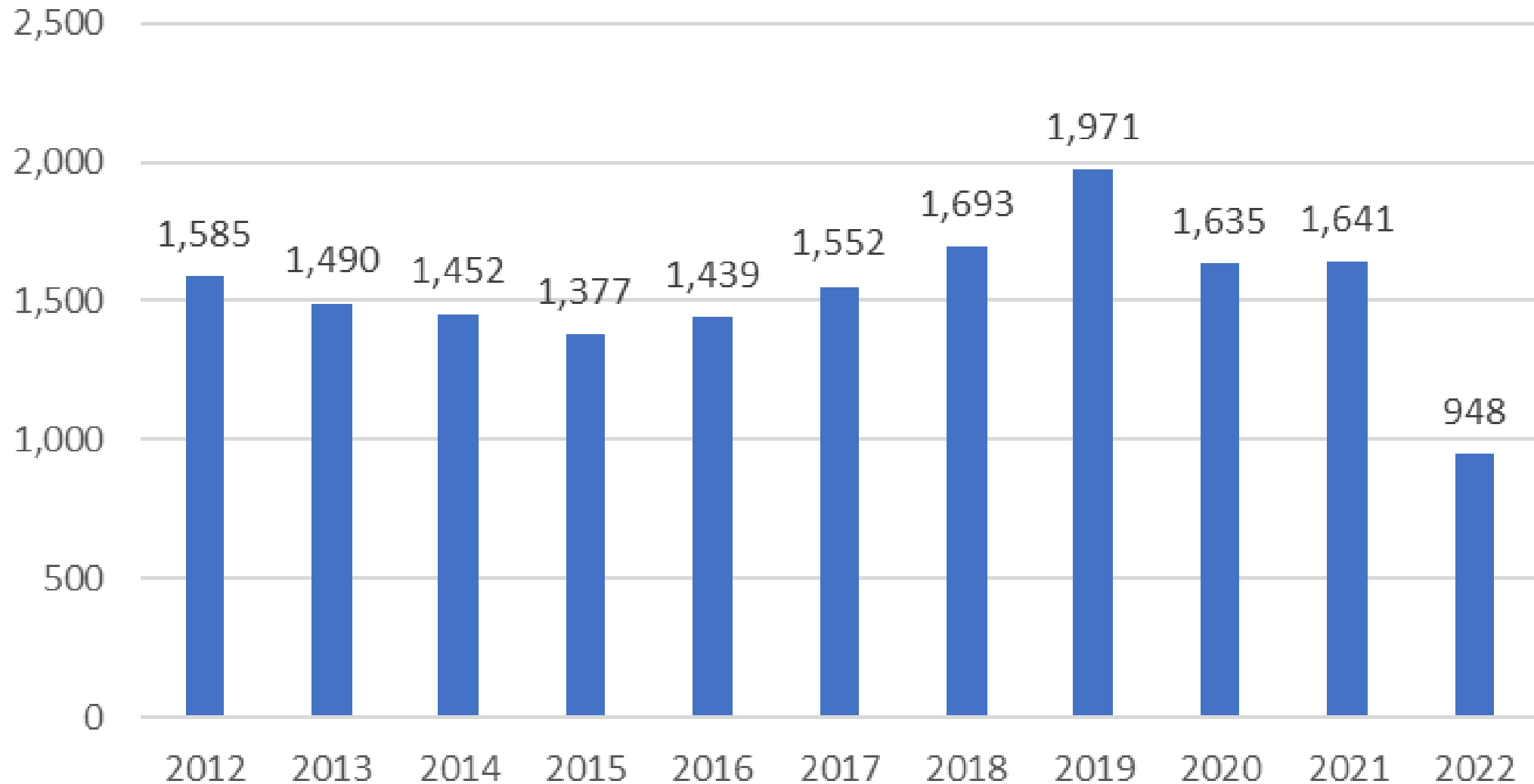


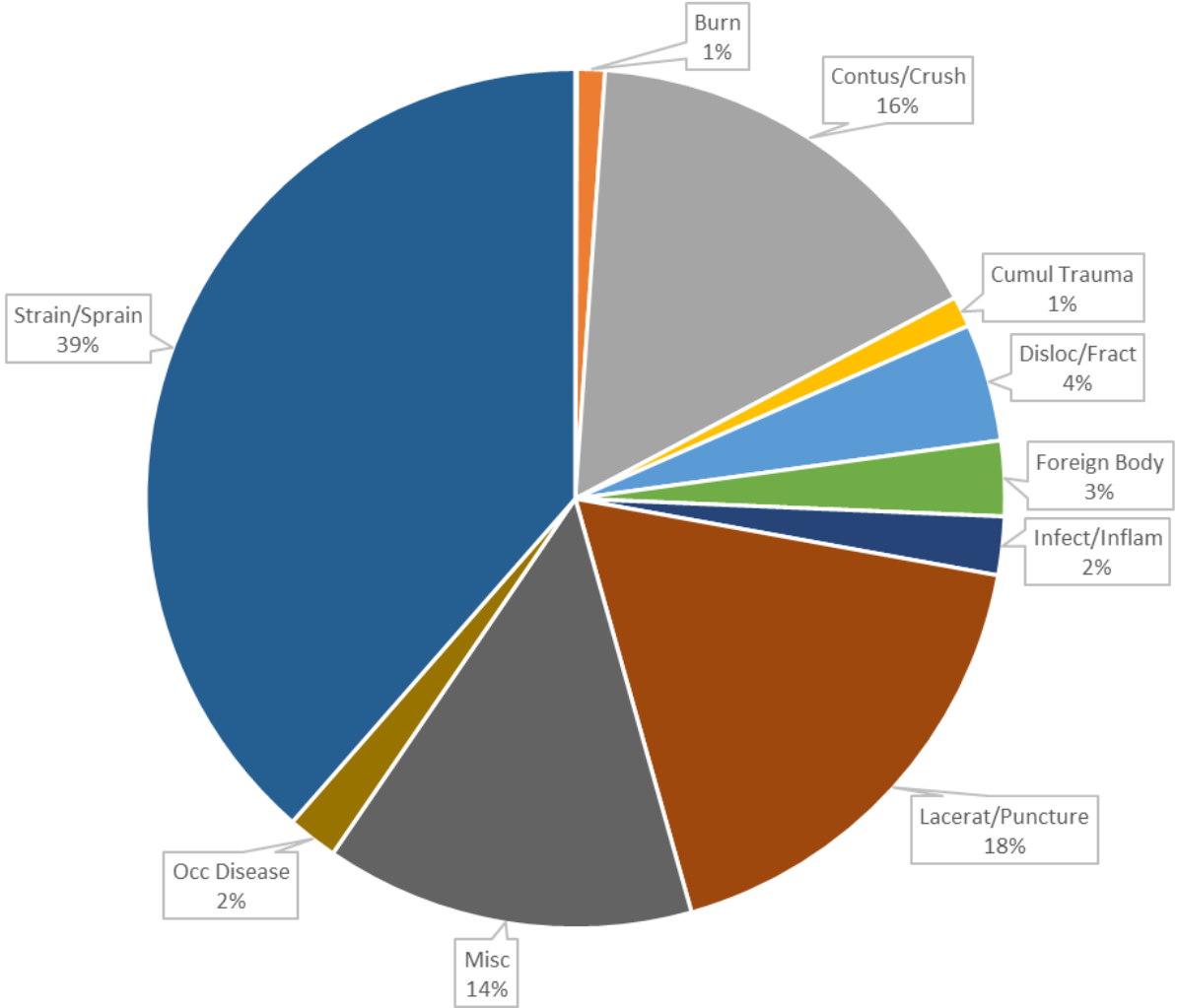


