



# Workers' comp issues in finance and professional services



Generally considered “low risk,” but not risk free from a workers’ compensation standpoint, financial services, private equity and other professional services, categorized as “Combined Office” by NCCI, share most of the same risks for injury and disability across these similar professions. From slips, trips and falls to repetitive stress, eye strain, manual handling (such as moving a box of office materials from storeroom to desk) and ergonomic claims due to poorly designed workspaces, there are few significant risk differences associated with these organizations.

According to claims data from Zurich’s RiskIntelligence platform, workplace incidents associated with strains, slips, trips and falls, and “struck by” in service-related industries generate results roughly similar to those of construction – around 58% of claims and 75% of incurred losses.<sup>9</sup>

Like other business segments, these classes face evolving workers’ compensation risks such as the compensability of work-related mental health claims, the impacts of substance abuse on claim duration, and rising medical claim inflation. Workers’ compensation programs for office exposures also face the challenge of effectively monitoring ergonomic issues (posture, workspace design, etc.) not only in the office but for home workers as well. Because many of the business segments falling within NCCI’s combined office class are highly “remote-friendly,” increased ergonomics-related claims can result from postural habits carrying over from poorly designed home workspaces, impairing readjustment to normal workplace design upon returns to office settings, whether periodic or long-term.

## *Promoting safer workplaces*

Whether employees have fully returned to the office or are still working under hybrid office/work-from-home schedules, ensuring safe work environments remains a key management concern. A number of proactive, common sense steps can help achieve that objective:<sup>2</sup>

- **Establish a culture of workplace safety** – Promote communication and collaboration between management and employees to identify and address potential hazards. Establish clear safety policies and procedures that are regularly communicated throughout the organization.
- **Focus on ergonomics and workspace design** – Evaluate workstations and equipment to minimize potential for musculoskeletal and cumulative trauma injuries. Ensure employees maintain correct posture with adjustable chairs and desks, and position computer monitors at eye level to reduce neck and back strain.
- **Prevent slips, trips, and falls** – Keep walkways and work areas clear of obstructions and clutter, and encourage employees to report potential hazards. Promptly address spills and leaks, and use anti-slip mats in areas prone to dampness or spills. Install proper lighting to enhance visibility, and make sure stairways and ramps are well-maintained and have handrails.
- **Emphasize hazard identification** – Regularly assess potential hazards by conducting inspections to identify any unsafe conditions or practices. Engage employees in the process by encouraging them to report hazards promptly. Address risks through corrective actions, and track progress to ensure continuous improvement.
- **Provide stress and mental health support** – Endorse a healthy work-life balance by encouraging regular breaks and vacations, implementing flexible work schedules, and providing resources for stress management. Offer employee assistance programs (EAPs) or access to mental health professionals to provide support to anyone dealing with personal or work-related challenges.
- **Provide safety training and education** – Utilize training resources to educate employees about workplace safety, injury prevention and wellness practices. Provide ongoing refreshers and regularly evaluate training programs, including feedback from employees.

- **Promote physical wellness** – Encourage regular physical activity such as organized lunchtime walks, fitness challenges, or on-site exercise classes. Provide access to fitness facilities or subsidize gym memberships. Consider implementing standing desks or adjustable workstations to reduce the negative effects of prolonged sitting.
- **Encourage employee engagement** – Establish channels for employees to report safety concerns and suggestions for improvement. Regularly communicate safety-related updates, reminders, and success stories, and encourage employees to actively participate in safety committees to share best practices and drive continuous improvements.



## Helping businesses understand and respond to workers' comp trends

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For more information about Zurich workers' compensation products and services, visit our [online workers' comp resource](#) or consult your broker.

### References:

1. Zurich RiskIntelligence, WC claims data, 23 September 2025
2. "How to prevent workplace injuries." Corporate Wellness Magazine. 2026.

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