Calendar year 2015 was the first full year of being self-insured. There were 84 workers’ compensation claims filed, a decrease of 14% compared to 2014 totals, as illustrated in Figure 1. This was the second year in a row accident numbers have decreased and was the second lowest in recent history. Total incurred costs (which includes medical and wage loss expenses that have already been paid out to date and reserves) is $496,644. The 2015 incurred total includes $246,285 being held in reserves for 20 open claims. Of the 84 claims filed, 4 were closed without subsequent costs. 20 of the claims filed were classified as serious. Interestingly, office workers incurred the highest costs this year.

Figure 2 is a breakdown of the accidents that occurred by type, total costs, and serious claims (single claims that involved an incurred cost of over $5,000). Serious claims comprised 24% of the accidents, and fell in the categories of “Strain or Injury” or “Slip, Trip or Falls.” The serious claims accounted for just over 92% of the incurred cost of all claims filed. The incurred costs include a large reserve being held on the 12 serious claims that are still open. Accidents involving strain or injury accounted for 58% of the total incurred cost for all claims and the slips, trips and falls category accounted for another 38%.
Figure 4 presents a breakdown of incurred costs by part of body injured. The increase in the cost of knee, foot, wrist and shoulder injuries reported was a major factor in the university’s overall increase in incurred cost.
Figure 5 portrays the number of claims and incurred costs associated with the major contributing factor attributed to each accident (upper graph) and the general job type of the employee injured (lower graph). Walking surfaces contributed to the highest number of claims; this category does not include injuries determined to have occurred primarily due to icy surfaces. Office workers accounted for the highest cost by general job type. Descriptions of more serious claims, represented by the red bars on these graphs, may be found on the following page.
The total costs associated with the 20 serious claims, accidents that resulted in individual incurred costs of more than $5,000, amounted to just over $457,670 which is over 92% of the total cost of all claims filed. Incurred totals include $241,117 being held in reserve for 12 of the serious claims that are still open.

The 4 claims with the highest incurred costs were strain or injury accidents. Each had costs over $40,000. The most expensive claim was a back injury resulting from lifting a propane tank: $48,700. Standing up from a sitting position led to a torn meniscus in a knee: $46,124. An employee twisted a knee stepping off the sidewalk: $44,172. A “popped” knee occurred when an employee stood up from a kneeling position: $43,834.

The three next expensive were slip, trip and fall claims. A stumble while walking across the floor caused a fall and facial injuries: $29,044. A broken foot was the result of slipping on wet grass: $28,837, and a broken ankle resulted from a slip and fall on ice: $27,637.

Closing the lift-gate of a truck caused a back injury: $26,155. While bending and standing during field work, an employee tore the meniscus in the right knee, $20,390. An employee received a head injury from falling when stepping from a stool to a platform: $19,645. A strained shoulder occurred while lifting a bag of trash into a dumpster: $17,501. An employee developed carpal-tunnel syndrome in both hands from continuous use of tools: $15,554.

The following six claims are in the slip, trip and fall category. Two injured wrists were the results of slips and falls on the ice: $14,450 and $12,686. Tripping on the corner post of a desk and falling resulting in an injured knee: $11,330. An employee received a head injury upon slipping on an icy metal service plate in the sidewalk and falling: $9,125. Two more wrist injuries were the result of slips and falls on dust and dried mud left on the floor and the other on wet grass: $9,095 and $9,050.

The final two serious accidents resulted from repetitive motion: $9,038 and $5,295.
A list of the organizational units that were used to track the University of Idaho’s workers’ compensation claim experience during calendar year 2015 is available from Environmental Health and Safety. The eight organizational units that experienced over $10,000 in total incurred costs are presented below in Figure 6.

**Figure 6**

Unit Breakdown

(Units with > $10,000 in total claim costs)

Number of serious claims are highlighted in red

Summary

The preceding data shows a decrease in the number of accidents in the 2015 calendar year, the first full year that the university has been self-insured, and an increase in the cost of claims. The total incurred cost given of $496,664 includes $250,360 being held in reserve and should be considered spent. “Strain or Injury” and “Slip, Trip and Fall” were the top two causes of injury accounting for 96% of the incurred costs. Notably, the job type which incurred the highest costs this year was office workers. The rising cost of serious claims continues to impact the total cost of workers’ compensation claims.