# CLAIM TRENDS 2022

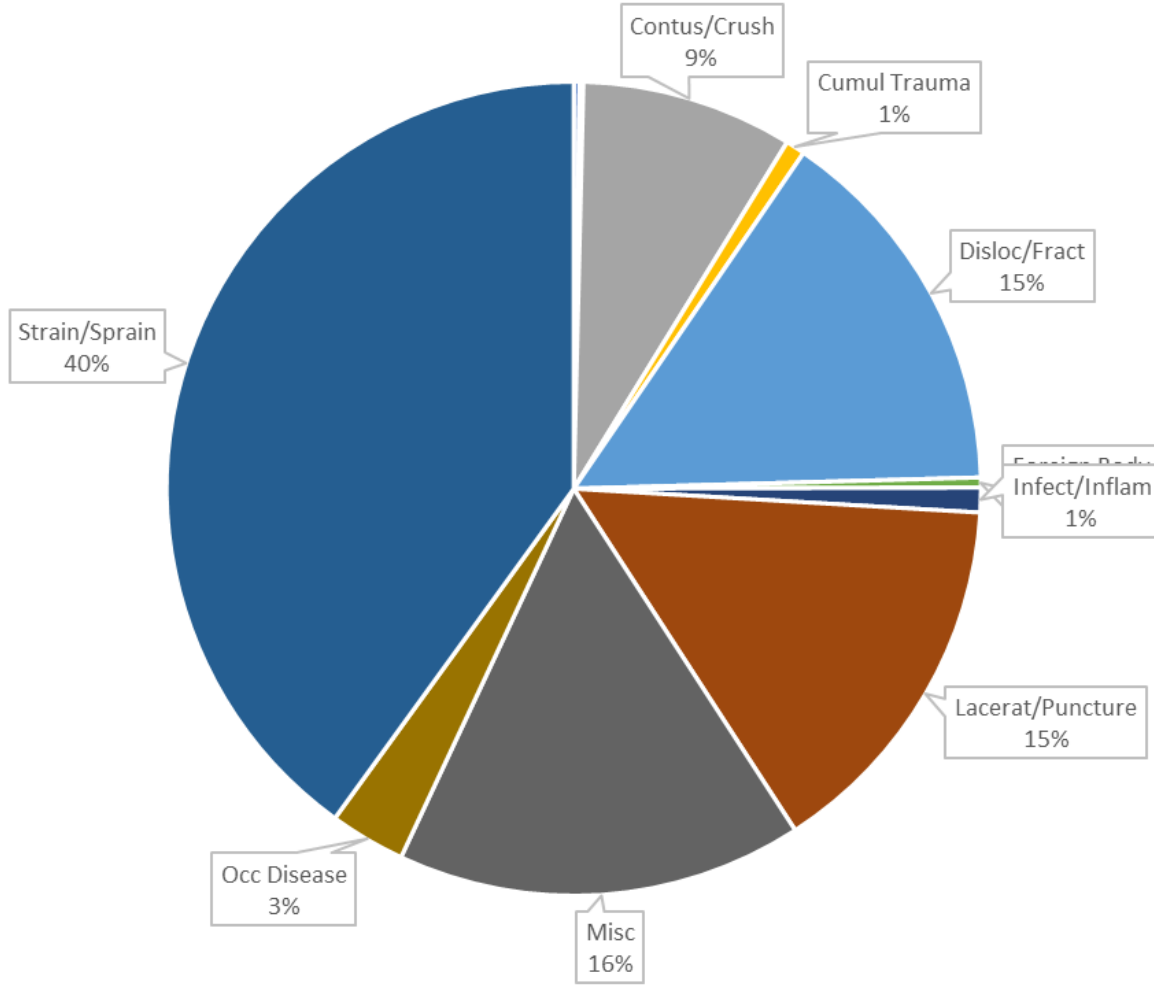
