York State Workers' Compensation System Treats Workers*.

Pennsylvania: WCRI President and CEO John Ruser was invited to provide testimony to the Pennsylvania House Labor & Industry Committee about drug prescribing in workers' compensation. He shared findings from various WCRI studies regarding physician dispensing, opioid prescribing, and compounding.

Pennsylvania: Senior Judge Joseph DeRita, director of the Pennsylvania Workers' Compensation Office of Adjudication, cited our opioids studies in the context of how judges handle opioid cases that come before them, in a "Judges Unplugged" session at the 18th Annual Pennsylvania Workers' Compensation Conference.

Tennessee: WCRI's *CompScope™ Benchmarks for Tennessee, 19th Edition* was cited in the Tennessee Bureau of Workers' Compensation 2018 – 2019 Fiscal Year Annual Report on the effects of the 2013 Reform Act.

Virginia: Findings from several WCRI studies (*CompScope™ Medical Benchmarks for Virginia, 19th Edition*; *Workers' Compensation Laws as of January 1, 2019*; etc.) were cited in a review by the Joint Legislative Audit & Review Commission of the Commonwealth's workers' compensation system. The report was submitted to Governor Ralph Northam and the Virginia Assembly.

Wisconsin: Chris Reader, a member of the Workers' Compensation Advisory Council (WCAC) and Wisconsin Manufacturers & Commerce, cited our research about the cost of medical care for injured workers during a WCAC meeting.

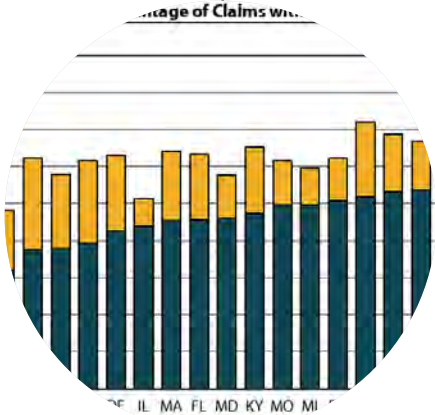


RESEARCH SPOTLIGHT: CORE BENCHMARK STUDIES



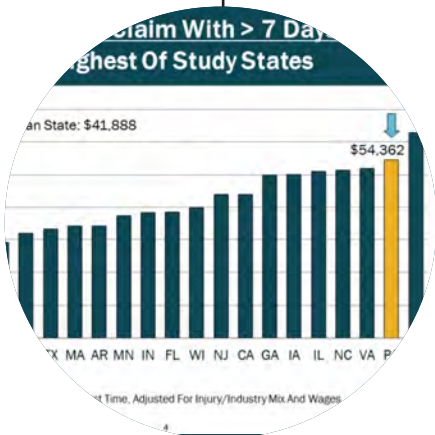
DESIGNING WORKERS’ COMPENSATION MEDICAL FEE SCHEDULES, 2019

This report highlights some of the most-important design choices that public officials face in adopting, reforming, and updating a fee schedule for physicians, and shows how the 44 states (and the District of Columbia) with fee schedules have resolved these choices as of February 2019. It also includes a discussion of the substantial fee schedule changes for professional medical services since March 2016.



INTERSTATE VARIATIONS IN DISPENSING OF OPIOIDS, 5TH EDITION

This study examines interstate variations and trends in the prescribing patterns of opioids, pain medications, and other pain treatments across 27 state workers’ compensation systems covering data from October 2011 through March 2018. It finds that in all states studied, fewer workers injured on the job received opioids recently as compared with previous years. But, they continued to be treated for pain, as non-opioid pain medications (e.g., NSAIDs) increased to a lesser degree and non-pharmacologic treatments (e.g., physical therapy) without pain medication were more frequently provided.



COMPSCOPE™ MEDICAL BENCHMARKS AND COMPSCOPE™ BENCHMARKS

The flagship of WCRI’s benchmarks reports comprehensively measures the performance of 18 state workers’ compensation systems, how they compare with each other, and how they have changed over time. The reports are designed to help policymakers and others benchmark state system performance or a company’s workers’ compensation program. The benchmarks also provide an excellent baseline for tracking the effectiveness of policy changes and identifying important trends. In particular, they examine how income benefits, overall medical payments, costs, use of benefits, duration of disability, litigiousness, benefit delivery expenses, timeliness of payments, and other metrics of system performance have changed over time.

