

WORKERS' COMPENSATION

10 Workers' Comp Items to Review Coming Out of a Year of Disruption

LAG TIMES IN CLAIMS REPORTING •

The longer it takes to report an injury, the more likely that claim will last much longer than necessary. Claims reported after 29+ days are **33% more likely to become an indemnity claim than claims** reported in 0 to 3 days.



HIGH IMPACT

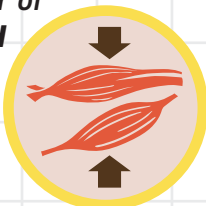
OPIOIDS •

In 2020, **34% of all workers' compensation claims with prescriptions had at least one prescription for opioids**, based on CDC collected data. Preliminary research also shows that the pandemic increased opioid use throughout the U.S.



DECONDITIONED WORKFORCE •

With labor shortages impacting a number of industries, the dynamic of **less experienced workers taking open positions stands to increase injury frequency**. These workers may lack the muscle memory to perform their jobs safely.



OVEREXERTION INJURIES •

Many manufacturing workers handle materials and objects as part of their job. Too often, handling objects comes at a steep price, **costing employers nearly \$14 billion a year in overexertion injuries**.



DELAY IN CARE •

While data collected from WCRI showed no significant delay in care during the pandemic, **plaintiffs' attorneys are on the look-out for potential lag time**. Prompt reporting is necessary to keep a claim moving without pause.



SLIPS, TRIPS, FALLS •

Slips, trips and falls are within the top 10 most disabling work injuries for 2021. Together, the **top 10 can equal total costs of \$52.28 billion annually**. Of that, falls on the same level account for 18.1%.



LOW FREQUENCY

HIGH FREQUENCY

COVID LONG-HAULERS •

Early research shows **anywhere between 10 to 30% of people with COVID-19 become long-haulers**. Because no two illnesses are the same, employers will have to prepare for the unique aspects of workers' comp claims that could follow.



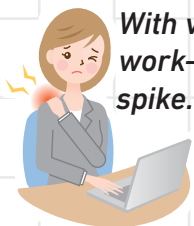
WORKPLACE WEARABLES •

To combat injury, workplaces are turning to wearables to track, monitor and collect data on worker safety. Deloitte reports the global market for enterprise wearables is expected to **exceed \$60 billion in 2022**.



HOME INJURIES SPIKE •

With virtual work becoming the norm, work-from-home injuries are bound to spike. **Muscle aches, carpal tunnel, eye strain and more** are some of the injuries already coming to the fore.



PRESUMPTION LAW LITIGATION •

COVID brought in a **slew of workers' compensation presumption laws** across the United States in an effort to supply essential workers with benefits. But now, many employers could be facing growing litigation.



LOW IMPACT