

## Workplace Safety/Workers Comp

Workplace Safety

### WORKERS COMPENSATION INSURANCE

The fatal fire and explosion at the West Fertilizer Co. plant in Texas in 2013 calls attention to the issue of workplace safety in the state. A massive 1947 fire in the S.S. Grandcamp and Monsanto Chemical Company plant in Texas City, Texas ranked eight among the top 20 multiple death fires in U.S. history [1] according to the National Fire Protection Association (NFPA).

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, 2004-2013

(\$000)

Year	Net premiums written (2)	Annual percent change	Combined ratio (1)		
			Calendar year (3)	Annual point change (4)	Accident year (5)
2004	\$36,735,582	11.7%	106.9	-3.6 pts.	88
2005	38,981,699	6.1	102.1	-4.8	87
2006	41,820,419	7.3	95.4	-6.7	86
2007	40,610,991	-2.9	101.7	6.3	99
2008	36,939,016	-9.0	101.5	-0.2	106
2009	32,247,870	-12.7	107.9	6.4	110
2010	31,643,087	-1.9	116.1	8.2	118
2011	35,664,230	12.7	117.6	1.5	113
2012	38,747,594	8.6	110.4	-7.3	107
2013	40,896,983	5.5	103.0	-7.4	99 (6)

(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 SNL Financial.

(4) Calculated from unrounded data.

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

(6) Estimated by NCCI.

Source: SNL Financial LC; ©National Council on Compensation Insurance.

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## THE TEN OCCUPATIONS WITH THE LARGEST NUMBER OF INJURIES AND ILLNESSES, 2012 (1)

Rank	Occupation	Number	Percent of total
1	Laborers (nonconstruction)	60,640	6.7%
2	Truck drivers, heavy	40,440	4.5
3	Nursing assistants	38,010	4.2
4	Production workers	28,090	3.1
5	Truck drivers, light	24,620	2.7
6	Retail salespersons	24,520	2.7
7	Maintenance, general	23,470	2.6
8	Janitors and cleaners	21,970	2.4
9	Stock clerks and order fillers	20,940	2.3
10	Registered nurses	20,930	2.3
	<b>Total, top ten</b>	<b>303,630</b>	<b>33.5%</b>
	<b>Total, all occupations</b>	<b>905,690</b>	<b>100.0%</b>

(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 TEN WRITERS OF WORKERS' COMPENSATION

# INSURANCE BY DIRECT PREMIUMS WRITTEN, 2013

(\$000)

Rank	Group/company	Direct premiums written (1)	Market share (2)
1	Travelers Companies Inc.	\$4,138,107	
2	Hartford Financial Services	3,346,388	
3	Liberty Mutual	3,048,707	
4	American International Group	2,847,862	
5	Zurich Insurance Group (3)	2,534,387	
6	State Insurance Fund Workers' Comp. (NY)	2,283,287	
7	Berkshire Hathaway Inc.	1,758,052	
8	AmTrust Financial Services	1,665,462	
9	Old Republic International Corp.	1,198,666	
10	W. R. Berkley Corp.	1,161,299	

(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 SNL Financial LC.

Source: SNL Financial LC.

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## CAUSES OF WORKPLACE DEATHS

According to the U.S. Department of Labor, the highest rate of workplace fatalities in 2013 was among logging workers, with 91.3 deaths per 100,000 full-time employees, followed by fishing workers, aircraft pilots and flight engineers, and roofers. The all-industry average was 3.2 deaths per 100,000 workers.

## WORKPLACE DEATHS BY CAUSE, 2012-2013 (1)

Cause	2012		2013
	Number	Number	Percent of total
All transportation (includes vehicle crashes)	1,923	1,740	40%
Vehicle crashes (2)	1,153	991	22
Assaults and violence (includes homicides)	803	753	17
Homicides	475	397	9
Contact with objects and equipment	723	717	16
Falls	704	699	16
Exposure to harmful substances or environments	340	330	7
Fires and explosions	122	148	3
<b>Total workplace fatalities</b>	<b>4,628</b>	<b>4,405</b>	<b>100%</b>

(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](#) [6].

## THE TEN MOST COSTLY LARGE-LOSS FIRES IN U.S. HISTORY

(\$ millions)

**Estimated loss (in  
Dollars when adjusted)**

<b>Rank</b>	<b>Date</b>	<b>Location/event</b>	<b>Estimated loss (in Dollars when adjusted)</b>
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, fire storm	
5	Oct. 20, 2007	San Diego County, CA, The Southern California Firestorm	
6	Nov. 9, 1872	Great Boston Fire	
7	Oct. 23, 1989	Pasadena, Texas, polyolefin plant	
8	May 4, 2000	Los Alamos, NM, Cerro Grande wildland fire	
9	Oct. 25, 2003	Julian, CA, Cedar wildland fire	
10	Feb. 7, 1904	Baltimore, MD, Baltimore Conflagration	

(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.

(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, 2013* by Stephen G. Badger, ©National Fire Protection Association. [www.nfpa.org/research/reports-and-statistics](http://www.nfpa.org/research/reports-and-statistics) [7].

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## THE TEN MOST COSTLY LARGE-LOSS FIRES, 2013

(\$ millions)

<b>Rank</b>	<b>Month</b>	<b>State</b>	<b>Type of facility</b>	<b>Estimated loss</b>
1	June	Colorado	Wildfire	\$
2	April	Texas	Fertilizer manufacturing	
3	April	Connecticut	Single-family home	
4	January	Wisconsin	Egg processing plant	
5	April	Arkansas	Aluminum die cast manufacturing	
6	June	Indiana	Warehouse	
7	July	California	Tunnel	
8	October	California	Apartment building	
9	December	California	Wildfire	
10	February	Missouri	Restaurant	

Source: Reproduced with permission from *Large-Loss Fires in the United States, 2013* by Stephen G. Badger, ©National Fire Protection Association. [www.nfpa.org/research/reports-and-statistics](http://www.nfpa.org/research/reports-and-statistics) [7].

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