

AEGIS Data Insights

October 2025

Loss Overview and Solutions:

1. Motor Vehicle -

(52% of claims, 56% of cost)

- Written Fleet Safety Programs. Implement the AEGIS New Driver Training Checklist on the GotSafety Portal.
- Telematics Monitoring: Use GPS and telematics to monitor driver behavior (speeding, harsh braking).
- Vehicle Maintenance: Ensure routine inspections and preventive maintenance.
- Self-Assessment using the AEGIS Fleet Sample Policy and AEGIS Fleet Program Toolkit

2. Fall, Slip, or Trip Injury -

(15% of claims, 19% of cost)

- Housekeeping Standards: Keep walkways clear, dry, and well-lit.
- Slip-Resistant Flooring: Install anti-slip surfaces in high-risk areas.
- Footwear Policies: Require appropriate footwear for employees. Purchase shoes from Shoes for Crews using the AEGIS discount.
- Incident Reporting: Encourage prompt reporting and investigation of near misses.

3. Strain/Overexertion -

(13% of claims, 13% of cost)

- Ergonomic Assessments: Evaluate workstations and tasks for ergonomic risks.
- Lift Assist Devices: Provide mechanical aids for heavy lifting.
- Stretching Programs: Promote pre-shift stretching and physical wellness using the AEGIS Stretch
- Job Rotation: Reduce repetitive strain by rotating tasks.

4. Struck or Injured By -

(9% of claims, 5% of cost)

- PPE Enforcement: Ensure use of hard hats, safety glasses, and other protective gear.
- Tool & Equipment Safety: Regularly inspect and maintain tools and machinery.
- Zone Control: Use barriers and signage to separate people from moving equipment.

Loss Trends by Accident Category since captive inception

1. Motor Vehicle

- **Highest claim volume:** 4,617 claims.
- **Net incurred:** \$42.3 million.
- **Average claim cost:** \$9,163.
- **Open claim rate: 29.2%** — the lowest among all categories.
- **Insight:** High exposure but relatively efficient claim closure, possibly due to clearer liability and documentation.

2. Fall, Slip, or Trip Injury

- **Claims:** 1,341.
- **Net incurred:** \$14.1 million.
- **Average claim cost: \$10,541** — the highest across categories.
- **Open claim rate: 40.0%.**
- **Insight:** These incidents often result in serious injuries, leading to higher costs and moderate claim complexity.

3. Strain/Overexertion

- **Claims:** 1,136.
- **Net incurred:** \$9.8 million.
- **Average claim cost:** \$8,624.
- **Open claim rate: 43.1%** — the highest among all categories.
- **Insight:** Claims are more likely to remain open, potentially due to prolonged recovery or disputed causation.

4. Struck or Injured By

- **Claims:** 771.
- **Net incurred:** \$3.9 million.

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