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Idaho Annual Seminar on Workers Compensation (WC)

NCCI—WC Research and Legislative Developments

August 27, 2026

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AGENDA:

- Violence in the Workplace
- Driving Risk: Trends in WC Motor Vehicle Accidents
- 2026 WC Legislative Industry Trends
- New Resources on ncci.com

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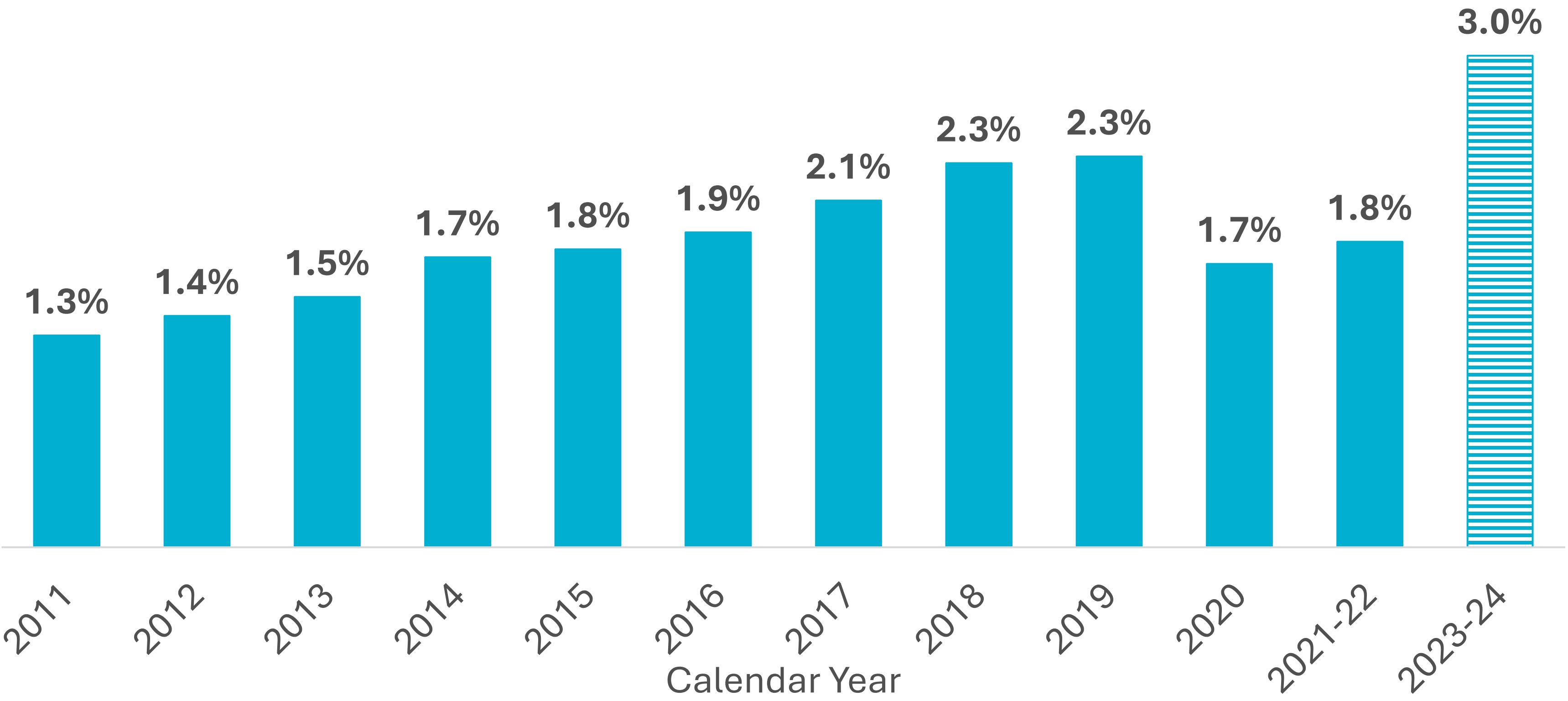
VIOLENCE IN THE WORKPLACE

What We'll Explore

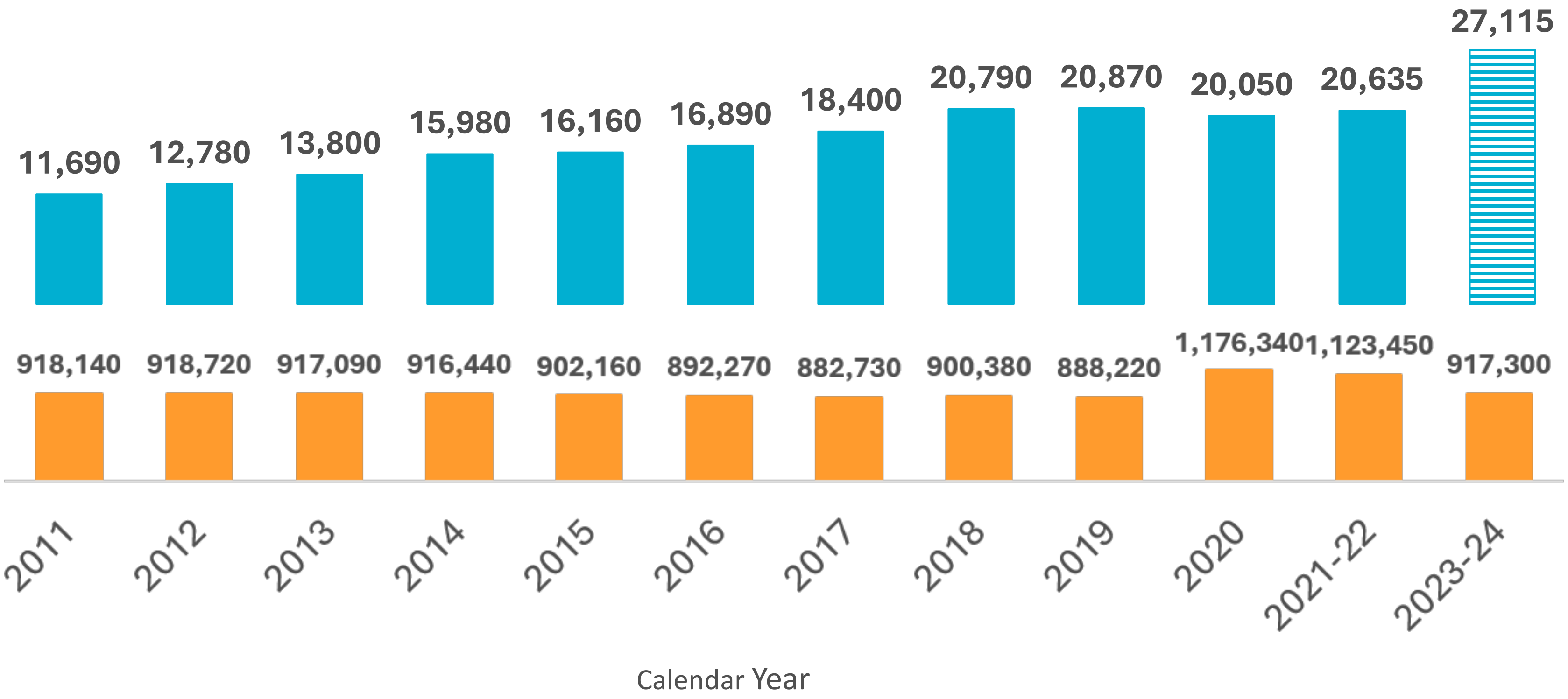
- Workplace assaults
- Homicides
- Where injuries happen and who is impacted

Workplace Assaults Share of All Lost-Time Cases



Sources: US Bureau of Labor Statistics (BLS) Survey of Occupational Injuries and Illnesses (SOII), Private Industry.
2023 marks a structural break due to definitional changes between data points; trends across this point should be interpreted with caution.

