



Insurance Trends: The Business Implications of an Aging and More Injury-Prone Workforce

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Impact on Worker's Comp

“Older workers are a resource we can no longer afford to waste! Projected tight labor markets requires us to better use our experienced mature workers. This does not mean business as usual, however. We must change our strategies and practices in the 3R's,
Recruitment, Retention, and Retraining.”



-- Barbara McIntosh, Ph.D.
In “An Employer’s Guide to Older Workers”

Impact on Worker's Comp

- ★ The number of jobs held by older workers will more than double between 1995 and 2020
- ★ Older workers injured on the job have higher costs per claim than younger workers.



What Drives Workplace Injury and Healthcare Costs?

- **Musculoskeletal Problems**
low back disease, carpal tunnel syndrome, knee and shoulder disorders
- **Compromised Musculoskeletal Health** stiffness and immobility, reduced strength and endurance, chronic soft tissue pain, obesity and deconditioning
- **Job safety and design initiatives**
(ergonomics, work organization) are not well coordinated with worker health issues, such as aging and individual capacity, chronic disease, and disease susceptibility