## Municipality Total Claims - 10 year



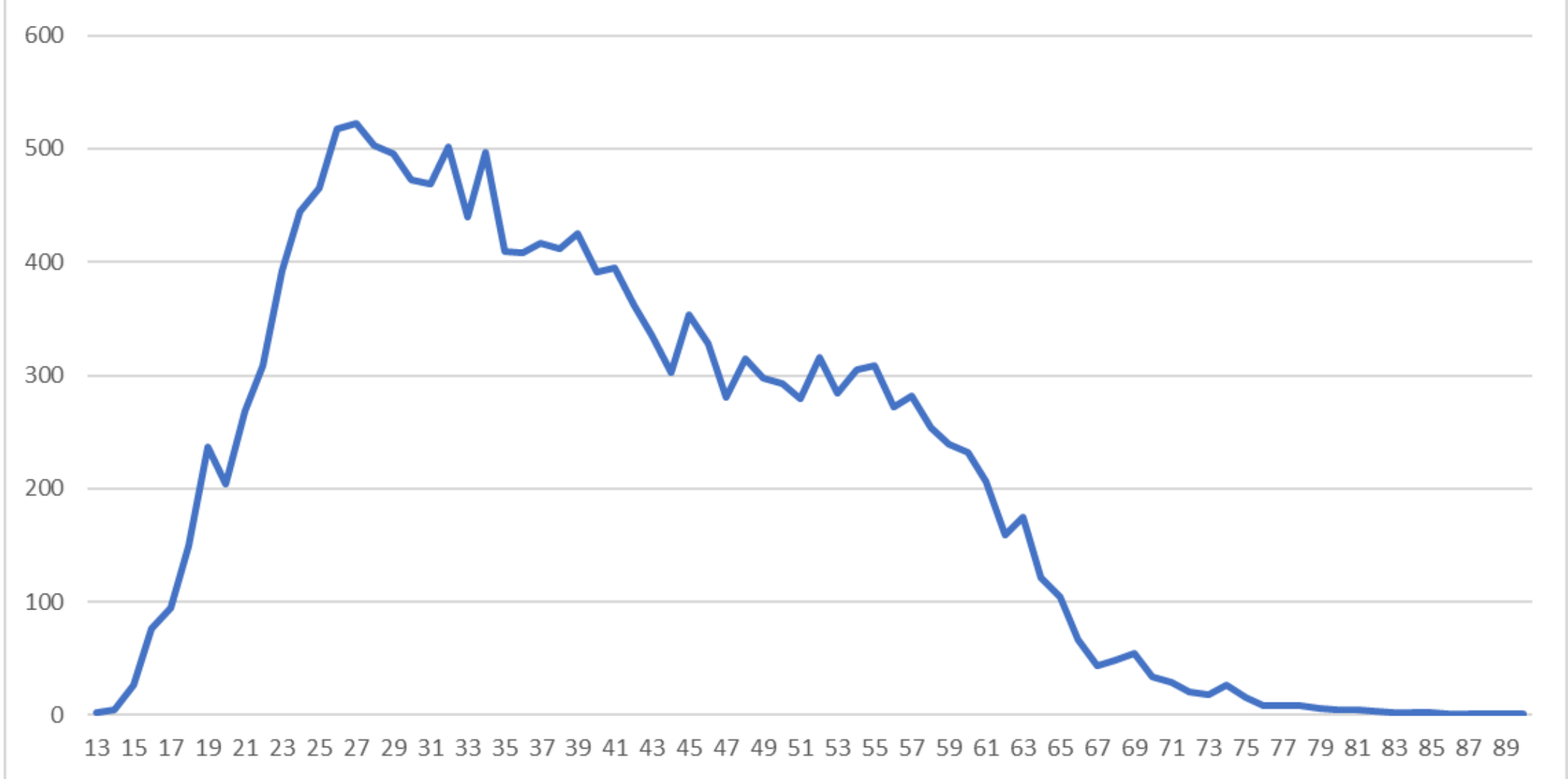
Municipality Claims by Nature of Injury 10 years



