

Reports Shows High-Performing, Competitive Texas Workers' Comp Market is Stable

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Stable, Competitive Environment. The main takeaway from this week's Texas [Research and Evaluation Group \(REG\)](#) and [Division of Workers' Comp \(DWC\)](#) reports is competition between workers' compensation and injury benefit programs has remained strong and stable in Texas over the past decade. In response to these reports, the [Association for Responsible Alternatives to Workers' Compensation](#) (ARAWC) shared its thoughts:

"The REG and DWC reports highlight a continued, stable marketplace in Texas. As I've stated for years, one of the major components for Texas' success is competition. Employer choice has helped Texas remain the number one state to do business, and these REG and DWC reports are more evidence of that fact," says Ryan Brannan, former Commissioner of Texas Workers' Compensation and Government Relations Consultant to ARAWC.



The REG report acknowledges the COVID-19 pandemic has confounded their analysis and some of the data is challenging to interpret. To date, none of these REG and DWC studies include marketplace data and intelligence from ARAWC and its members. ARAWC remains available to offer detailed feedback on such studies and reports to improve their accuracy and reliability.

Clarity and Credibility of Injury Benefit Programs. "What does seem clear is that more employers are opting in to Texas injury benefit programs and their employees are enjoying the many benefits of these plans," Brannan continued. DWC reports a 7% increase from 2018 in the percentage of employers that do not have workers' comp and elect to sponsor an injury benefit plan. As Brannan explained, Texas injury benefit programs have gained far more interest and credibility over the past five years as their processes and outcomes have favorably matured through five key initiatives:

1. [Removal of exclusions and limitations](#) on coverage,
2. Clarity in the [same goals as workers' comp](#) and how they achieve those goals,
3. Proof that injury benefit plans commonly pay [better wage replacement benefits](#),
4. The new [QCARE designation](#) for responsible injury benefit programs, and
5. [Further, credible research](#) on the better medical outcomes achieved by these programs.

The Association for Responsible Alternatives to Workers' Compensation (ARAWC) is an organization dedicated to better medical outcomes and improved benefits for injured workers and cost savings for employers. ARAWC is comprised of leading employers, third party administrators, insurers, brokers, law firms and other workers' compensation experts that support programs covering the vast majority of employees with alternative injury benefits.

Media Contacts:

Laura Martin

Real News PR

214-316-2178

lauramartin@realnewspr.com

Jeff Crilley

Real News PR

214-226-3327

jeffcrilley@realnewspr.com