

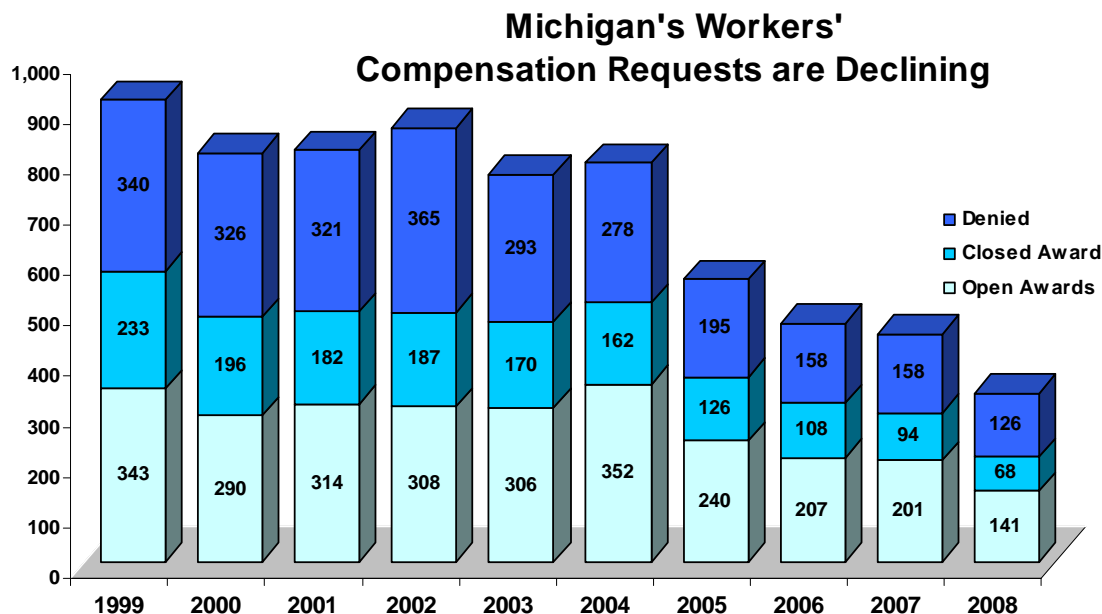
EMPLOYMENT & WAGES

Workers' Compensation

- ◆ Michigan employs an open competitive system, which allows employers to “shop around” for the least expensive insurance carrier.
- ◆ Eligible businesses can self-insure or join self-insurance pools, saving some companies as much as 50% on insurance costs.
- ◆ Workers' compensation insurance rates for 2010 are an average of 4.1% lower than the 2009 rates.
- ◆ Every major industry group will have lower rates in 2010:

<u>Industry Group</u>	<u>Change from Previous Year</u>
Manufacturing	2.4% decrease
Contracting	6.4% decrease
Office & Clerical	8.7% decrease
Goods & Services	3.4% decrease
Miscellaneous	2.4% decrease

- ◆ Overall, Michigan workers are filing fewer claims, which means a safer and more productive workforce.
 - ◆ In 1999, there were 916 total workers' compensation requests considered; 10 years later, that number has dropped by 63% to 335 requests.
 - ◆ Over that same ten-year period, the denial rate on workers' compensation requests averaged just over 37%.



Source: Compensation Advisory Organization of Michigan, Michigan Workers' Compensation Agency
 Updated: September 2009