ORKERS' COMPENSATION

10 critical risks shaping the workers' comp landscape today.

NEW MEDICAL TREATMENTS •

The new or increasing use of medical technology to treat injuries can contribute 40-50% to costs and is a key driver of mega claims.



COMORBIDITIES •

Multiple comorbidities on a claim, such as obesity, hypertension, diabetes or mental health issues.

increase total costs by 341%.



MOTOR VEHICLE ACCIDENTS •

Over the last five years, motor vehicle accident claims accounted for 28% of

workers' comp claims above \$500,000.



OPIOIDS • While opioid use is declining, 25% of dollars spent for prescriptions in workers' compensation is still for opioids, according

to the NCCI.



RETURN TO WORK •

Injured workers without return-to-work plans may be absent 72% longer than those with clear timelines.



DISABLING INJURIES •

Overexertion, falls and being struck by an object/ equipment are top causes of disabling workplace injuries, costing businesses more than \$35 billion a year.



INEXPERIENCED WORKERS •

In a tight labor market, businesses are more likely to hire inexperienced workers. Employees in their first month on the job have more than 3 times the risk for a lost-time injury.



workplace violence. In 2017, workplace assaults resulted in 18,400 injuries and 458 fatalities.

HIGH FREQUENCY



CATASTROPHE RESPONSE • During catastrophes, injured workers in affected areas may be unable

to receive claims payments, prescriptions and treatment, which can delay recovery and increase claims costs.



LOW

IMPACT

MENTAL HEALTH •

More than 50% of injured workers become depressed in the first month of treatment. which can extend the duration of claims.