MONITORING TRENDS IN THE NEW YORK WORKERS’ COMPENSATION SYSTEM, 2019 EDITION

Originally established to monitor the system following reforms in 2007, the report has evolved into a tool for tracking key metrics of system performance on an ongoing basis as subsequent legislative and regulatory changes have been implemented. The analysis in this edition includes trends in indemnity benefits, medical payments, and benefit delivery expenses from 2007 to 2017, evaluated as of 2018 for claims at different maturities. Various interstate comparisons from other WCRI studies help put the performance of the New York system into perspective, such as prices paid for medical services and the frequency and amount of opioids dispensed to workers.



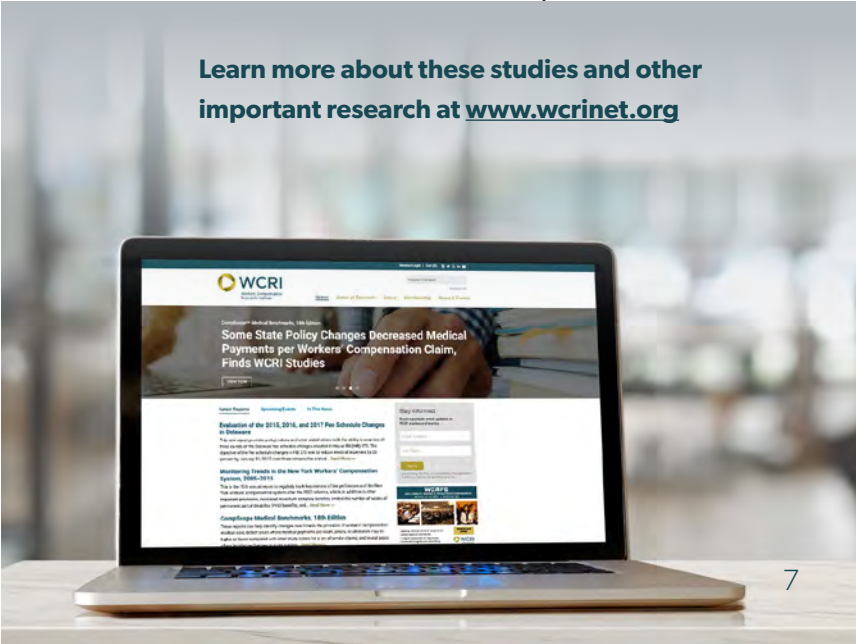
WORKERS’ COMPENSATION LAWS AS OF JANUARY 1, 2019

This study is an essential tool for policymakers and other stakeholders to identify the similarities and distinctions between workers’ compensation regulations and benefit levels in effect as of January 1, 2019, in U.S. states and Canadian provinces. It is best used to understand macro-level differences and general tendencies across jurisdictions, such as the following:

- How many states/provinces allow individual or group self-insurance?
- How do the maximum and minimum payments for temporary and permanent total disability benefits vary?
- How many states cover mental stress claims, hearing loss, and cumulative trauma?
- How many jurisdictions allow the worker to choose the treating physician, and how many allow the employer to do so?



Learn more about these studies and other important research at www.wcrinet.org



RESEARCH SPOTLIGHT: TOPICAL STUDIES



WORKERS’ COMPENSATION MEDICAL PRICES AND OUTCOMES OF INJURED WORKERS

This is the first study to combine surveys of injured workers with claims data to examine the relationship between workers’ compensation prices for medical services and the outcomes that workers experience after a work-related injury. It reveals that the answer to questions about what happens to outcomes when prices increase or decrease is nuanced and depends on whether the workers’ compensation prices are higher or lower than those paid by group health insurers.



