

Risk Management insights for Aegis members

Zurich Resilience Solutions is committed to helping you find solutions to manage risk and run your business smoothly. business.

Read and share these resources with your employees and management team to help minimize and prevent risk, build a cohesive, high-performing team, and achieve your business goals!

In this issue:

- Data Insights: New Employee Injury Trends/Prevention Tips
- Large Losses – Lessons learned
- Winter Safety Recommended Resources:
 - [Winter Safety: Slips Trips and Falls](#)
 - [Winter Hazard Control Plan – Preparing Your Business for Cold Weather Conditions](#)
 - [Cold Weather Freeze Ups – Building Safety](#)
 - [Winter Driving](#)



November 2025 Data Insights Analysis: Spotlight on New Employee Injury Trends

Data Insights & Prevention Tips

We listened! Several members requested information on New Employee injury data at the recent Risk Control Workshop. The [November 2025 Data Insight](#) analysis focuses on New Employee injuries and best practice tips and resources to help prevent workers compensation injuries. We recommend that you use this one-page document as a conversation piece with Supervisors and New Employees. The Data Insights analysis is also accessible under the Data Insights Section of the [Aegis \(ZRS\) Members Website](#). Sneak peek – Employees with less than one-year experience accounted for 70.3% (2,114 claims) of workers compensation claims and 61.4% (\$16.3M) of workers compensation dollars during the 2024 policy period.

The leading injury within the Aegis captive is ankle sprains caused by slips and falls. Please review the Data Insights document for additional details. Please remind all employees to:

- Stay on paved walkways and sidewalks as much as possible.
- Assume all surfaces have black i.e., Try to walk on surfaces that have been salted or treated from snow and ice.
- Areas covered in snow or leaves can hide ice, holes, toys, and other tripping hazards that could cause you to fall.

LARGE LOSS – FATALITY – PREVENTION:

To learn and help prevent future similar occurrences, Large Loss reviews are conducted on claims over \$100,000. Please review the latest Large Loss lessons learned from this incident. The Large Loss review can be found [here](#).

WINTER SAFETY:

Winter injury statistics show that vehicle crashes, slips, and falls, and cold-related illnesses like hypothermia and frostbite are the common injuries. Vehicle accidents on snowy, slushy, or icy roads result in thousands of deaths and injuries annually, while slips on ice cause many serious injuries, especially fractures and strains. [Cold-related illnesses](#) are also a risk, particularly hypothermia and frostbite.

Vehicle accidents

- Approximately 156,164 auto accidents occur each year due to icy roads.
- Nearly 900 people are killed and about 76,000 people are injured in crashes during snowfall or sleet.
- Over 1,300 people are killed and more than 116,800 are injured annually snowy, slushy, or icy pavement.

Slips, trips, and falls

- 97% of all weather-related injuries are due to slips or trips on ice and snow.
- One in five falls results in a severe injury, such as a broken bone.
- The most common injuries from slipping are sprained or fractured wrists, and back strains are common from shoveling.
- Older adults have higher injury rates from slips, with hip fractures being common.
- Males aged 18-44 and 45-64 experience higher rates of low back strains after falls.

Cold-related injuries

- Annually, over 800 people die from hypothermia.
- Exposure to cold can lead to frostbite, where the initial sign is pain, potentially followed by blistering and discoloration.
- Workplace injuries from snow and ice average over 40,000 annually.

WINTER SAFETY ACCESSIBLE RESOURCES LISTED BELOW:

We recommend that you use these four documents to help both supervisors and employees understand risk and take pro-active action.

1. [Winter Safety: Slips, Trips and Falls](#)
2. [Winter Hazard Control Plan – Preparing Your Business for Cold Weather Conditions](#)
3. [Cold Weather Freeze Ups – Building Safety](#)
4. [Winter Driving](#)

Access valuable resources in the [AEGIS \(ZRS\) Members Website](#).

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Please reach out to Ronda or Bill with any questions or suggestions. We look forward to helping you achieve your Goals this year!

Zurich Resilience Solutions

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