

# Workers Compensation Coverage Guide, 3rd Edition: Coverage and Financing (Commercial Lines)

Steven Coombs, David Thamann



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*Workers Compensation Guide: Coverage and Financing, Third Edition* is the single source that guides you through the entire spectrum of issues and considerations in the complex area of workers compensation.

From exclusions, to limits of liability, endorsements, and policy wording—this unique resource delivers valuable, expert insights every step of the way.

#### This fully revised third edition includes:

• Additional case law to better explain key sections of the workers compensation policy

• Expanded analysis of the Longshore and Harbor Workers Compensation Act and the Jones Act

• Important updates to the workers compensation classification schedule, rating bureau information, and premium elements reference table

- Updated information covering which states use the NCCI plan for experience rating and which do not
- A new section on Alternate Employer Coverage
- Guidance on the three keys to conducting a successful workers compensation fraud investigation
- Expert analysis of several fraud-related cases from various jurisdictions

• Examination of the similarities and differences between the U.S. and Canadian workers compensation systems, including a chart presenting the maximum assessable/insurable earnings for all of the provinces; and a listing of workers compensation department contacts in each of the provinces

• Two new charts covering workers compensation requirements for employers, state-by-state; and Canadian workers compensation

• Appendices include a full version of the current workers compensation policy; the workers compensation experience rating chart; the Illinois workers compensation premium algorithm; analysis of the interplay among the FMLA, ADA, and workers compensation statutes; and more.

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