



Workers Compensation: A Reference and Guide

Peter Lencsis

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For human resource professionals, labor law specialists, and others involved in the practice of labor-management relations, Lencsis provides a concise, easily-accessed description of the workers compensation system in the United States, its governing laws and also its insurance aspects. Covering all major facets of workers compensation legislation and the insurance and risk management techniques used to comply with them, his book will have equal benefits for the staffs of insurance companies and brokerages, compensation and claims professionals, and for workers compensation executives in governmental agencies.

Lencsis explains that workers compensation laws were enacted on the federal and state levels in the early part of the century and have endured in the same basic form to the present. They represent a radical departure from common law concepts of negligence and damages in that they provide for statutory medical and wage-loss benefits regardless of who is at fault. Lencsis explores how insurance mechanisms in the public and private sectors are used to fund benefits and to make their delivery as secure and certain as possible. He also notes that workers compensation insurance is a major part of the property-casualty insurance business, and as such has recently become one of its most profitable areas. Lencsis' book helps readers to understand these concepts and to work with them in the day-to-day conduct of their business.

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