

Workplace Safety/Workers Comp

Workplace Safety

WORKERS COMPENSATION INSURANCE

Workers compensation insurance provides for the cost of medical care and rehabilitation for injured workers and lost wages and death benefits for the dependents of persons killed in work-related accidents. Workers compensation systems vary from state to state. Workers compensation combined ratios are expressed in two ways. Calendar year results reflect claim payments and changes in reserves for accidents that happened in that year or earlier. Accident year results only include losses from a particular year.

Workers Compensation Insurance, 2006-2015

(\$000)

Year	Net premiums written (2)	Annual percent change	Combined ratio (1)		
			Calendar year (3)	Annual point change (4)	
2006	\$41,820,419		7.3%	95.4	-6
2007	40,610,991		-2.9	101.7	
2008	36,939,016		-9.0	101.5	
2009	32,247,870		-12.7	107.9	
2010	31,643,087		-1.9	116.1	
2011	35,664,230		12.7	117.6	
2012	38,747,594		8.6	110.4	
2013	41,147,216		6.2	103.0	
2014	43,546,737		5.8	102.4	
2015	45,090,509		3.5	95.4	

(1) After dividends to policyholders. A drop in the combined ratio represents an improvement; an increase represents a deterioration.

(2) After reinsurance transactions, excludes state funds.

(3) Calendar year data are from S&P Global Market Intelligence.

(4) Calculated from unrounded data.

(5) Accident year data are from the National Council on Compensation Insurance (NCCI).

(6) Estimated by NCCI.

Source: NAIC data, sourced from S&P Global Market Intelligence, Insurance Information Institute; © National Council on Compensation Insurance.

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Top 10 Occupations With The Largest Number Of Injuries And Illnesses, 2015 (1)

Rank	Occupation	Number	Percent of total
1	Laborers (nonconstruction)	59,010	6.5%
2	Truck drivers, heavy and tractor-trailer	49,260	5.5
3	Janitors and cleaners	42,740	4.7
4	Nursing assistants	37,370	4.1
5	General maintenance and repair workers	30,020	3.3
6	Police and sheriff's patrol officers	29,670	3.3
7	Retail salespersons	27,840	3.1
8	Registered nurses	21,420	2.4
9	Light truck and delivery service drivers	24,780	2.7
10	Stock clerks and order fillers	21,420	2.4
	Total, top 10	343,530	38.1%
	Total, all occupations	902,160	100.0%

(1) Nonfatal injuries and illnesses involving days off from work for private industries; excludes farms with fewer than 11 employees.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

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Top 10 Writers Of Workers' Compensation Insurance By Direct Premiums Written, 2015

(\$000)

Rank	Group/company	Direct premiums written (1)	Market sh
1	Travelers Companies Inc.	\$4,467,425	
2	Hartford Financial Services	3,324,361	
3	AmTrust Financial Services	2,972,901	
4	Zurich Insurance Group (3)	2,851,695	
5	Liberty Mutual	2,481,479	
6	Berkshire Hathaway Inc.	2,479,354	
7	State Insurance Fund Workers' Comp (NY)	2,437,325	
8	Chubb Ltd. (4)	2,368,918	
9	American International Group	2,345,247	
10	State Compensation Insurance Fund (CA)	1,638,849	

(1) Before reinsurance transactions, includes some state funds.

(2) Based on U.S. total, includes territories.

(3) Data for Farmers Insurance Group of Companies and Zurich Financial Group (which owns Farmers' management company) are reported separately by S&P Global Market Intelligence.

(4) Chubb Ltd. data reflect the 2015 merger with Ace Ltd.

Source: NAIC data, sourced from S&P Global Market Intelligence, Insurance Information Institute.

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CAUSES OF WORKPLACE DEATHS

According to the U.S. Department of Labor, the highest rate of workplace fatalities in 2015 was among logging workers, with 132.7 deaths per 100,000 full-time employees, followed by fishing workers, aircraft pilots and flight engineers, and roofers. The all-industry average was 3.4 deaths per 100,000 workers.

Workplace Deaths By Selected Cause, 2014-2015 (1)

Cause	2014		
	Number	Number	Percentage
All transportation (includes vehicle crashes)	1,984	2,054	
Vehicle crashes (2)	1,157	1,264	
Falls	818	800	
Assaults and violence (includes homicides)	765	703	
Homicides	409	417	
Contact with objects and equipment	715	722	
Exposure to harmful substances or environments	390	424	
Fires and explosions	137	121	
Total workplace fatalities	4,821	4,836	

- (1) From intentional and unintentional sources.
(2) Roadway incidents involving motorized land vehicles.

Source: U.S. Department of Labor, Bureau of Labor Statistics, Census of Fatal Occupational Injuries.

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LARGE LOSS FIRES

The charts below show the costliest large-loss fires, many of which involve industrial facilities and other non-residential structures. The rankings are based on property loss data from the National Fire Protection Association. For further data see [NFPA statistics](#) [5].

Top 10 Costliest Large-Loss Fires In U.S. History

(\$ millions)

Rank	Date	Location/event	Estimated Dollars w
1	Sep. 11, 2001	World Trade Center (terrorist attacks)	
2	Apr. 18, 1906	San Francisco Earthquake and Fire	
3	Oct. 8-9, 1871	Great Chicago Fire	
4	Oct. 20, 1991	Oakland, CA, firestorm	
5	Oct. 20, 2007	San Diego County, CA, The Southern California Firestorm	
6	Nov. 9, 1872	Great Boston Fire	
7	Sep. 12, 2015	Valley Fire, CA, wildland urban interface fire	
8	Oct. 23, 1989	Pasadena, Texas, polyolefin plant	
9	May 4, 2000	Los Alamos, NM, Cerro Grande wildland fire	
10	Oct. 25, 2003	Julian, CA, Cedar wildland fire	

(1) Loss estimates are from National Fire Protection Association (NFPA) records. The list is limited to fires for which some reliable dollar loss estimates exists.

(2) Adjustment to 2013 dollars made by the NFPA using the Consumer Price Index, including the U.S. Census Bureau's estimates of the index for historical times; adjusted to 2015 dollars by the Insurance Information Institute using the Bureau of Labor Statistics Inflation Calculator.

(3) Differs from inflation-adjusted estimates made by other organizations due to the use of different deflators.

Source: Reproduced with permission from *Large-Loss Fires in the United States, 2015* by Stephen G. Badger, ©National Fire Protection Association. www.nfpa.org/research/reports-and-statistics [6].

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Top 10 Costliest Large-Loss Fires, 2015

(\$ millions)

Rank	Month	State	Type of facility
1	September	California	Wildland urban interface fire
2	September	California	Wildland urban interface fire
3	April	Kentucky	Appliance parts warehouse
4	April	Nebraska	Military fighter jet
5	March	Pennsylvania	Glass manufacturing plant
6	June	Pennsylvania	Fertilizer manufacturing plant
7	July	California	Church
8	September	California	Silk screening product plant
9	March	Idaho	Grain processing plant
10	August	Washington	Wildland urban interface fire

Source: Reproduced with permission from *Large-Loss Fires in the United States, 2015* by Stephen G. Badger, ©National Fire Protection Association. www.nfpa.org/research/reports-and-statistics [6].

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