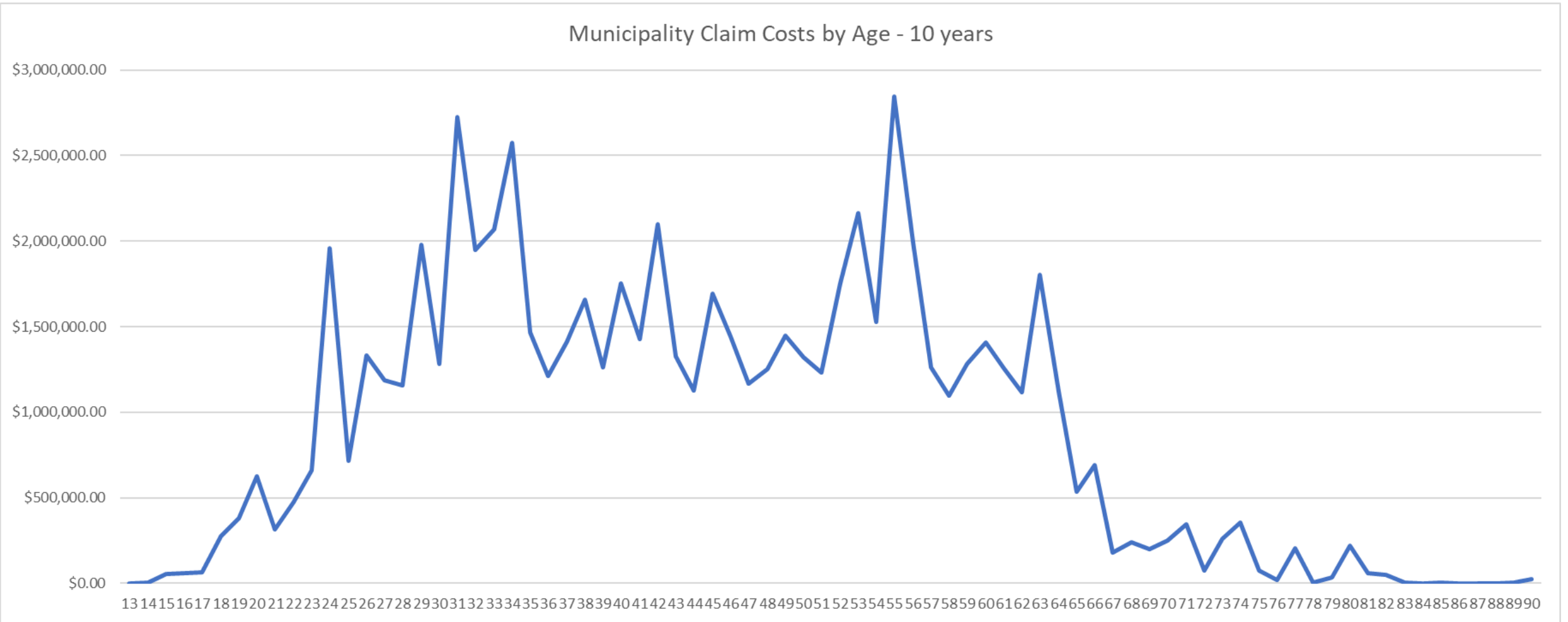
Municipality Claims Costs by Nature of Injury - 10 year



