

# CHITTENDEN NEWS

Latest and Trusted News

## Important Workers' Compensation Updates Every Employer Should Know

Workers' compensation continues to evolve as workplace risks, medical costs, and regulatory expectations change. For employers, staying informed isn't just about compliance—it's about controlling costs, protecting employees, and avoiding surprises at renewal.

### ***What's Changing—and Why It Matters***

**Medical costs remain the largest driver of workers' compensation claims.** While claim frequency has declined, the cost per claim continues to rise due to medical inflation, specialty drugs, and longer treatment durations—directly impacting experience modification factors (EMRs) and future premiums.

### **Payroll accuracy is under greater scrutiny.**

With fluctuating workforces, overtime, and subcontractor use, insurers are paying closer attention during audits. Misclassified payroll or uninsured subcontractors can lead to unexpected premium increases.

### **Employers with formal return-to-work or light-duty programs consistently see lower claim costs and faster claim resolution.**

Claims reporting speed impacts outcomes. Delayed claim reporting often leads to higher claim severity. Early reporting allows for faster medical intervention and better claim management.

## Save The Date

### OSHA Compliance & Legal Exposure Seminar

May 13<sup>th</sup> From 9:30- 12 p.m.  
Country Club of Waterbury

Seats will be limited. Details coming soon.

### **What Employers Should Be Doing Now**

- Review job classifications and payroll accuracy before audits occur
- Ensure subcontractors carry valid workers' compensation coverage
- Reinforce injury reporting procedures with supervisors and employees
- Evaluate return-to-work options before an injury happens
- Partner with advisors who proactively review claims, not just renew policies

### **The Bottom Line**

Workers' compensation is no longer a “set it and forget it” line of coverage. Decisions—from how quickly injuries are reported to how employees return to work—can have lasting financial impact. Proactive risk management, accurate data, and ongoing policy review help protect your bottom line.

## Contact Us

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