WCRI FLASHREPORT — INTERSTATE VARIATION AND TRENDS IN WORKERS’ COMPENSATION DRUG PAYMENTS: 2015Q1 TO 2018Q1

This FlashReport presents data on payments for prescription drugs paid in workers’ compensation for key therapeutic groups of drugs by quarter. The drug groups include opioids, non-steroidal anti-inflammatory drugs (NSAIDs), dermatological agents, anticonvulsants, musculoskeletal therapy agents, and compounded drugs. These groups represent the large majority of all payments for prescription drugs in workers’ compensation. This study provides a high-level view of changing costs of prescription drugs in workers’ compensation across states. It also breaks prescription drugs into groups (opioids, compounds, etc.) to reveal where state workers’ compensation prescribing dollars are being spent and whether spending for those groups of drugs is increasing or decreasing.



STATE POLICIES ON TREATMENT GUIDELINES AND UTILIZATION MANAGEMENT: A NATIONAL INVENTORY

This first-of-its-kind survey-based study is a national inventory of medical treatment guidelines and system features that help enforce compliance with medical treatment guidelines across states. The study highlights some of the key patterns that cut across states, as well as highlights several key policy variables that are most likely to influence compliance with medical treatment guidelines. For each state in the study, there is a short summary of system features that are related to medical treatment guidelines, utilization review, and the dispute resolution process.

The results from this study are informative for policymakers and stakeholders who are interested in learning the current policy landscape in this area and identifying opportunities to improve the delivery of medical care for workers injured on the job and enhance system function. It also provides a framework and lays a foundation for subsequent studies that examine how system features interact with treatment guidelines and what combinations of policies may affect utilization of services and outcomes.

DO HIGHER DEDUCTIBLES IN GROUP HEALTH PLANS INCREASE INJURED WORKERS’ PROPENSITY TO FILE FOR WORKERS’ COMPENSATION?

This study examines whether employees injured at work are more likely to file under workers’ compensation instead of group health insurance when their group health plan has a higher deductible. The study has great relevance since the number of workers in health insurance plans with high deductibles is growing.

In years past, workers may have chosen to have a work injury covered by their group health plan. However, the increasing cost of deductibles may cause them to consider having the injury covered — where it potentially belongs — in the workers’ compensation system, where there are no deductibles or copayments for the medical care they receive.

The study also estimated the increase in workers’ compensation volume from the growth in high deductible group health policies. The increase partially offsets the overall decline in workers’ compensation claims seen over the past decade.



Learn more about these studies and other important research at www.wcrinet.org

STUDIES PUBLISHED IN 2019

- *CompScope™ Benchmarks, 19th Edition* (16 individual state reports)
- *CompScope™ Medical Benchmarks, 20th Edition* (16 individual state reports)
- *Designing Workers' Compensation Medical Fee Schedules, 2019*
- *Do Higher Deductibles in Group Health Plans Increase Injured Workers' Propensity to File for Workers' Compensation?*
- *Do Treatment Guidelines Influence Early MRI and Decompression Surgery for Low Back Pain?*
- *Health Insurance and Outcomes of Injured Workers*
- *Hospital Outpatient Payment Index: Interstate Variations and Policy Analysis, 8th Edition*
- *Interstate Variations in Dispensing of Opioids, 5th Edition*
- *Monitoring Trends in the New York Workers' Compensation System, 2019 Edition*
- *State Policies on Treatment Guidelines and Utilization Management: A National Inventory*
- *WCRI FlashReport — How Do Claim Costs, Components of Costs, and Worker Outcomes Differ by Age?*
- *WCRI FlashReport — Interstate Variation and Trends in Workers' Compensation Drug Payments: 2015Q1 to 2018Q1*
- *WCRI Medical Price Index for Workers' Compensation, 11th Edition (MPI-WC)*
- *Workers' Compensation Laws as of January 1, 2019*
- *Workers' Compensation Medical Prices and Outcomes of Injured Workers*



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

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 and identify emerging trends and issues; actions and policies that improve disability and medical management; and key leverage points to improve system performance.

The core benchmark studies are the central research program at the Institute, with our CompScope™ Benchmarks reports as the flagship. From medical costs to worker outcomes, the studies in this program examine the changes in performance of individual state systems and 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. Identifying incremental changes in system performance — trends that may signal either improvement or deterioration — also helps them set goals, make improvements, and avoid crises.