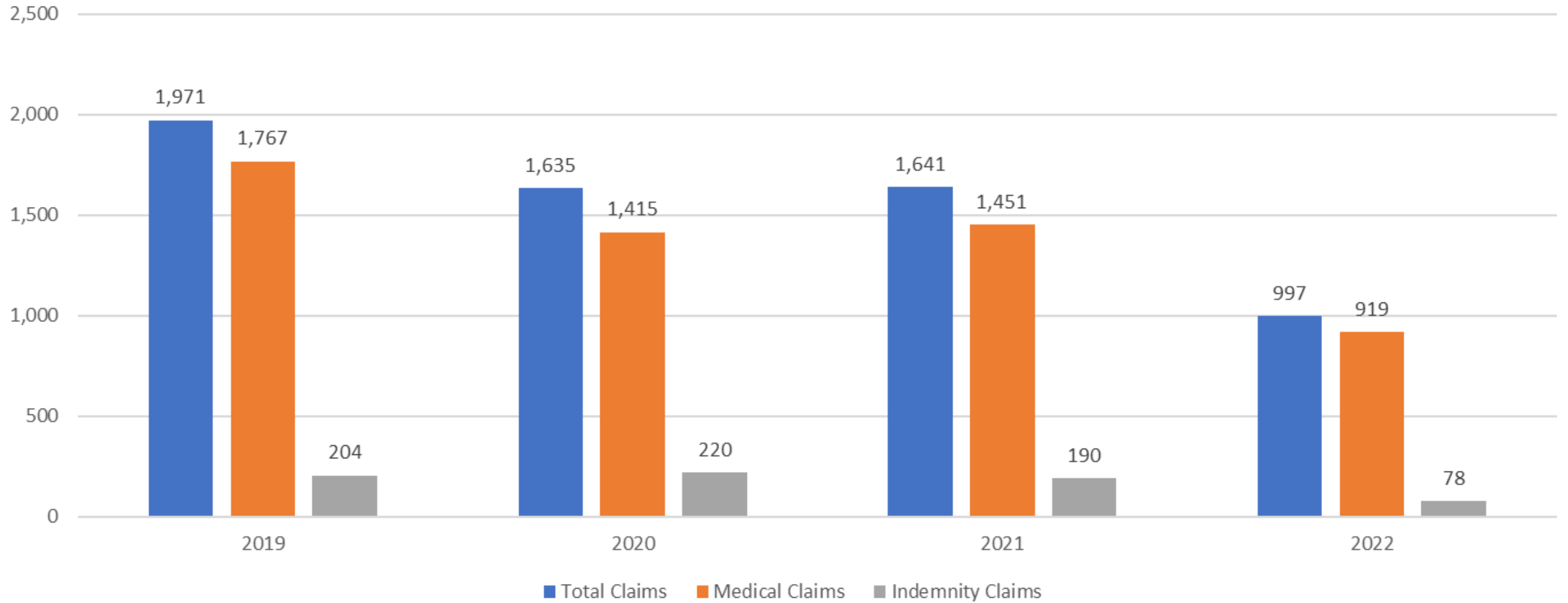
Municipality Claim Frequency by Age - 10 years



Municipality Claim Costs by Age - 10 years



## Indemnity vs Medical Claims



### Indemnity Frequency

2019 – 10%

2020 – 13%

2021 – 12%

2022 – 8%

# House Bill 70

Comments from our General Counsel regarding HB 70:

***“As to workers’ comp, the bill provides that if one of these qualifying employees has an accepted comp claim and is receiving missed-time benefits, the employer is required to continue making URS contributions. A comp carrier’s only role (which hasn’t changed) is to make a determination as to whether they accept liability for a given claim and then let the employer (government entity) know. If a government entity has questions about establishing a “benefit protection contract,” they should contact URS.”***



# Fitness Programs

## Public Safety and Employee Wellness

A police officer was exercising in his home at 7 AM doing pull-ups in his basement. The pull-up bar that was installed in a door frame dislodged and the officer fell, injuring his right shoulder. The officer claimed that he was in the course and scope of his employment at the time of his accident because he was participating in a voluntary physical-fitness program sponsored by his employer. Under the program, he was allowed, and compensated for, up to 60 minutes of work time three days a week.

Was his claim compensable?

# Mental Stress Claims

An employee claimed mental stress arising out of disciplinary actions taken against her in her employment with Public Employer X. The matter was referred to a medical panel, which found that the employee had experienced mental stress because of her employment. The Administrative law judge (ALJ) awarded benefits, and Public Employer X appealed. Public Employer X argued that the employee did not prove that the disciplinary actions taken against her were done in bad faith.

Was the decision made by the ALJ upheld by the Labor Commission, or was it overturned?

# Crossing Guards

At the end of his shift, a crossing guard turned off the flashing lights on the school zone sign. He slipped on ice, as he got to his car, which was parked down the road, outside of the school crossing zone. He was able to catch himself before he fell, but he twisted his knee.

Was his claim compensable?

# Crossing Guards Claims

Examples of actual claim costs

\$217,590

\$189,606

\$48,364

\$38,328

\$36,886

