

# **2022 Accident and Injury Report**

## **Workers' Compensation Claims and Vehicle Accidents**

April 2023



**IDAHO DEPARTMENT OF LANDS**

Prepared for: IDL Executive Team and Safety Committee

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## Executive Summary

The success of the Safety Program and commitment of IDL to the safety of our employees, can be seen by the overall downward trend of workers comp claims and the SIF schedule rating credit discussed below.

While claims are up slightly this year from last, the cost of the claims is significantly less. This indicates that the injuries were minor in comparison to previous years.

The goal is to consistently keep safety in the forefront through monthly safety messages, increased safety programs and policies, safety related trainings, and continued agency commitment to employee safety.

*Email from Matt Culbertson, Business Development Executive, State Insurance Fund (SIF):*

*Dept of Lands has qualified for a 6% (.94) schedule rating credit. This has been determined based on your safety efforts and related characteristics you have worked on and/or are putting in place specific to your agency, and equates to a discount and savings in premium because of these efforts and proven results. A credit essentially indicates your agency is doing better than average in regards to the efforts you are putting forth towards improving your safety culture. It is something that you have earned and we hope you will continue working on as it shows a commendable commitment by your agency in the goals we share-to reduce risk of losses and prevent employee injuries.*

## A few highlights of 2022:

- Safety SharePoint site has been consistently maintained which provides a useful tool and resource to employees.
- Worked with Safety Coordinators to:
  - Update, collect, and post all offices Emergency Response Plans.
  - Revise safety tracking spreadsheet.
  - Collected and posted office 2022 Safety Tracking Documentation.
  - Developed Safety Coordinator Guide.
- Policies
  - Reviewed and updated the CDL Policy.
  - Developed the Emergency Response Policy.
  - Developed the Safety Policy.
  - Updated the COOP.
- Implemented the Safety Employee Award
- Rolled out the Help Button
  - Followed up with micro learning sessions and ensured all offices conducted and continue to conduct drills.
- PPE:
  - Provided ice cleats to employees for 4th year.
  - Implemented the high visibility t-shirt/sweatshirt PPE program.
  - Added stocking hats to the safety orange baseball caps.
- Micro Learnings
  - Accident, Injury, and Near Miss Reporting.
  - Workers Compensation Policy.
- 15 Safety Bulletins/Messages 8 using the GovDelivery software.

## First Report of Injuries – Workers’ Compensation

A First Report of Injury (FROI) must be completed and submitted as soon as practicable but no later than 10 days after the occurrence of an injury or occupational disease. A First Report of Injury is filed if the injured worker:

- Requires/seeks medical treatment by a physician.
- Is absent from work for one day or more due to the injury or illness.
- Requests that a First Report of Injury be filed on their behalf.

The filing of a First Report of Injury is not an admission of liability. If an employer has concerns regarding the injury, a comment should be attached to the First Report of Injury outlining any concerns.

Claims for workplace injuries are filed with SIF, the agency that manages all state workers’ compensation claims in Idaho.

### Summary-Workers’ Compensation Claims Filed with SIF

Table 1. Worker's Compensation Claims for the past 10 Years

Total Claims by Year...Average of 35.3 for the past 10 years									
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
38	48	37	37	25	48	29	35	24	32

These numbers represent the number of claims filed with SIF. In 2022, 28 individuals sought medical treatment outside of Agency Provided Medical Care (APMC) at a wildland fire incident, one was incident only, and three were denied.

Even with the increased claims from 2021 to 2022, our claims continue on a overall downward trend.