Workplace Assaults vs. All Lost-Time Cases



Sources: US BLS SOII, Private Industry.
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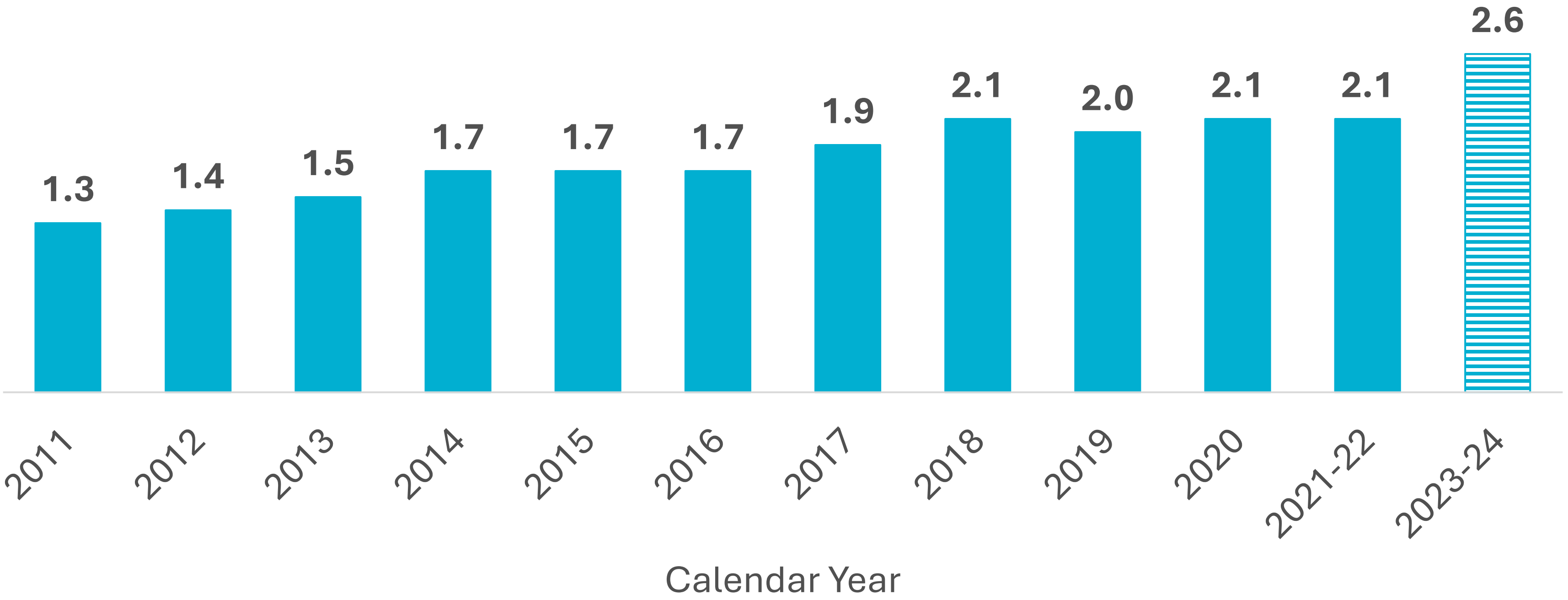
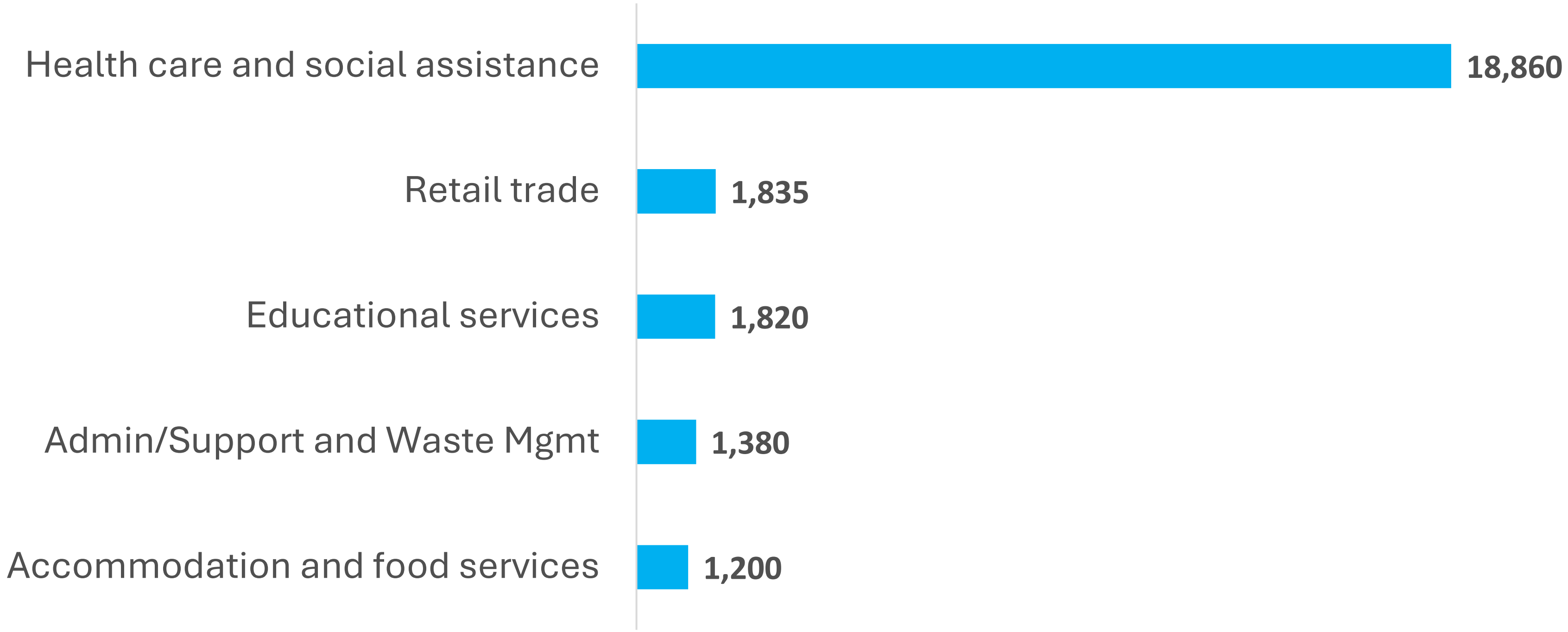
Workplace Assault Rates



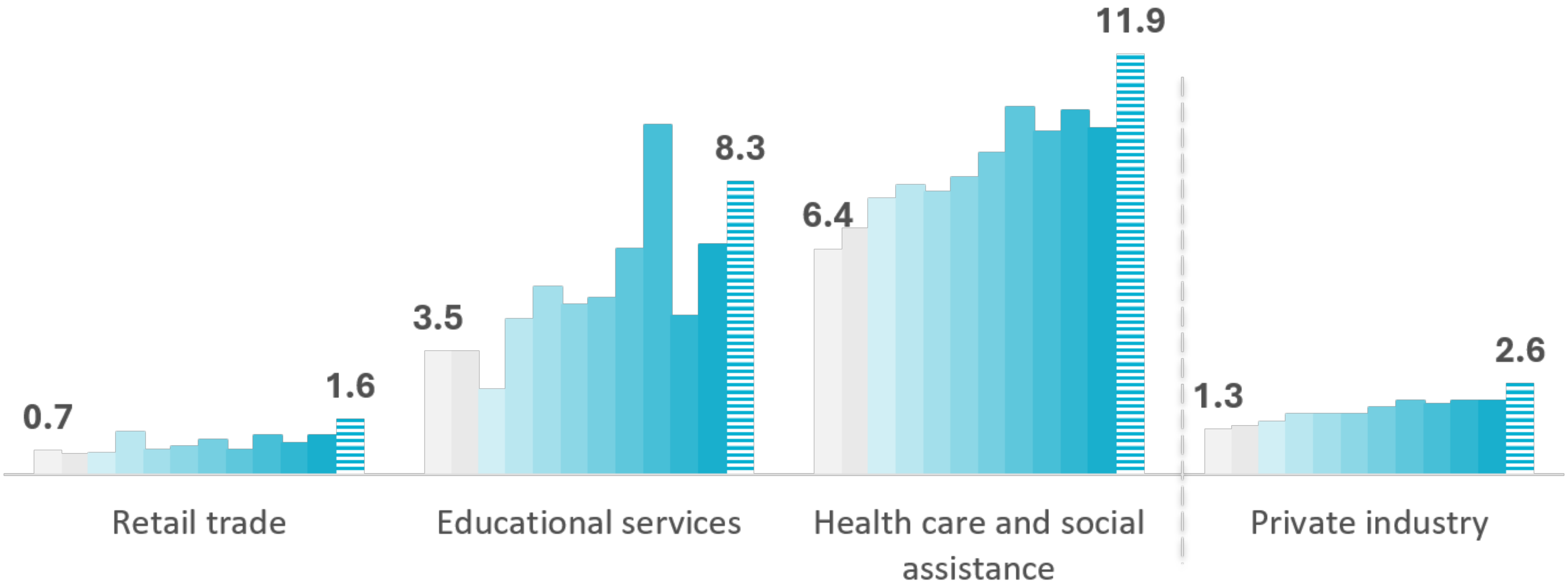
Sources: US BLS SOII, Private Industry.
2023 marks a structural break due to definitional changes between data points; trends across this point should be interpreted with caution.
Assault Rates are per 10,000 Full-Time Equivalents (FTE).

Industries With the Highest Number of Workplace Violence Cases



Sources: US BLS SOII, Private Industry, 2024.

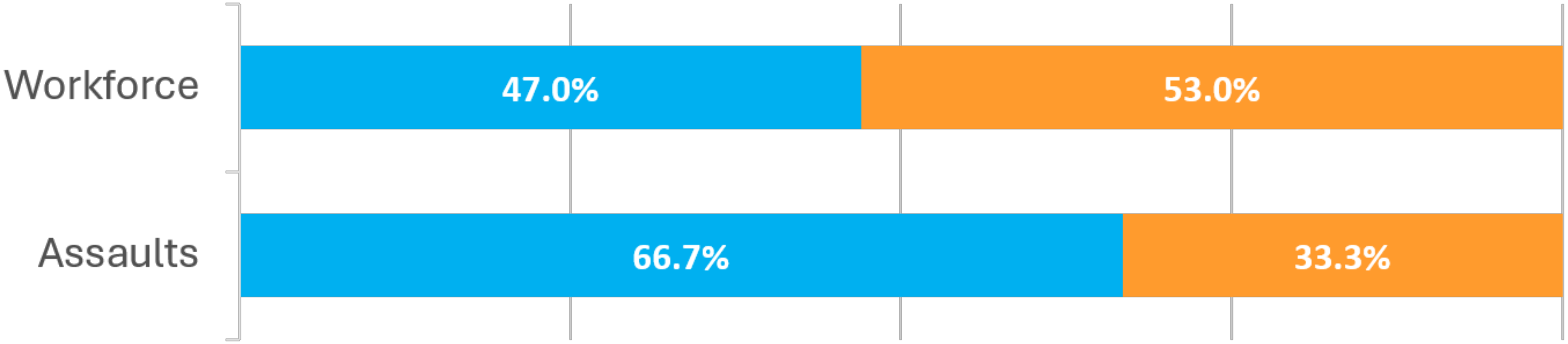
Assault Rates by Calendar Year (2011 → 2023–24)



Sources: US BLS SOII, Private Industry.
2023 marks a structural break due to definitional changes between data points; trends across this point should be interpreted with caution.
Assault Rates are per 10,000 Full-Time Equivalents (FTE).