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

PRESENTATIONS & EDUCATION

EDUCATING DIVERSE GROUPS

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

- Alabama Workers' Compensation Division
- Arizona Industrial Commission
- Delaware House of Representatives
- Florida Senate Committee on Banking and Insurance
- Illinois Workers' Compensation Commission
- Louisiana Legislative Auditor
- Louisiana Workforce Commission
- Massachusetts Department of Industrial Accidents
- Massachusetts Port Authority
- Minnesota Department of Labor & Industry
- Missouri Division of Workers' Compensation
- New Jersey Compensation Rating & Inspection Bureau
- New York State Workers' Compensation Board
- Tennessee Bureau of Workers' Compensation
- Texas Department of Insurance, Division of Workers' Compensation
- The Workers' Compensation Rating and Inspection Bureau of Massachusetts
- U.S. Department of Labor
- U.S. Virgin Islands Department of Finance
- Utah Workers' Compensation Advisory Council
- Virginia Joint Legislative Audit and Review Commission
- Wisconsin Compensation Rating Bureau
- Wisconsin Department of Workforce Development

RESEARCH PRESENTED AT CONFERENCES

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

- 2019 Casualty Loss Reserve Seminar
- 2019 National Workers' Compensation & Disability Conference & Expo
- 2019 Workers' Compensation Institute's (WCI) 74th Annual Educational Conference
- 30th Annual New Jersey Workers' Compensation Bench Bar Conference
- Casualty Actuarial Society's 2019 In Focus Virtual Seminar
- Georgia Group Funds Association
- NIOSH Meeting on Advancing Workers' Compensation Research to Prevent and Treat Worker Opioid Use Disorders

PRESENTATIONS & EDUCATION (continued)



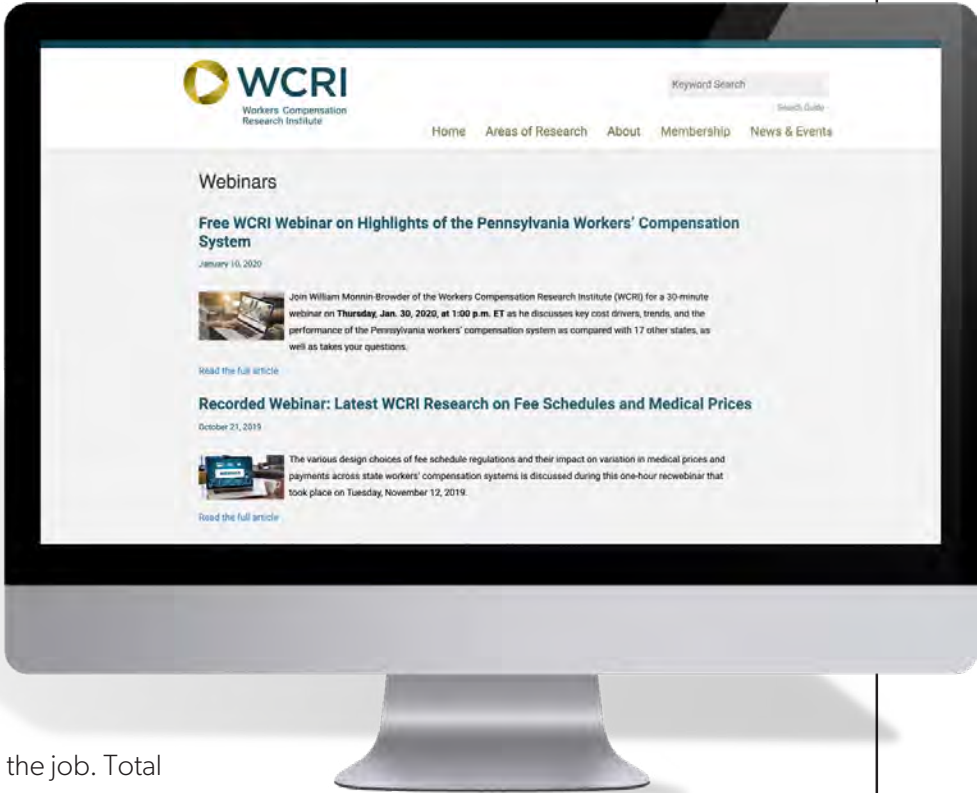
More photos from the event can be seen on our Facebook Page: www.facebook.com/WCRIpage

ANNUAL CONFERENCE

Registration for our 35th Annual Issues & Research Conference, which was held in Phoenix, AZ, increased for the eighth year in a row. The conference agenda was well-received and provided exciting and informational sessions on national workers' compensation trends, policies impacting the workforce now and in the future, research and efforts to reduce opioids in workers' compensation, latest efforts on return to work, the impact of group health deductibles, and the challenges of telemedicine.

