

## LESSONS LEARNED FROM LOSSES

ATLANTIC JIF JULY 2011



### CLAIMS OVERVIEW

In Workers' Compensation claims, many employees are injured due to lifting-related incidents. While we expect this to happen in the public works, maintenance and building and grounds employee population, it is also prevalent in the police, fire and EMT groups. Here are just a few employee injury claim statistics related to such injuries:

- From January 1, 2006 through July 13, 2011, over 135 lifting-related injury claims sustained by police, fire and EMT/EMS personnel were reported to Scibal on behalf of the Atlantic JIF members.
- Most lifting-related injuries for this group were related to lifting of patients.
- Lifting-related injuries resulted in serious injuries to most body parts including neck, back, knee, arm, shoulder, wrist, leg, abdomen and all large muscle groups.
- Injuries included strains, sprains, tears, laceration and ruptures.
- The total incurred (paid plus reserved) for these lifting-related injuries is **\$2,485,866**.
- The average cost per claim for this group is **\$18,413.82**.
- Medical payments on these claims to date total **\$681,593.00**, and continue...
- Over 25% of these claimants were awarded a permanent disability rating: the average award was 25%.
- Employers accommodated **974** restricted duty days (that's because employees were returned to work in with temporary restrictions).
- This group of employees lost a total of **3,980** work days in this five year period=10 years!
- Safety tip: Proper lifting prevents injuries!

