

GUIDELINES ON WORKERS' COMPENSATION

Background

- 1. Workers' Compensation Insurance is a major expense for the Chamber's business members.
- 2. La Plata County businesses continue to express concern with the decision-making process.

The Chamber Supports:

- 1. The major provisions of SB91-218, which have been shown to be fair to injured workers as well as effective in reducing costs.
- 2. Efforts to limit fraudulent utilization of the system by employers and/or employees.
- 3. Legislative efforts to bring about reform and changes to the current system of administrative law judges (ALJs). Study of the current system of administrative law judges is necessary in order to determine whether oversight of their decisions is necessary in order to increase effectiveness. Responsibilities must be more clearly defined and a system should be implemented that ensures accountability for decisions.
- 4. Having a worker's compensation insurance entity that is an insurer of last resort and ensures policy holder's premiums are protected.

The Chamber Opposes:

- 1. Efforts to increase the flexibility of awards through enhanced opportunities for litigation or medical interpretation.
- 2. Efforts to reduce reserves that would negatively impact carriers' ability to pay out claims during a catastrophic loss.