**Workers Compensation Training**

**What is Workers Compensation**?  <http://www.accidentfund.com/videos/knowledge/what-is-workers-compensation/>

**Why Workers’ Compensation?** <https://www.youtube.com/watch?v=KJMxrX_NNYo>

**Origins of Workers Compensation:**

The origins of workers’ compensation date back to the 18th century when pirates ruled the oceans. Privateering (the gentleman’s term for piracy) was a dangerous occupation; taking booty (treasure) away from those who did not want to give it up led to sea battles, hand-to-hand combat and often injury. Because of the inherent chance of impairment, a system was developed to compensate injured “employees.”

Pirate ships worked out payment schedules for various types of injuries (e.g., a lost hand would receive a hook as a replacement and 100 pieces of gold). In addition to being compensated, injured crew members were allowed to remain on board and were offered less strenuous duty. As such, the first return-to-work program was created!

Today, employers purchase work comp coverage from insurance companies – similar to how you buy personal auto or home insurance – and the policy protects employees who work for that employer. If someone gets hurt on the job, the insurance company pays for lost wages, medical benefits, such as doctors’ appointments and medications, and other benefits to the employee.

The result is twofold: For the injured worker, workers’ compensation helps get you back on the path to health and work. For businesses, workers’ compensation coverage through a reputable provider means you’ll have the tools to keep your employees safe and the financial assurance of coverage when an injury occurs.

That’s workers’ compensation. And it’s something our company has provided with excellence for more than 100 years.

**Workers Compensation Education**

In an effort to further/update your workers’ compensation and overall Hartford knowledge, please take the following courses at: <http://hartford.http.internapcdn.net/hartford_vitalstream_com/ae/small-commercial.html> within your first week at Granite, courtesy of The Hartford:

1. Workers Compensation 101 **(20 minutes)**
2. Ca Workers’ Compensation Rating **(6:36 minutes)**
3. New!  Classification **(32 minutes)**
4. ICON quoting for Workers Compensation **(30 minutes)**
5. ICON Tips and Tricks **(15 minutes)**
6. Pricing Solutions **(6 minutes)**
7. EBC **(26 minutes)**
8. NEW! My Account:  Customer Online Self Service **(11 minutes)**
9. Premium Audit for Workers’ Compensation **(12 minutes)**
10. Workers’ Compensation Differentiators with The Hartford **(15 minutes)**

**Total Time:  About 3 hours**