Workplace Violence Gender Statistics

Share of Women and Men in Workforce and Private Industry Violence



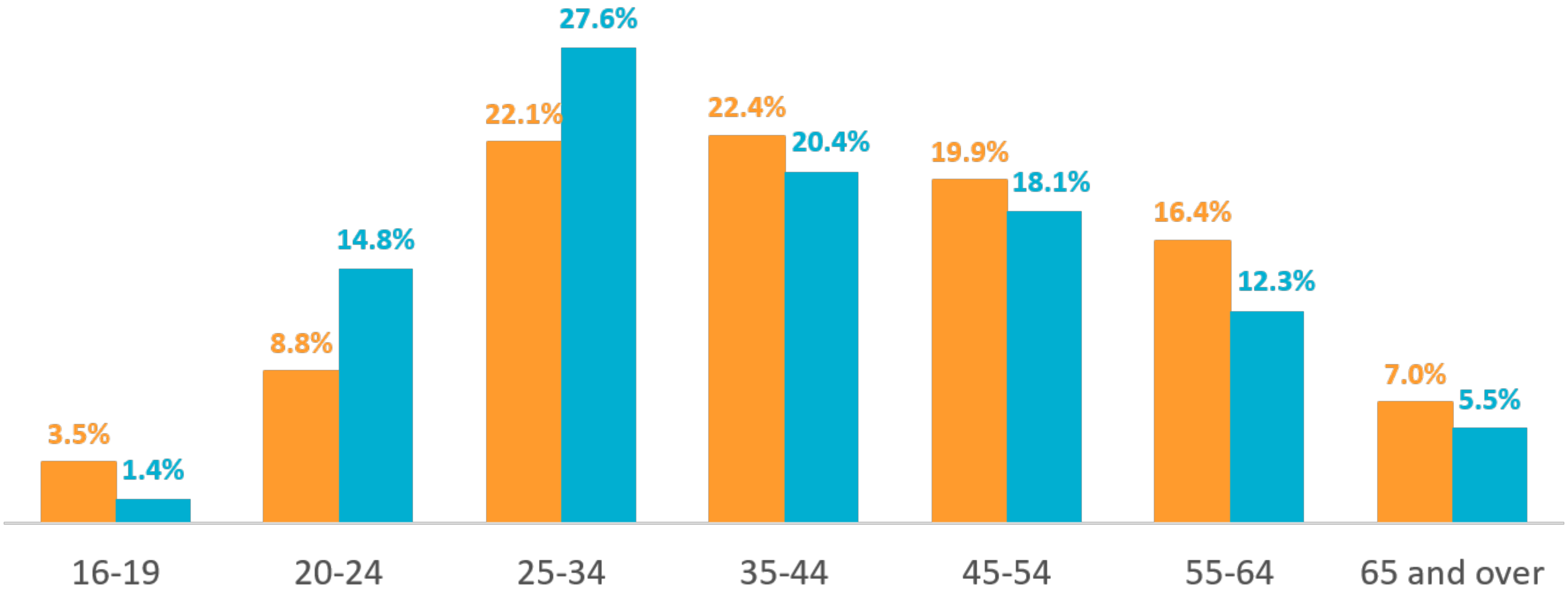
Violence Case Rate per 10,000 FTE for Women (4.0) and Men (1.5)

Sources: US BLS Current Population Survey (2023, 2024), Household Data: Employment by Industry and Class of Worker; US BLS SOII; Private Industry, 2024.

A Driver of the Gender Disparity in Workplace Violence

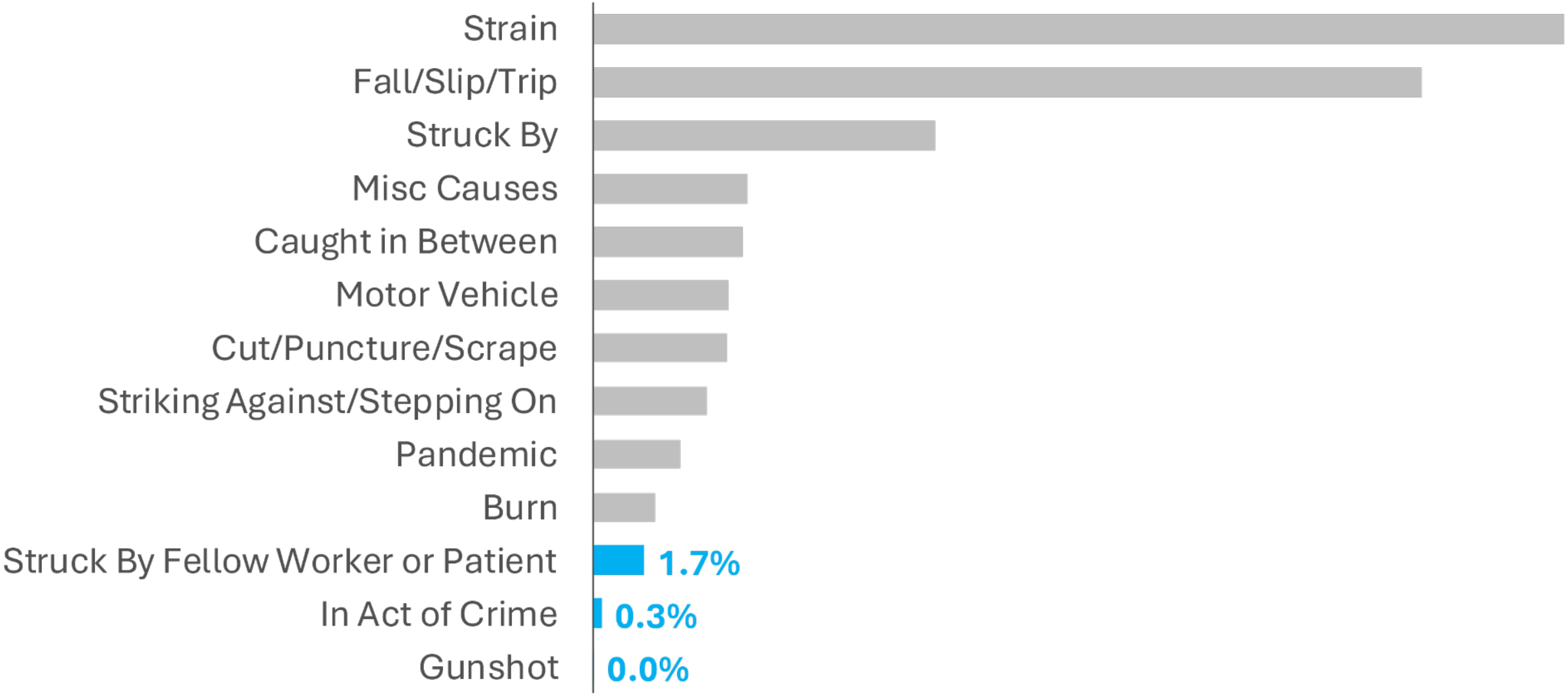
- Health care and social assistance:
  - Largest volume of violence cases (18,860 on average for 2023–24)
  - The highest violence rate (11.9)
- Women compose about 78% of the workforce in this sector

Share of Workforce vs. Share of Workplace Violence by Age



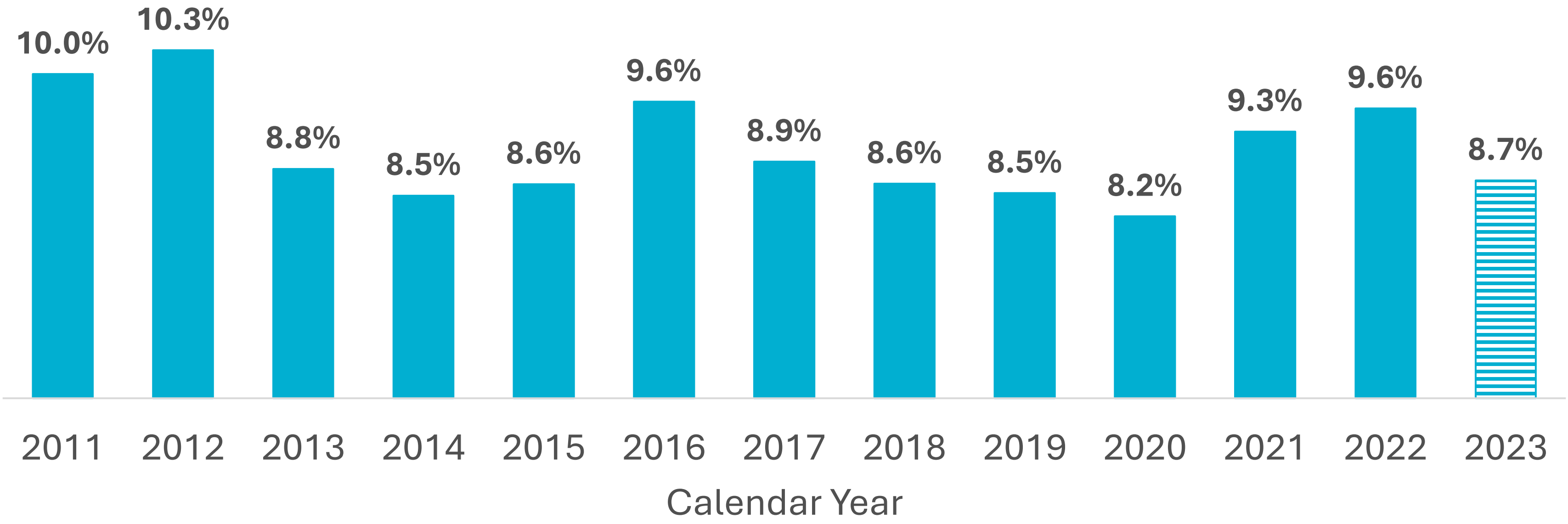
Sources: US BLS SOII; Private Industry, 2024; US BLS Current Population Survey (Household Data), 2024.

Lost-Time Claims by Cause of Injury (Excluding Fatalities)



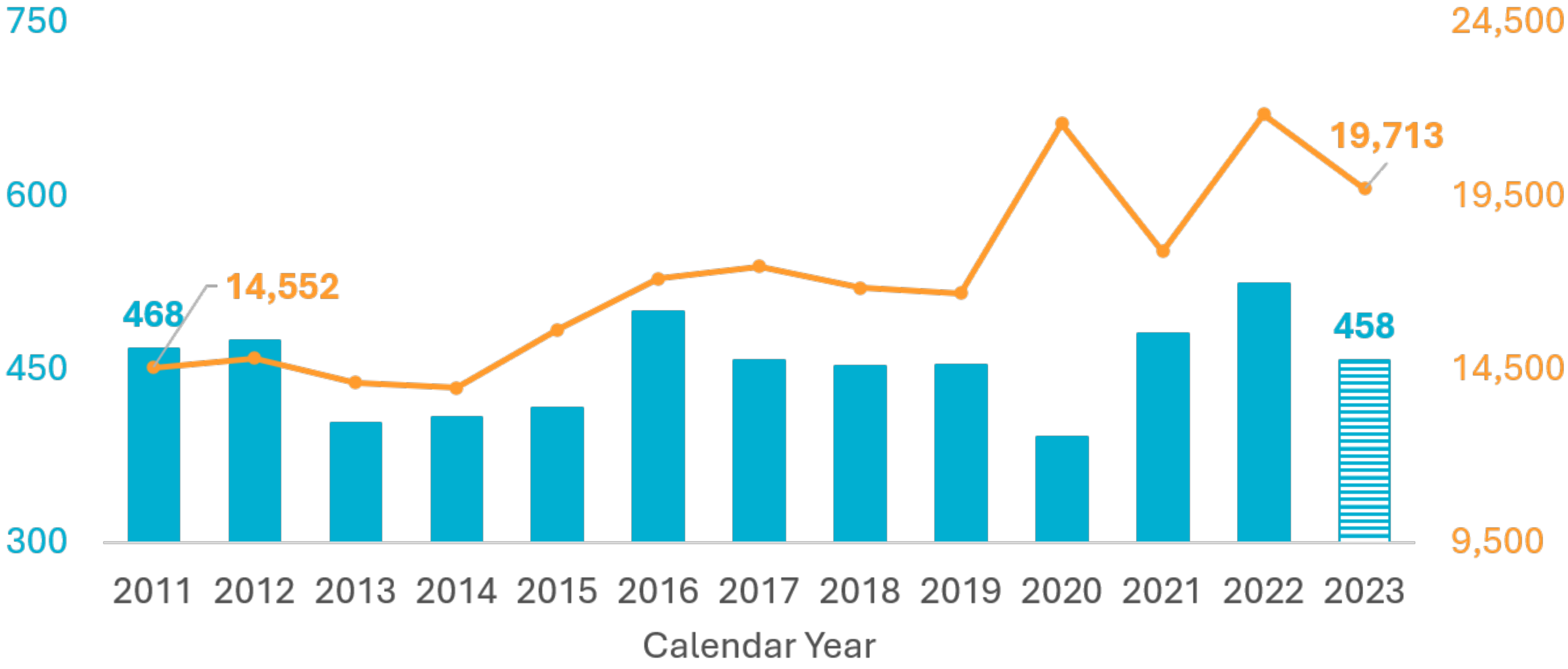
Source: NCCI's Statistical Plan data, Accident Years 2021 and 2022.

