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[Workers' Comp](#)

# Disaster Recovery and Work Comp

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## Careful planning can blunt nature's impact on workers' compensation

In just the past few years, natural disasters have generated startling headlines and produced enormous challenges for many, including for workers' compensation systems. In 2017, colossal hurricanes lashed the coasts of Florida, Puerto Rico, and Texas before scraping across enormous inland areas. The following year, in fall 2018, the deadliest U.S. wildfire in a century swept across Northern California, leveling an area the size of Chicago. And in 2019, a patchwork of Midwestern levies has strained and sometimes failed to hold back rivers swollen by snowmelt and copious rain. If the assaults seem more intense these days, that's because they often are. More than ever, proper disaster planning is necessary to ensure the workers' comp system is able to rebound from catastrophe.

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