

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:

- 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 threepoints of contact with the vehicle when entering and exiting the vehicle.
- 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.
- 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

This is a general description of services such as risk engineering or risk management services provided by Zurich Resilience Solutions, which is part of the Commercial Insurance business of Zurich Insurance Group and does not represent or alter any insurance policy or service agreement. Such services are provided to qualified customers by affiliates of Zurich Insurance Company Ltd, including but not limited to Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, USA, and The Zurich Services Corporation, 1299 Zurich Way, Schaumburg, IL 60196, USA. The opinions expressed herein are those of Zurich Resilience Solutions as of the date of the release and are subject to change without notice. This document has been produced solely for informational purposes. All information contained in this document has been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich Insurance Company Ltd or any of its affiliated companies (Zurich Insurance Group) as to their accuracy or completeness. This document is not intended to be legal, underwriting, financial, investment or any other type of professional advice. Zurich Insurance Group disclaims any and all liability whatsoever resulting from the use of or reliance upon this document. Nothing express or implied in this document is intended to create legal relations between the reader and any member of Zurich Insurance Group. Certain statements in this document are forward-looking statements, including, but not limited to, statements that are predictions of or indicate future events, trends, plans, developments or objectives. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by numerous unforeseeable factors. The subject matter of this document is also not tied to any specific service offering or an insurance product nor will it ensure coverage under any insurance policy. No member of Zurich Insurance Group accepts any liability for any loss arising from the use or distribution of this document. This document does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction.

In the United States, risk engineering and risk management services are provided by The Zurich Services Corporation and in Canada services are provided by Risk Services.

Zurich Resilience Solutions

© 2025 The Zurich Services Corporation. All rights reserved.