Workplace Homicides as a Share of Workplace Fatalities



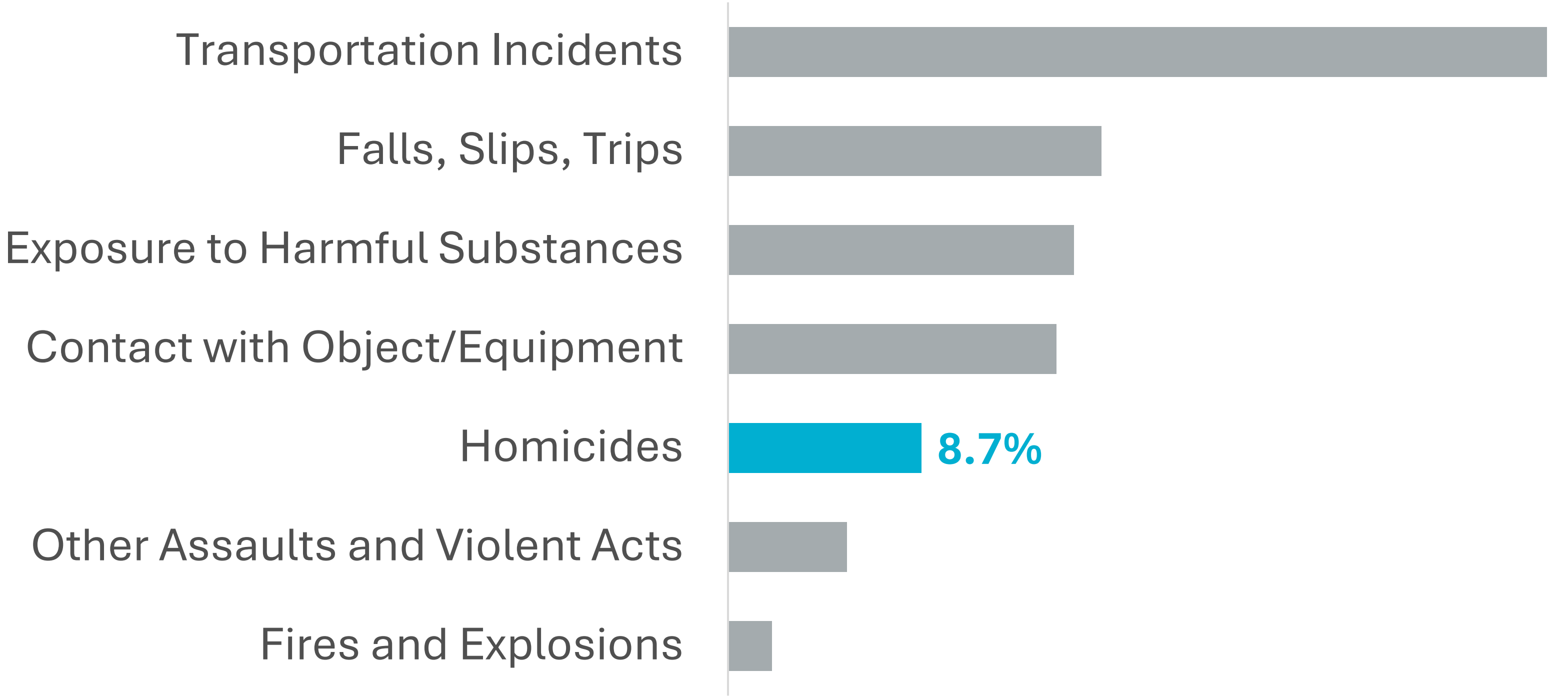
Sources: US BLS Census of Fatal Occupational Injuries (CFOI), Private Industry.
2023 marks a structural break due to definitional changes between data points; trends across this point should be interpreted with caution.

Workplace Homicides vs. National Homicides



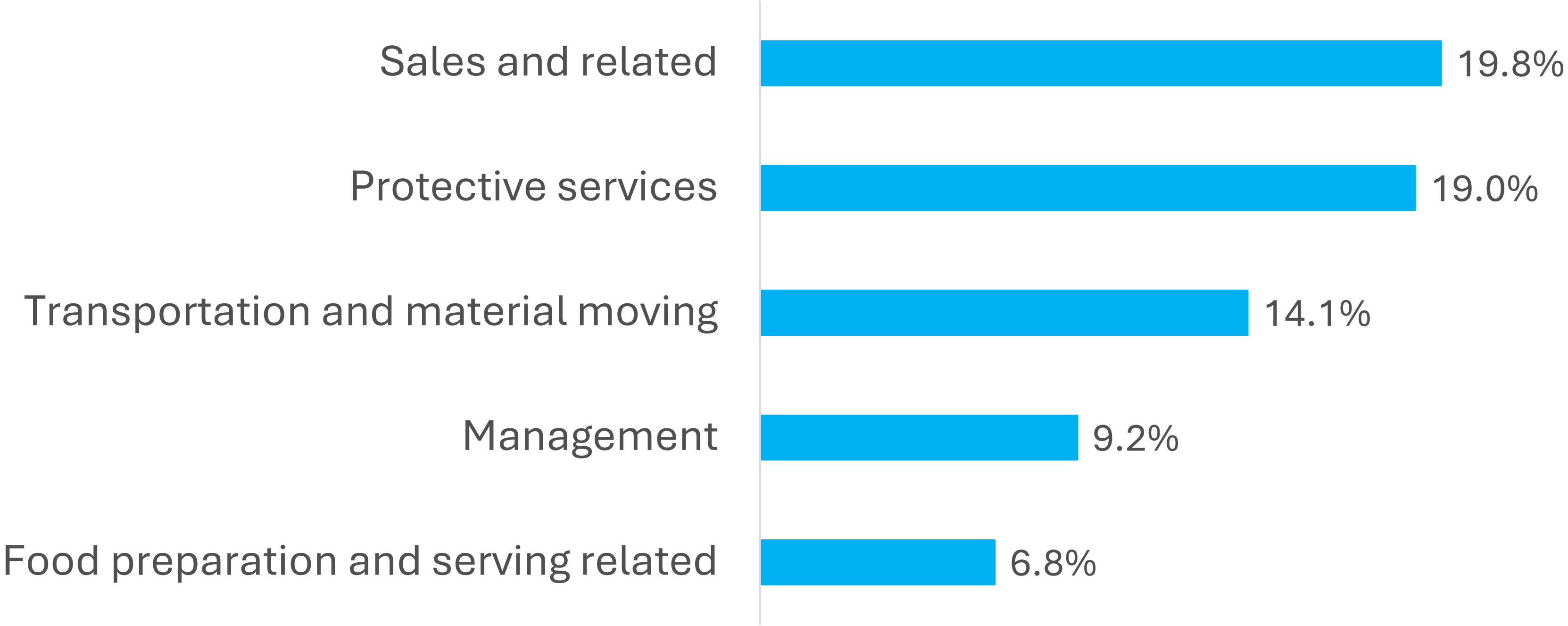
Sources: US BLS CFOI, Private Industry, US Department of Justice.
2023 marks a structural break due to definitional changes between data points; trends across this point should be interpreted with caution.

Occupational Fatalities by Cause



Sources: US BLS CFOI, Private Industry, 2023.

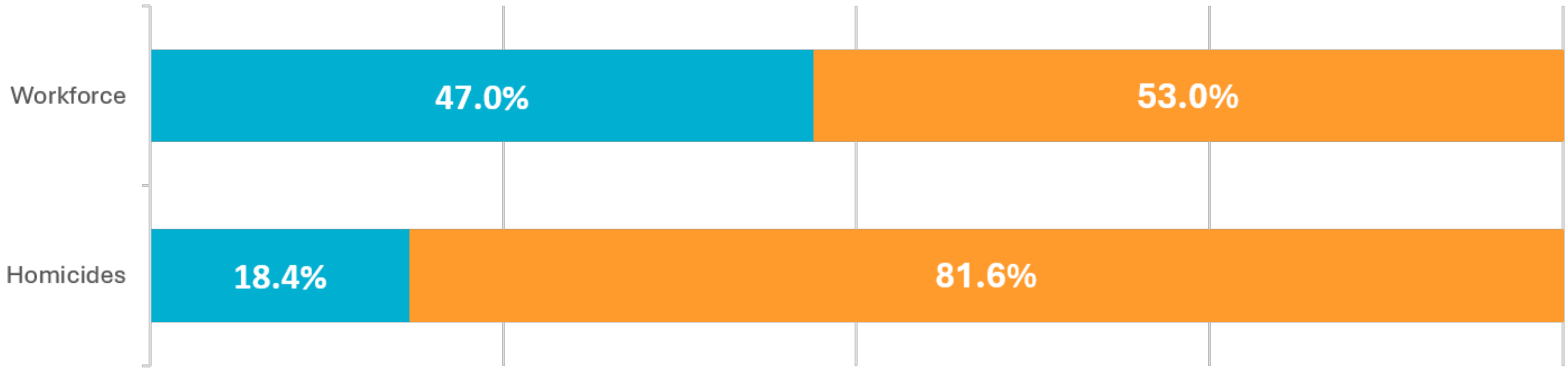
Share of Workplace Homicides by Occupational Group



Sources: US BLS CFOI, Private Industry.