WEBINARS

- In January, we held a webinar on the future of value-based care in workers' compensation. Total registered was 702 and 76 were policymakers.
- In April, we held a joint webinar with the National Institute for Occupational Safety and Health (NIOSH) on our correlates of opioid dispensing study. Total registered was 1,145 and 200 were policymakers.
- In August, we held a webinar on the role of medical prices in the outcomes of workers injured on the job. Total registered was 275 and 44 were policymakers.
- In September, we held a webinar on trends in opioid dispensing to workers with injuries. Total registered was 267 and 68 were policymakers.
- In October, we held a webinar on defining centers of excellence. Total registered was 613 and 46 were policymakers.
- In November, we held a webinar on WCRI's latest research on fee schedules and medical prices. Total registered was 316 and 49 were policymakers.



VIDEOS

With video increasingly becoming the preferred way to absorb information, WCRI produces short videos for each study we publish. Authors walk viewers through the research so they better understand the purpose of the studies, what lies inside, and how to access the information. In 2019, videos on our YouTube channel received more than 5,000 individual views, which was a 155% increase from the prior year. In addition to video clips for each of our studies, our channel includes videos on the benefits of becoming a member of WCRI and attending our annual conference. Our channel can be found on YouTube as well as accessed through our website at 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, and YouTube, the Institute disseminates accurate news and information to a broad audience interested in workers' compensation issues.

Followers at the end of 2019:

- Twitter: 3,400+
- LinkedIn: 1,900+
- Facebook: 570+

Frank McKay
@frankrmckay
Replying to @WCRI and @WorkCompCentral
Congratulations! Your in-depth research helps Regulators like myself make informed policy decisions.
9:51 PM · Sep 24, 2019 · Twitter for iPhone

ICA - ADOSH
@IndCommAZ
Thank you @laurelmy2003 for the great presentation on the impressive work that @WCRI does for the workers' compensation community.
5:36 PM · Nov 7, 2019 · Twitter Web App

Safety National
@safetynational
#ConferenceChronicles: What Do Injured Workers Really Think About #WorkersComp? There is a lot to learn from this insightful @WCRI study on injured worker outcomes. #WCI2019
10:53 AM · Aug 13, 2019 · Hootsuite Inc.

WCActionnetwork
@WCActionnetwork
Intersting research from @WCRI that higher prices don't drive better medical outcomes for injured workers, but they can lead to more positive views of access to treatment and overall care experience.
1:15 PM · May 24, 2019 · Twitter Web Client

Tron Emptage
@EmptageTron
Always appreciate reviewing the data and analysis that WCRI publishes. Thanks for your contributions to our industry.
10:31 AM · Jul 31, 2019

WCRI @WCRI · Jul 31, 2019
@WCRI: Opioid Dispensing to Injured Workers Continues to Decline; Small Uptick in Non-Opioid Pain Medications and Non-Pharmacologic Treatments. To learn more, visit wcri.net.org/news/press-rel... #workerscomp #workplace

Figure A: Changes in the Percentage of Claims with Prescriptions That Had Opioids, 2012/2014-2016/20

State	2012/2014	2016/20
NI	~45%	~55%
CA	~55%	~65%
CT	~65%	~75%
NY	~75%	~85%
DE	~85%	~95%

Rafael Gonzalez, Esq.
@GonzalezRafael
Enjoyed spending time with @John_Ruser, President and CEO of the WCRI, at the #nwcdconf. Love his passion for our industry and the integrity he brings to the research of workers compensation. Thanks John for all you do to continue to improve this most sig...
10:35 PM · Nov 6, 2019 · LinkedIn

MEDIA COVERAGE

This past year, our research was mentioned more than 700 times in newspapers and blogs all across the country. This is a sample of the news organizations that covered our research.

