WAC 296-17-31003 No-fault insurance. What is a workers' compensation insurance program? Workers' compensation insurance is a no-fault insurance program that eliminates blame to either party for workplace injuries or illnesses. The principal features include:

• Wage and medical benefits to employees who suffer on-the-job injuries or illnesses; and
• Immunity from lawsuits for employers as a result of workplace injuries or illnesses suffered by their employees.