Workplace Homicide Gender Statistics

Share of Women and Men in Workforce and Private Industry Workplace Homicides



Sources: US BLS Current Population Survey (2023, 2024), Household Data: Employment by Industry and Class of Worker; US BLS CFOI, Private Industry, 2023.

Drivers of the Gender Disparities in Workplace Homicides

- Over 40% of workplace homicides occur in occupations where men represent approximately 75% or more of the workforce
- The higher relative share of workplace homicides among women, compared with women’s overall share of workplace fatalities, is driven by a smaller denominator
  - Compared to men, women experience fewer workplace fatalities from causes other than homicide

Summary

- Workplace Assaults—On the rise
- Homicides—Fluctuating but relatively steady
- Where injuries happen and who is impacted:
  - Assaults—Health care and social assistance; women and younger workers
  - Homicides—Sales, protective services, transportation; men

DRIVING RISK: TRENDS IN WORKERS COMPENSATION MOTOR VEHICLE ACCIDENTS

The Most Dangerous Part of Many Jobs

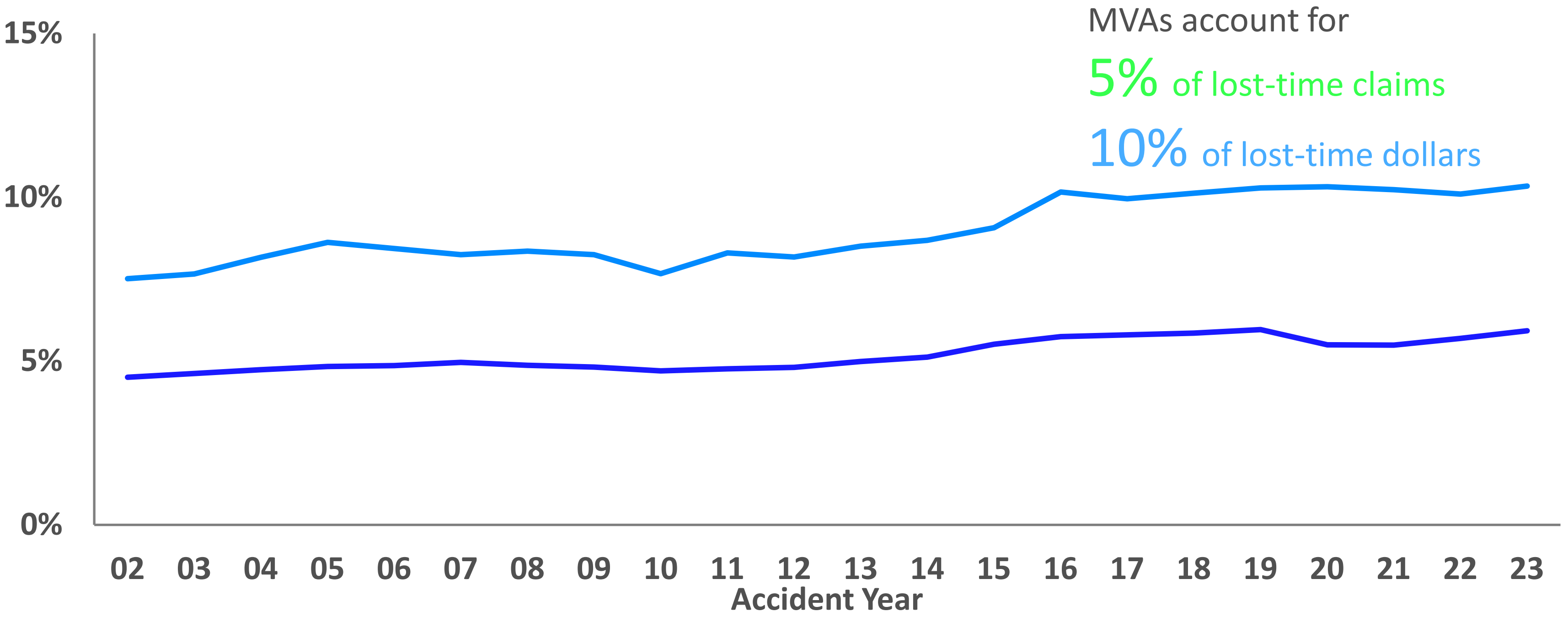
Collision claim once every 18 years

Most drivers get in 3–4 crashes during a lifetime

30% of jobs require some driving

Motor Vehicle Accident (MVA) Claims Over Time

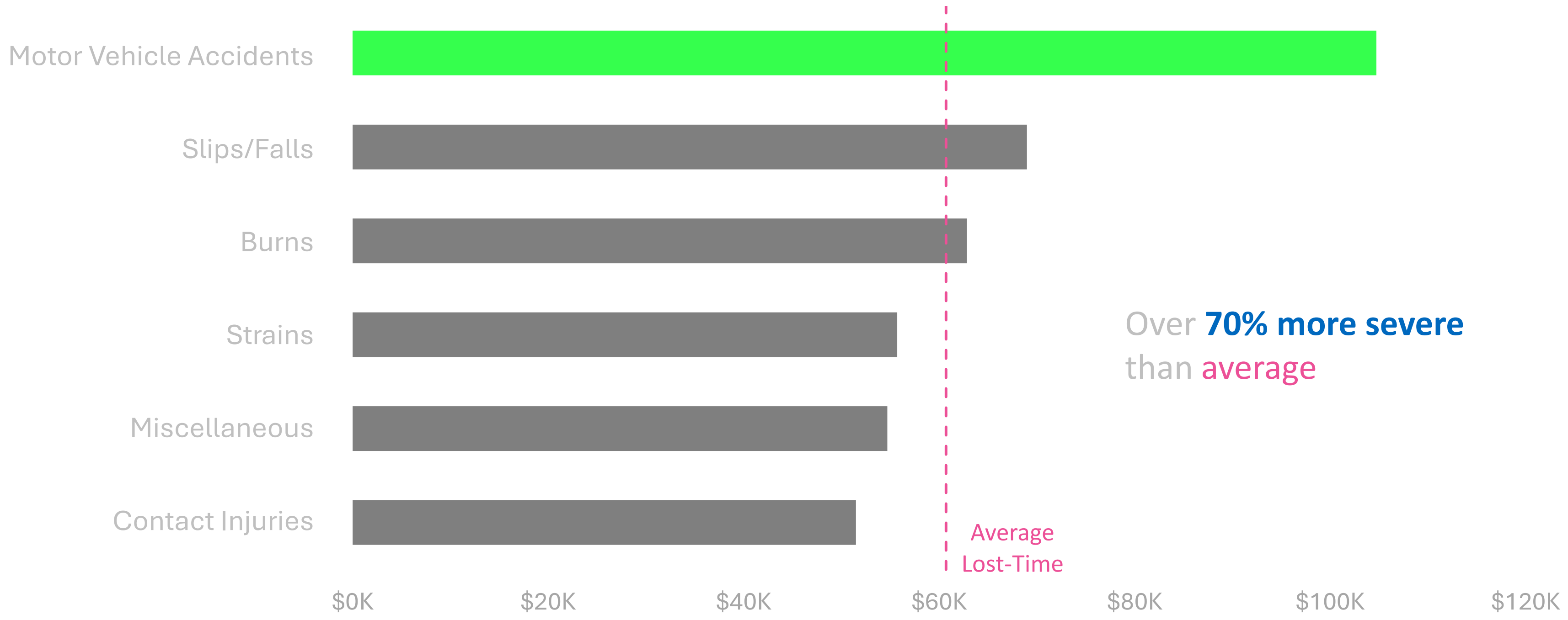
Share of Claims vs. Total Incurred Losses



Source: Based on NCCI's Statistical Plan data for lost-time claims, developed to ultimate.
Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

MVAs Are the Most Expensive Type of Claim

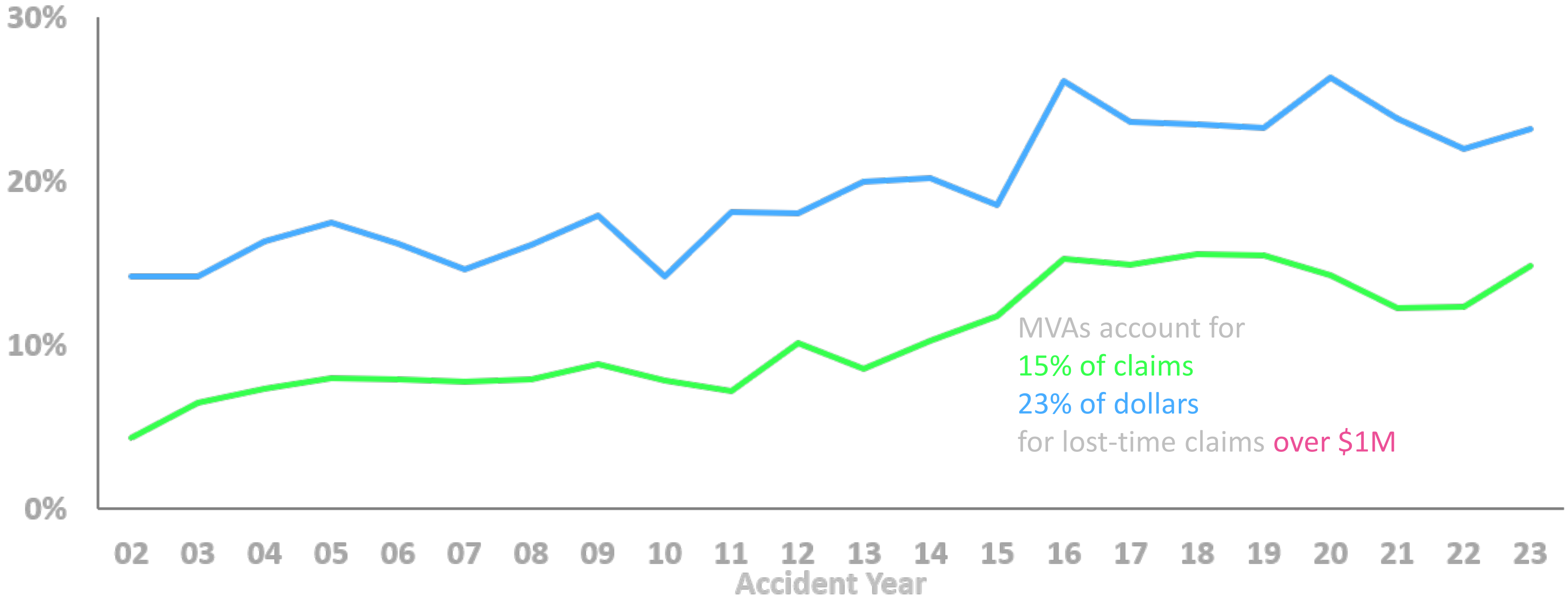
Which cause of injury has the highest severity?