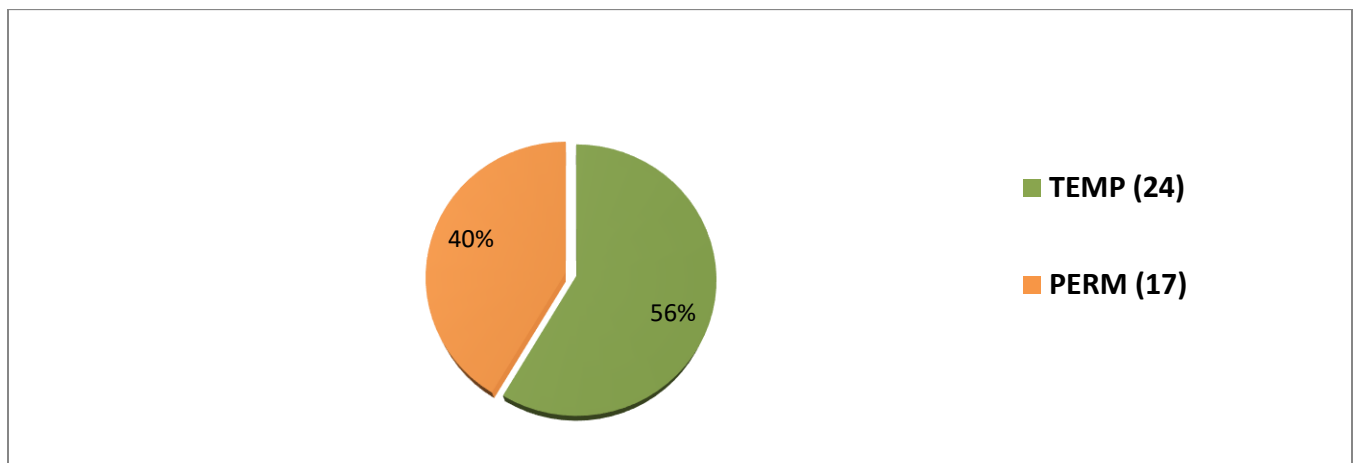
## 2022 Data

### 2022 Temp vs Perm (All FROI's and Near Miss Reports)

**Error! Reference source not found.** represents claims submitted to SIF, injuries that received Government Provided Medical Care (Medical Unit) and above while on a fire assignment and reported near misses. Near misses represent nine of the total numbers and may have resulted in minor injuries that required no medical attention. Near miss reporting is becoming more consistent as we continue to build our safety culture and program. A chronological list of all reported injuries is provided in the Appendix.

There is an increase of eight in the permanent category and a decrease of four in the temporary category from last year. The permanent category increase may require further research for possible trends.

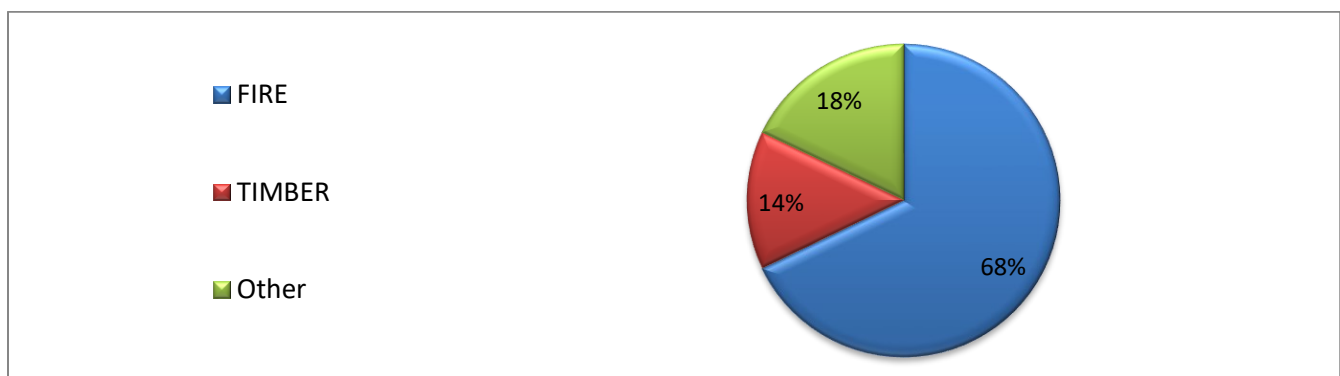
Figure 1. Temp vs Perm



### 2022 Workers' Compensation Claims by Work Activity at Time of Injury

**Error! Reference source not found.** represents all workers' comp claims that were submitted in 2022, which includes 3 denied and 1 incident only. It's important to note that while it appears the greater percentage are in fire, we hired 154 temporary fire program employees and 44 temporary timber program employees which skews the percentages. This figure also represents permanent employees which account for 13 claims. With firefighters and timber most of our temporary workforce, many as first year employees, the results are no surprise. The **other** category consists of two (2) clerical, two (2) scalers, and one (1) cache.