Altoona Mirror

AP

Beloit Daily News
The Stateline's Choice

BI
BUSINESS INSURANCE

Carrier Management

CLAIMS JOURNAL

ctpost

HR DIVE

HARTFORD BUSINESS JOURNAL

Illinois Business Journal
Awarding the Business People of Northwestern Illinois

LEGAL TALK NETWORK
LEGAL PODCASTS

Managed Care Matters

The Miami Herald
MiamiHerald.com

MORNINGSTAR®

NHR
NEW HAVEN REGISTER

NEWS 3
abc WSIL

News 4 JAX

NEWS SERVICE OF FLORIDA

Pittsburgh Post-Gazette®

RISK & INSURANCE

Roll Call

Safety+Health
The Official Magazine of the NSC Congress & Expo

SHNS
STATE HOUSE NEWS SERVICE

StarTribune

ISCONSIN HEALTH NEWS

WISCONSIN PUBLIC RADIO

WLRN 91.3 FM
Miami | South Florida

workcompcentral®

WorkCompWire
the trusted source for workers' compensation news

AWARD WINNING WORKERS' COMP EXECUTIVE
CREDIBLE AUTHORITY TRUSTWORTHY

WorkersCompensation.com®

RECOGNITION



At WorkCompCentral's 2019 Comp Laude® Award & Gala, WCRI's Worker Outcomes Survey Team (Te-Chun Liu, Bogdan Savych, and Vennela Thumula) received an award for their research, which improves all stakeholders' understanding of how state workers' compensation systems are serving workers.

COMP LAUDE® AWARD PRESENTED TO WCRI RESEARCHERS

The Comp Laude® Award recognizes integrity, excellence, and success in the workers' compensation industry. Each year, nominations are received and reviewed by a panel of industry judges. Comp Laude® awards are presented at the annual Comp Laude® Gala.

WCRI's Worker Outcomes Surveys ask workers injured on the job about their experience in the workers' compensation system, providing information that complements what is learned from claims data. Among other information, workers report about their

- recovery of physical health and functioning,
- speed and sustainability of return to work,
- earnings recovery, and
- perceived access to care and satisfaction with the care received.

AT A GLANCE



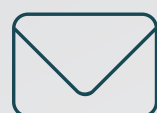
1,200+

NUMBER OF MENTIONS
ON TWITTER



3,000+

WEBINAR REGISTRATIONS



10,000

EMAIL LIST SUBSCRIBERS



700+

NUMBER OF PRESS
MENTIONS



192

ORGANIZATIONS THAT
ARE MEMBERS



60+

BRIEFINGS AND PRESENTATIONS
TO EXTERNAL AUDIENCES



45

STUDIES PUBLISHED



5,000

VIEWS OF OUR YOUTUBE
VIDEOS

GIVING BACK

WCRI believes in corporate social responsibility — whether it is giving back to our community or protecting the environment for future generations — and supported such efforts with ongoing and new initiatives in 2019.

THE ENVIRONMENT: WCRI continues to make our reports available online versus printing hard copies. In the event hard copies were printed, such as our annual report, we used recycled paper.

SOCIAL INITIATIVES: WCRI has contributed both time and money to causes such as **Friends of Boston's Homeless, Kids' Chance**, and **Tailored for Success, Inc.**

WCRI donates \$2 for every completed post-webinar and conference feedback survey to **Kids' Chance** — resulting in close to \$10,000 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



WCRI staff volunteered to collect and donate gently used business clothing to Tailored for Success, Inc., which helps men and women re-enter the workforce.

MEMBER SPOTLIGHT

WCRI frequently interviews members to learn the value they derive from membership. This question received the following responses.

"WHAT VALUE DO YOU DERIVE FROM BEING A MEMBER OF WCRI?"



"Since we are self-insured and self-administered, the cost of prescription drugs is an area of focus for us — especially the utilization of opioids. Through WCRI research, we learned that we are not the only company dealing with this issue. We also learned strategies for addressing it, such as the use of formularies and getting our adjusters involved to approve refills so we can better serve injured associates."

Libby Christman, Vice President of Risk Management & Safety of Retail Business Services, an Ahold Delhaize USA company



"I have always been impressed with WCRI's commitment to its mission of providing the public with objective, credible, high-quality research on important public policy issues. The research and data WCRI provides to regulators allow us to make informed decisions to improve states' workers' compensation systems."