Source: Based on NCCI's Statistical Plan data for lost-time claims in Accident Years 2002–2022.
Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

MVAs Are a Growing Share of Large Claims

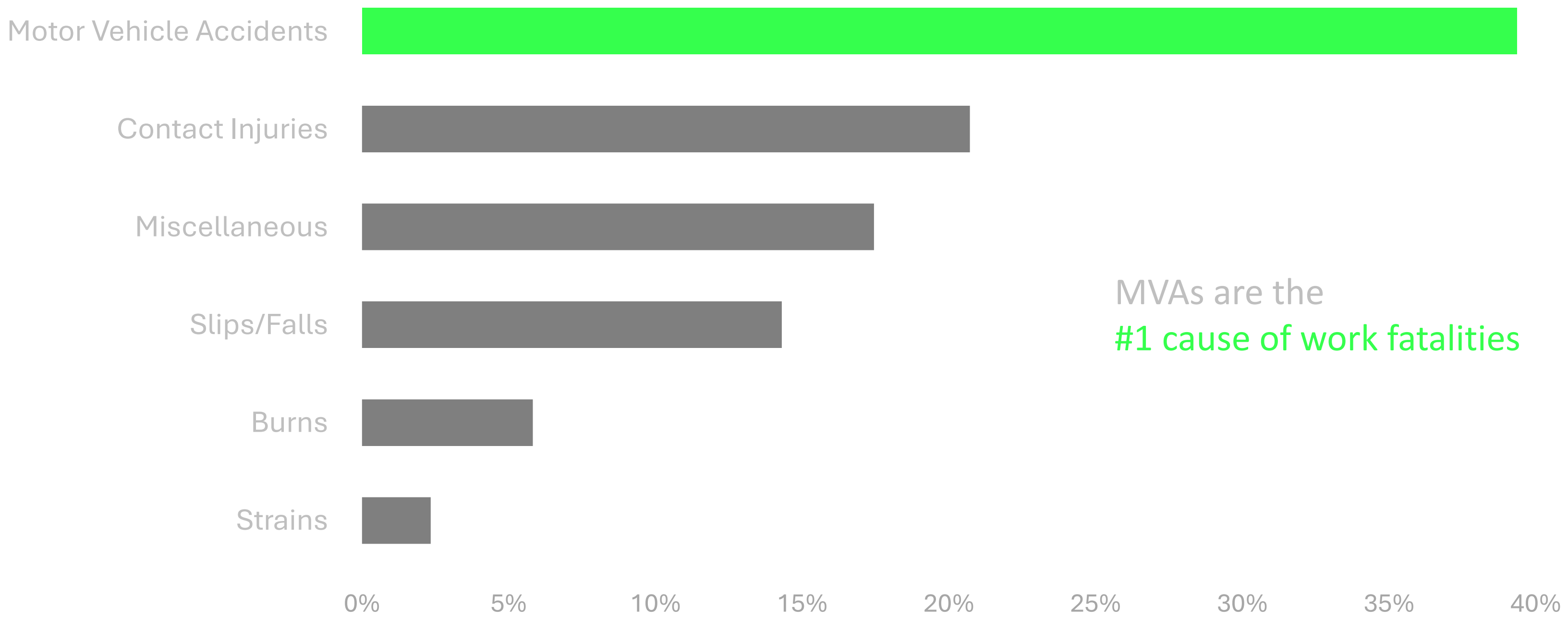
Share of Claims vs. Total Incurred Losses Over $1M



Source: Based on NCCI's Statistical Plan data for lost-time claims, developed to ultimate.
Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

Leading Cause of Work Fatalities

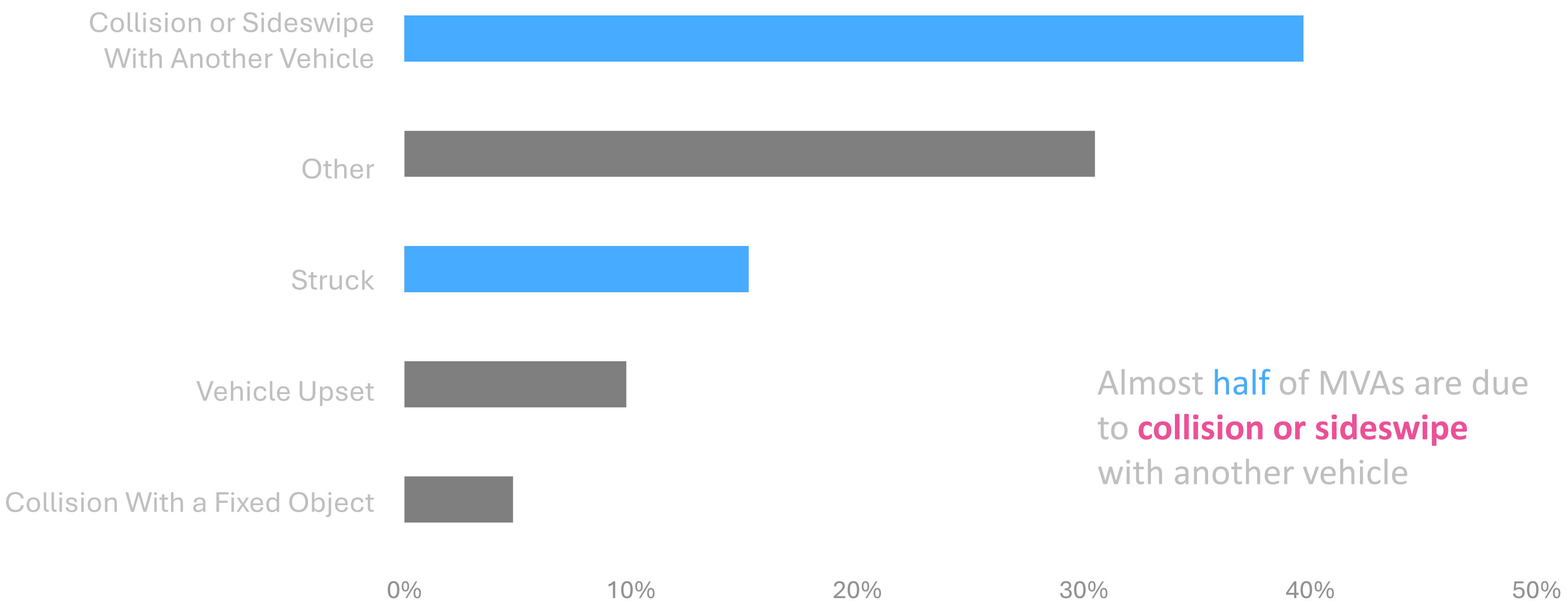
Among fatal claims, which causes are most common?



Source: Based on NCCI's Statistical Plan data for Accident Years 2002–2022.
Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

MVA Causes of Injury

Among MVA claims, which causes are most common?



Almost half of MVAs are due to **collision or sideswipe** with another vehicle

Source: Based on NCCI's Statistical Plan data for lost-time claims in Accident Years 2002–2022.
Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

High-Energy Impacts

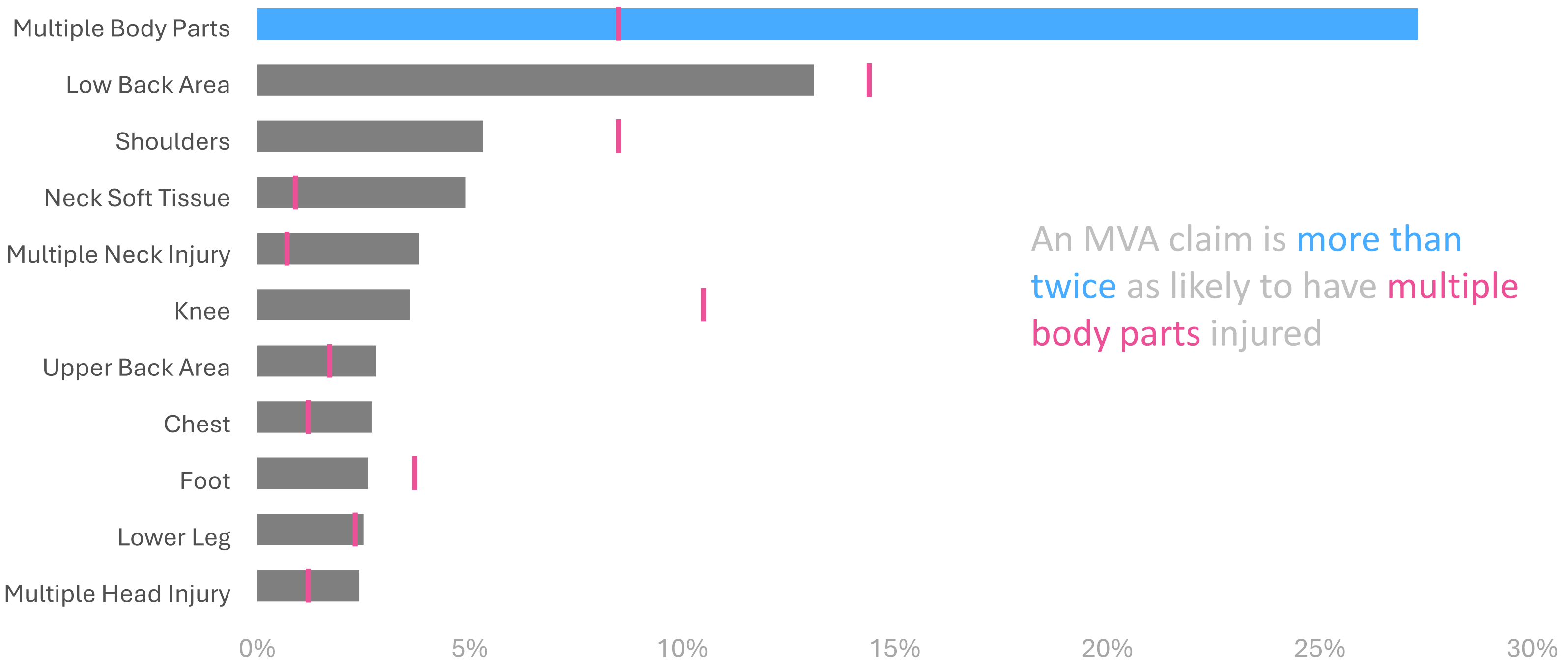
Unlike other workplace accidents

Crash Energy $= 0.5 \times \text{Mass} \times \text{Velocity}^2$

Speed matters most

Multiple Injuries Are Most Frequent for MVAs

For MVAs vs. All Lost-Time Claims, which injuries are most common?

