Zurich Resilience Solutions

AEGIS Data Insights

November 2025

Loss Trends by Tenure

Workers Compensation Data Analysis - POLICY YEAR 2024 Data – (10/1/24-9/30/25)

1. New Employee – Claims Breakdown
   - Employees with less than one-year experience account for 70.3% (2,114 claims) of workers compensation claims and 61.4% ($16.3M) of workers compensation dollars.
   - All 2,114 first-year employee workers compensation claims are further broken down as follows:

Tenure (days)	% of Claims	% of Dollars
0-30	22.9%	20.1%
31-90	28.5%	31.3%
91-180	23.6%	27.6%
181-365	25.3%	21.4&
Total	2,114	$16,327,454

2. Injury Causation

Top 2 Causes: (All Claims)

	% of Claims	% of Dollars
Slip, Trip, Fall	32.3%	40.4%
Strain / Sprain	28.0%	27.1%

Types of Strain (Strain Only)

	% of Claims	% of Dollars
Twisting	27.7%	23.0%
Lifting	25.5%	26.1%

Top 5 Body Part (All Claims):

	% of Claims	% of Dollars
Ankle	22.0%	24.5%
Multiple	12.8%	14.1%
Legs	11.4%	6.1%
Knee	10.6%	12.6%
Back	10.2%	8.8%

DATA INSIGHTS - CONSIDERATIONS:

SIX ACTIONABLE STEPS – To review (regularly) with ALL New Employees:

1. The most common injury in our business is an ankle sprain. Safety Shoes should always be worn. The purpose of safety shoes is to provide excellent traction, cushioning, and support.
2. Do not hop from vehicles. Always maintain three-points of contact with the vehicle when entering and exiting the vehicle.
3. New Employees are at a higher risk of injury. New Employees should complete mandatory training and made aware of any unique exposures BEFORE they encounter them.
4. New Employees should be monitored closely during their first 90 days. Regular discussions focusing on safe driving and injury prevention should take place daily.
5. New Employees need to be aware of their surroundings. Most injuries occur from slip or fall in a pothole or unseen hole in the ground.
6. Before lifting a package – THINK FIRST!
   - Check the packages weight by lightly moving it.
   - Identify the best grip.
   - Always try to keep the package within your "POWER ZONE" (between your shoulders and knees).
   - Never twist while lifting a package.

ADDITIONAL RESOURCES:

Additional accessible resources to further support the actionable steps listed above, as well as a special note for DSP Supervisors, are accessible on the next page.

NOTE: DSP Supervisors should review the four resources linked below (regularly) with ALL New Employees. This helps to ensure everyone has the knowledge and support needed to get started successfully and implement recommended actions effectively. Each document is also available on the *Aegis (ZRS) Members Website:*

1. How to properly enter and exit DSP vehicles to avoid injury
2. Back Injuries and Proper Lifting Techniques for DSP Drivers
3. Preventing Dog Attacks and Dog-related Injuries
4, WINTER SAFETY: SLIPS, TRIPS, AND FALLS

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