



# Workers Compensation Guide: Coverage and Financing (Commercial Lines)

*Steven A. Coombs, David D. Thamann*

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Covering everything from basic to complex concepts, this comprehensive guide enables you to handle all elements of workers compensation and employers liability insurance.

**Coverage discussions include explanations of:**

- Exclusions
- Limits of liability
- Endorsements
- Policy wording

**This singular guide also covers:**

- Workers compensation policy organization and structure, including the application of employers liability provisions
- Financing workers compensation, including various types of financial plans
- Duties after injuries or loss
- Endorsements that are available to tailor coverage to specific exposures
- Federal workers compensation programs (such as L&HWCA, Jones Act, and other federal programs)
- State fund insurance
- Premium development
- Workers compensation cost containment
- Experience rating
- Complex legal and management issues that affect workers compensation programs
- Plus—key issues in workers compensation and employers liability

**This edition includes:**

- Information on legal theories that may dictate how workers compensation and employers liability insurance is applied to specific situations
- User-friendly charts in the appendices that make it easy to find information on workers compensation laws, residual markets, successive injury funds, and the relationship among workers comp, the Americans with Disabilities Act, and the Family Medical Leave Act.
- Information vital for those selling workers comp coverage, managing the programs, and the business managers that use them
- Case law supporting discussions throughout

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