Andrew Sabolic, Assistant Director of the Florida Division of Workers' Compensation



"WCRI is an invaluable resource for the Kentucky State AFL-CIO as it provides the most in-depth and accurate information about the Kentucky workers' compensation system and other states. WCRI's work has allowed us to compare our workers' compensation system with other states so we can measure and analyze system outcomes and processes based on comprehensive studies among states included in WCRI research and studies."

Bill Londrigan, President of the Kentucky AFL-CIO



"The main value is using the data from WCRI to help us determine trends in loss costs in workers' compensation. We incorporate severity trends shown in various WCRI reports into the process we use to determine severity assumptions in day-to-day analysis we perform as actuaries. Knowing the process of the WCRI research, particularly the review component, gives us full confidence in the quality of the WCRI work product."

Kevin Brady, Senior Vice President and Chief Actuary of PMA Companies

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 by the board in the president and CEO, 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 Advisory 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 (as of 1/1/2020)

Steve Perroots, Marriott International – Chair

Shelley Boyce, MedRisk, Inc. – Vice Chair

Russell J. Pass, Gallagher Bassett Services, Inc. – Vice Chair

Jon E. Stewart, Kentucky Employers' Mutual Insurance – Treasurer

Thomas Glasson, AIG

Ellen Murphy, American Property Casualty Insurance Association

Peter D. McCarron, CNA Insurance

The Hartford Financial Services Group, Inc.

Donna Glenn, Liberty Mutual Insurance

Janine Kral, Nordstrom, Inc.

Vince Donnelly, PMA Companies

Kimberly George, Sedgwick Claims Management Services, Inc.

Cristina Dobleman, Stanford University

Vincent Armentano, The Travelers Companies, Inc.

Joan Vincenz, United Airlines

Mike Fenlon, United Parcel Service

David Stills, Walmart, Inc.

Nina McIlree, M.D., Zurich North America



RESEARCH COMMITTEE

Denise Zoe Algire, Albertsons Companies
Kevin Brady, PMA Companies
Michael Burnett, CNA Insurance
Linda Butler, The Walt Disney World Company
Suzanne M. Emmet, Eastern Alliance Insurance Group
David Gamble, The Hartford Financial Services Group, Inc.
Michael Gavin, Injured Workers Pharmacy
Dan Hunt, D.O., AF Group
Jayashree Ishwar, Amerisure Mutual Insurance Co.
Martin T. King, Kaiser Permanente
Greg Larson, Sentry Insurance
Craig Ross, D.O., Liberty Mutual Insurance
Paul H. Sighinolfi, Ametros
John Smolk, Southern California Edison
Jacob Wein, The Travelers Companies, Inc.
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Wisconsin State AFL-CIO

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Minnesota Workers' Compensation Insurers Association
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New York Compensation Insurance Rating Board (NYCIRB)
North Carolina Rate Bureau

Pennsylvania Compensation Rating Bureau
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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
City & County of San Francisco
City of Stockton California
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
Hawaii Department of Labor and Industrial Relations, Disability Compensation Division
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 Department of Insurance
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 Port Authority
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
New Hampshire Insurance Department
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
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Utah Labor Commission, Industrial Accidents Division
Vermont Department of Labor
Virginia Workers' Compensation Commission
West Virginia Offices of the Insurance Commissioner
Wisconsin Department of Workforce Development

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British Columbia Workers' Compensation Board (WorkSafe BC)
New Brunswick Workplace Health, Safety and Compensation Commission
ReturntoWorkSA
Safe Work Australia
State Insurance Regulatory Authority (SIRA)
WorkCover Queensland
Workers Compensation Independent Review Office (WIRO)
Workplace Safety and Insurance Board (WSIB)
Worksafe Victoria

CompScope™ Funders

Compensation Advisory Organization of Michigan
Florida Department of Financial Services, Division of Workers' Compensation
Georgia State Board of Workers' Compensation
Illinois Workers' Compensation Commission
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New York Compensation Insurance Rating Board
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Workers Compensation Research Institute
955 Massachusetts Avenue
Cambridge, Massachusetts 02139
617-661-WCRI (9274) • www.wcrinet.org

