

INSURANCE AND FINANCE: INVEST IN A RETURN-TO-WORK PLAN THAT SUITS THE WORK CULTURE.

Employees in this industry typically work in an office-type setting.

Based on the chart below, the insurance and finance industries have a mostly female population with 64 percent of their workforce over the age of 35. The most prevalent diagnostic category for Short-term Disability (STD) is pregnancy and related conditions, which is not surprising, although brings with it the likelihood of Family Medical Leave usage for childbirth and child care. Musculoskeletal disorders and mental-nervous situations round out the top three medical concerns for this group.

Some things you may wish to consider to help increase productivity in your workplace:

- Since Workers' Compensation claim incidence is relatively low, evaluate return-to-work options based on your specific work environment.



- Work-from-home options may prove beneficial depending on your work environment. However, work-from-home arrangements may not be feasible for banks and other institutions that require the employee to be present in the workplace to perform his or her job.

Following is a compilation of relevant data¹ for the insurance/finance industry by the Integrated Benefits Institute, a nonprofit supplier of and leader in health and productivity research. Here you'll find current demographics on various types of absence claims, including workdays lost, costs, and the most prevalent causes. Keep them in mind as you devise your program for healthier practices and safer returns to work.

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Worker Demographics:

% Male	42%
% Female	58%
Age < 35 years	36%
Age between 35 and 54 years	51%
Age 55+	13%
Daily wages and benefits	\$275
Additional lost productivity (LP) costs per absence	\$124

Short-term Disability:

Three most prevalent conditions:	Pregnancy and related Musculoskeletal conditions Mental disorders
Average claims per 100 covered lives ²	8.1
Annual lost workdays per claim ^{2, 3}	28.9
Total wage and LP costs per disability incident	\$8,354

Long-term Disability:

Three most prevalent conditions:	Musculoskeletal conditions Nervous system conditions Mental disorders
Average claims per 100 covered lives ²	2.2
Annual lost workdays per claim ^{2, 3}	208
Total wage and LP costs per disability incident	\$34,359

Workers' Compensation (Claims with Lost Time only):

Three most prevalent body part groups injured:	Multiple Groups Upper Extremities Back and Neck
Average claims per 100 full-time employees	0.3
Lost workdays per claim ^{2, 3}	55.7
Total Costs per incident	\$24,007

¹ Integrated Benefits Institute, "Benefits Intelligence," 2008 Benchmarking data. <www.ibiweb.org/benefitsintelligence>

² Claims refers to active claims. That is, any claim that was opened, closed, had any Lost Time or on which any payments were made during 2008.

³ Lost Time data refers to workdays lost during calendar year 2008 only.