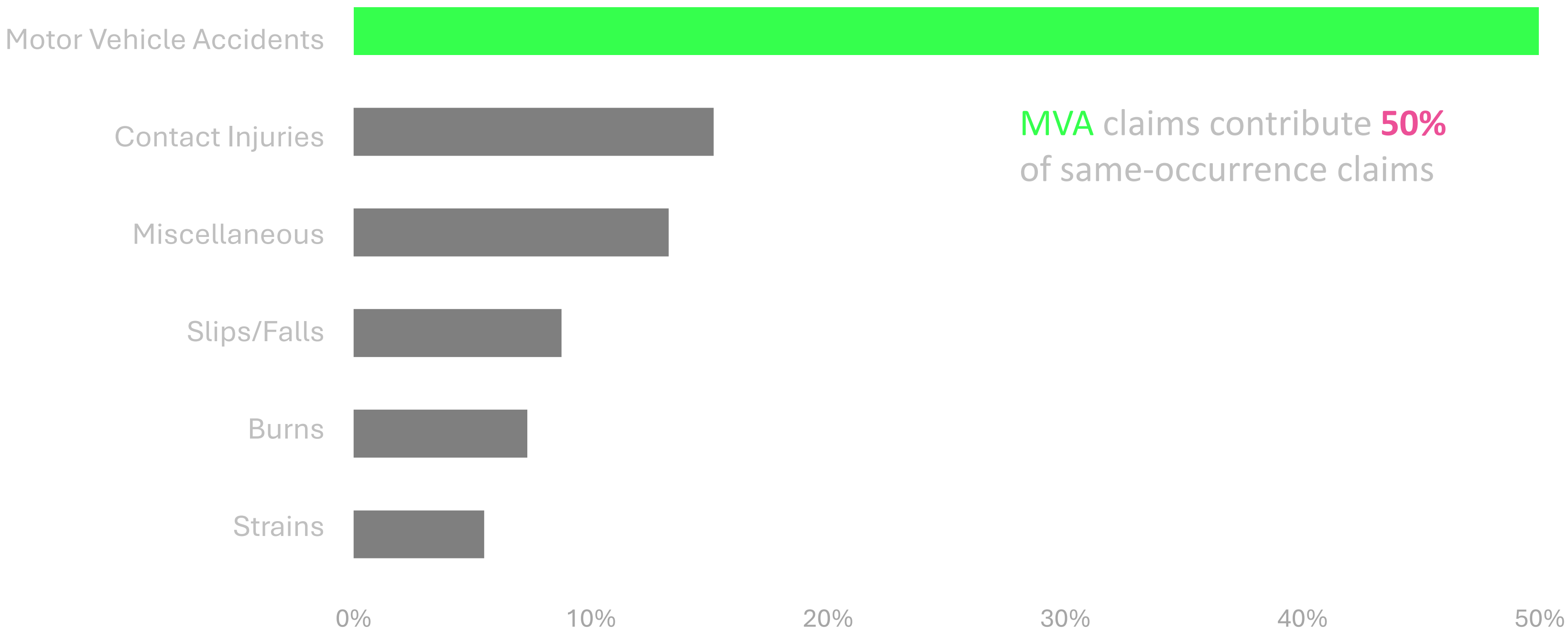


An MVA claim is more than twice as likely to have multiple body parts injured

Source: Based on NCCI's Statistical Plan data for lost-time claims in Accident Years 2002–2022.
Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

Most Likely to Result in Multiple Claims

Among multiple claims from a single accident, which causes are most common?



Source: Based on NCCI's Statistical Plan data for lost-time claims in Accident Years 2002–2022.
Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

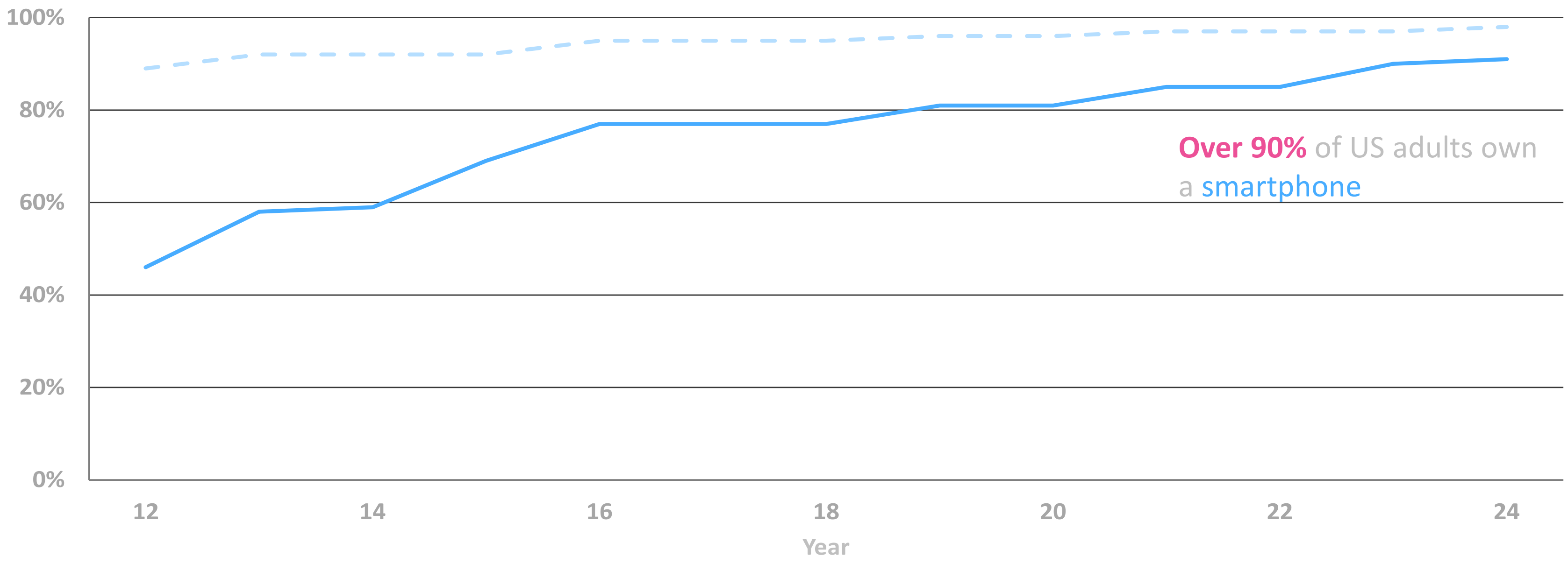
MVA Frequency Trend Stopped Improving

Cumulative Change in Lost-Time Claims per $1M Pure Premium—MVA vs. All

Source: Based on NCCI's Statistical Plan data, developed to ultimate; measured as lost-time claims per $1M pure premium adjusted to common wage and voluntary pure premium level. Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

Mobile Phone Ownership

Cellphone vs. Smartphone



Source: Pew Research Center.

Distracted Driving

Causes 30% of traffic fatalities

Reduced by bans on handheld use

Increasingly due to infotainment

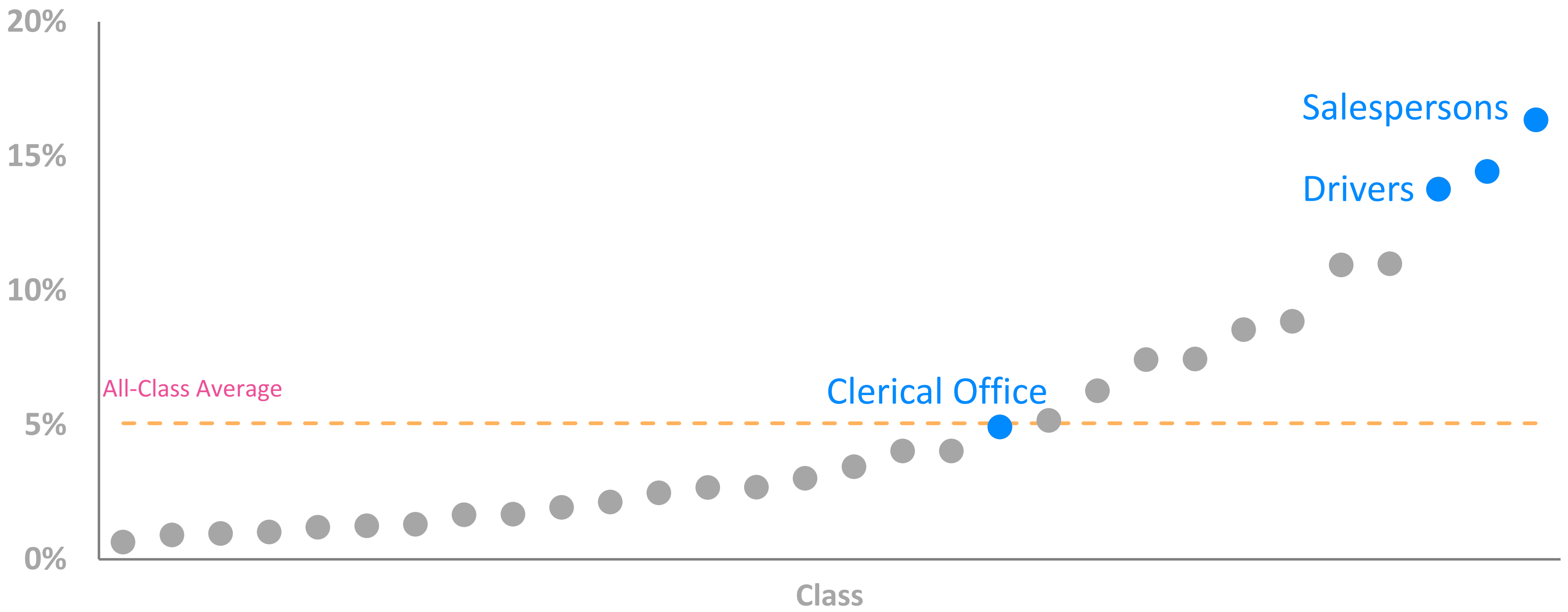
MVA Frequency Trend Stopped Improving

Cumulative Change in Lost-Time Claims per $1M Pure Premium—MVA vs. All

Source: Based on NCCI's Statistical Plan data, developed to ultimate; measured as lost-time claims per $1M pure premium adjusted to common wage and voluntary pure premium level. Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

Share of Claims Due to Motor Vehicle Accidents

In the 30 classes with the most lost-time claims overall, how many are due to MVAs?

