ZURICH
Resilience Solutions

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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