**Case Study :What is Worker Compensation**

Students Name

Institutional

Professor

Course

Due Date

**Case Study: What is Workers Compensation.**

This is considered as a form of employers insurance coverages that pays benefits to workers who are injured or become disabled as a result of their job.((Julia Kegan 2023). It is effectively a disability insurance program for workers, providing cash benefits, health care benefits, or both to workers who suffer injury or illness at the place of work.

The benefits may also include reimbursement for healthcare services and occupational therapy.

Workers ‘compensation benefits may include partial wage replacement for the period during which the employee cannot work.

The workers compensation system revolves around the concept that the employer agrees to pay for all injuries to employees regardless of fault, and in turn ,the employees agree to give up his or her rights to sue the employer in relation to an on-the-job injury. (Keith R.Wertz &James J.Bryant).

It is the moral responsibility of the employer to ensure the safety of the employee at the work place.

**References**

MANAGING WORKERS ‘COMPENSATION A Guide to Injury Reduction and Effective Claim Management (Keith R.Wertz &James J.Bryant ,).

BUSSINESS INSURANC SMALL BUSINESS INSURANCE (JULIA KEGAN updated January 24,2023).

The Insurance Professionals Practical Guide to Workers’ compensation

(Christopher J. Boggs).

( CPCU ,ARM ,ALCM,LPCS ,XAI ,APA,CWCA,CRIS,AINS).