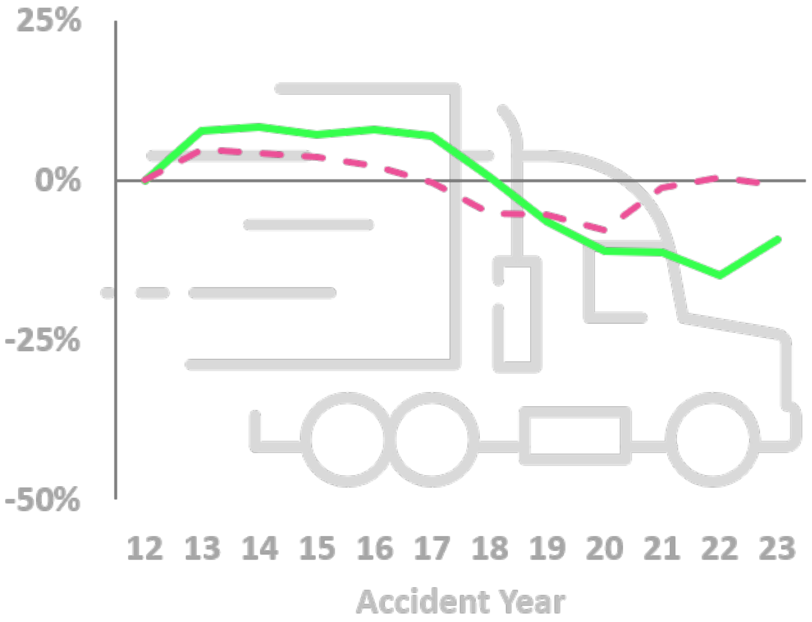


Source: Based on NCCI's Statistical Plan data for lost-time claims in Accident Years 2002–2022, developed to ultimate. Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

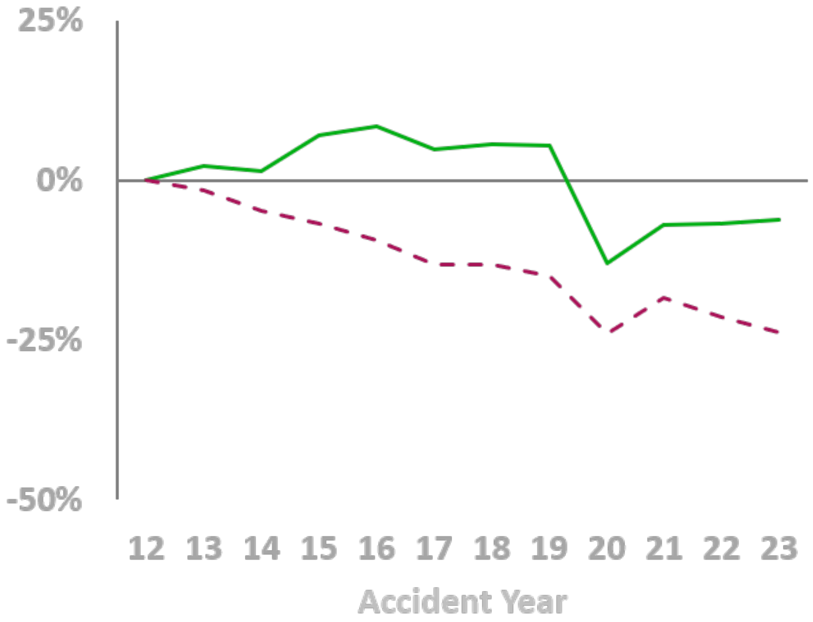
Frequency by Job

Cumulative Change in Lost-Time Claims per $1M Pure Premium—MVA vs. All

Class 7219: Trucking



All Classes



Source: Based on NCCI's Statistical Plan data, developed to ultimate; measured as lost-time claims per $1M pure premium adjusted to common wage and voluntary pure premium level. Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

Regulations Impacting Trucking

Electronic stability control

Electronic logging devices

Drug and Alcohol Clearinghouse

Telematics in Trucking

Vehicle sensors

GPS tracking

Dash cameras

Key Insights

MVAs cost 70% more on average

MVA frequency is trending flat overall

Trucking has shown improvement

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2026 WC LEGISLATIVE INDUSTRY TRENDS

Legislative Monitoring Overview for 2025–2026

- NCCI monitors and analyzes more than 1,000 state and federal WC-related bills
- NCCI also tracks bills that may not be directly WC-related but may impact the WC system

Highlights

- Mental Injuries
- Marijuana Legalization
- Hallucinogens and Psychedelics
- Independent Contractors/ Gig Economy
- Single-Payer Health Insurance

Mental Injuries

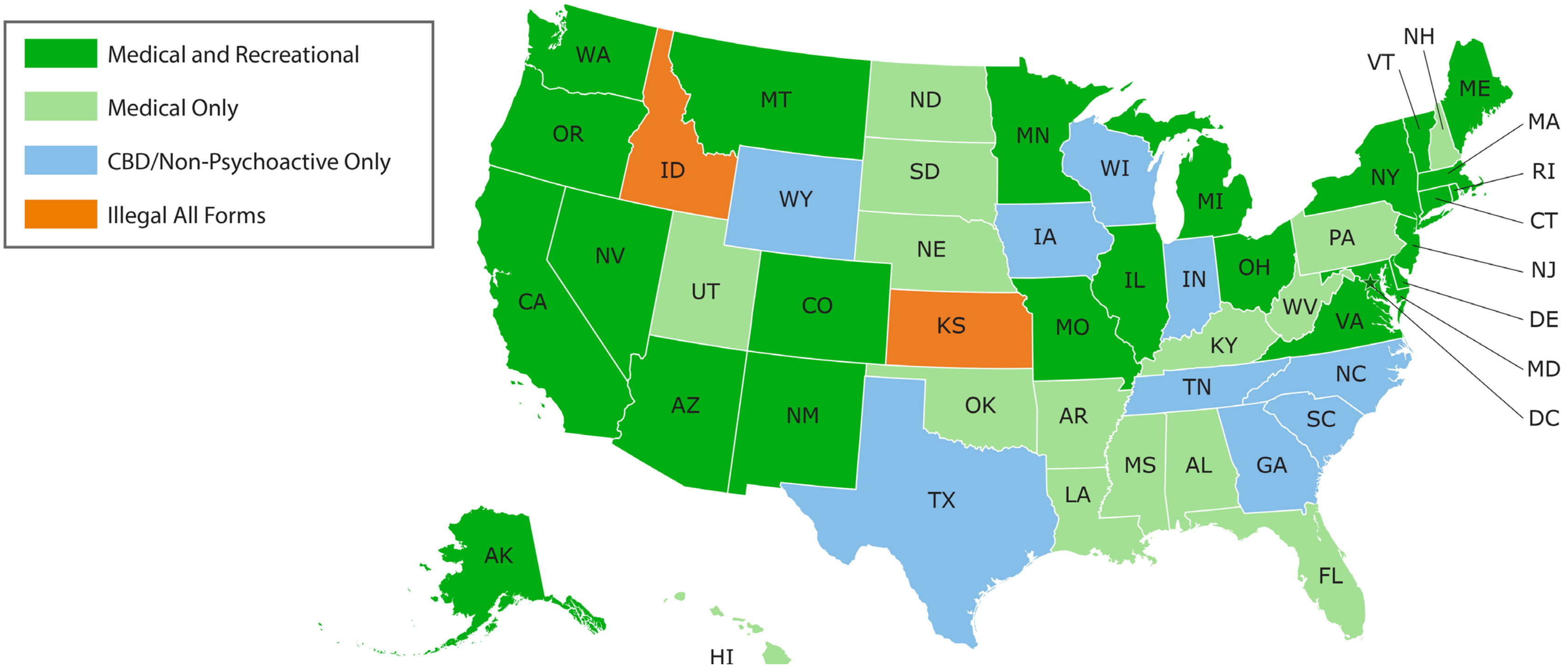
- NCCI monitors bills addressing WC for workplace-related mental injuries
- Many of these bills are related to post-traumatic stress disorder (PTSD) benefits for certain first responders and other employees

Marijuana Reform

Policymakers are focused on bills related to:

- Recreational Marijuana
- Medical Marijuana
- Reimbursement for Medical Marijuana in WC

Marijuana Legalization



Hallucinogens and Psychedelics

- NCCI is monitoring developments regarding legalization of certain substances (natural and synthetic)
- Several states introduced legislation to:
  - Study certain treatments
  - Approve treatments under certain conditions

Independent Contractors/Gig Economy

Bills related to the gig economy include:

- Criteria to determine whether a worker is an independent contractor or employee
- Conditions for when a transportation network company (TNC) driver is an independent contractor rather than an employee

Single-Payer Health Insurance

Key WC considerations in bills include:

- Whether WC medical coverage should be included in single-payer frameworks
- Whether and how single-payer frameworks should incorporate an element of experience rating

Emerging Legislative and Regulatory Issues

- Alternative Insurance
- Artificial Intelligence
- Heat-Related Injuries
- Workers Compensation Systemic Changes

Western Region Legislative Developments

- Oregon SB 1519 (2026)—Indemnity Benefits
- Oregon HB 2800 (2025)—Professional Employer Organizations & Multiple Coordinated Policies
- Utah SB 190 (2025)—Hospital Fee Schedule
- Montana SB 109 (2025)—Physical Therapist Treating Physician
- Montana HB 143 (2025)—Physician Assistant Treating Physician
- Nevada SB 317 (2025)—Maximum Payroll Change and New Cap

Regulatory Resources on ncci.com

Legislative and Regulatory Trends Report

Enacted Legislation Dashboard

Loss Cost/Rate Filing Dashboard

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CONTACT US

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