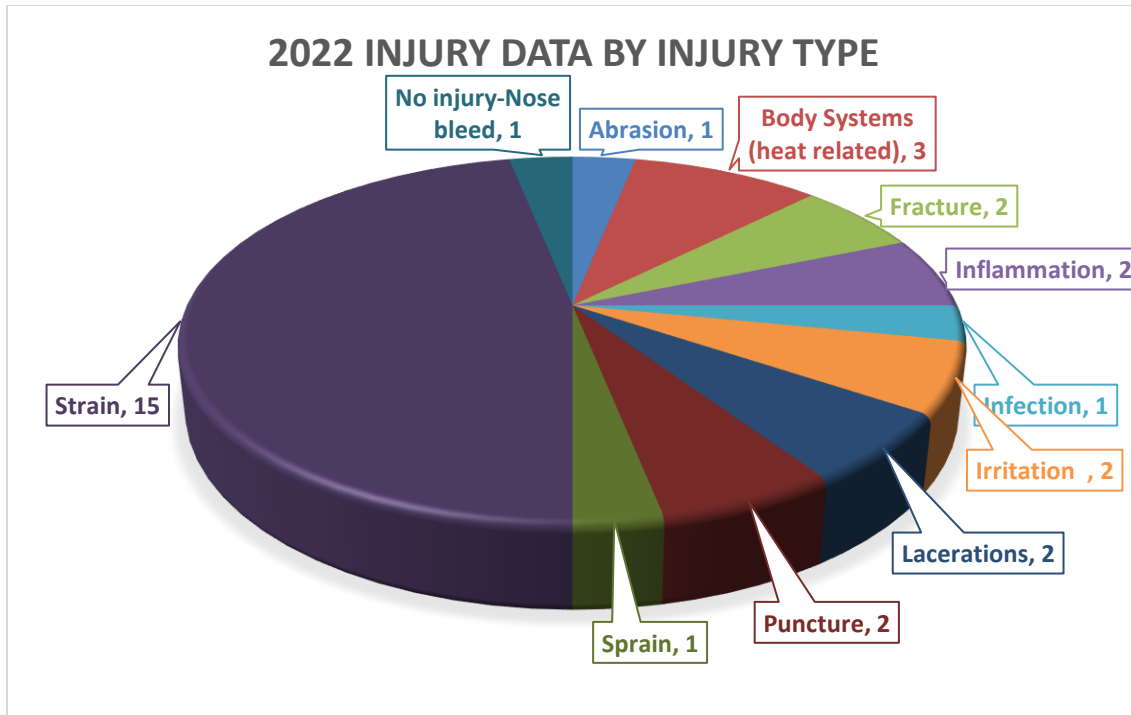
Figure 2. Claims by Work Activity at Time of Injury



### 2022 Injury Count by Injury Type

Figure 3 indicates all reported injuries, whether accepted or denied. The nature of reported injuries is classified by SIF. The greater percentage indicated strain, which is typical and includes a variety of injuries such as walking/stepping/tripping in woods (7), lifting (6), other (2). Of note are the number of injuries (7) for walking/stepping/tripping in woods. This type of injury tends to injure knees, shoulders, and wrists, which often require surgery and missed work and have highest cost. Reviewing trends assists in determining what training needs and preventative measures should be focused on.

Figure 3. Injury Count by Injury Type



### Five Year Data

#### Time Loss Summary

In calendar year 2022 there were 609.4 hours coded for time lost due to workplace injury for a total of \$14,359.59 in wages paid by IDL. This does not include lost wages paid by SIF. This information is based on the use of JAT (Accident Sick Taken) and JAV (Accident Vacation Taken) time codes in I-time. Statistics are affected because of reporting and time coding practices. I believe the increased number of hours for 2022 reflects an increase in correct reporting practices for missed time due to increasing procedure awareness.

Table 2. Time Loss Summary

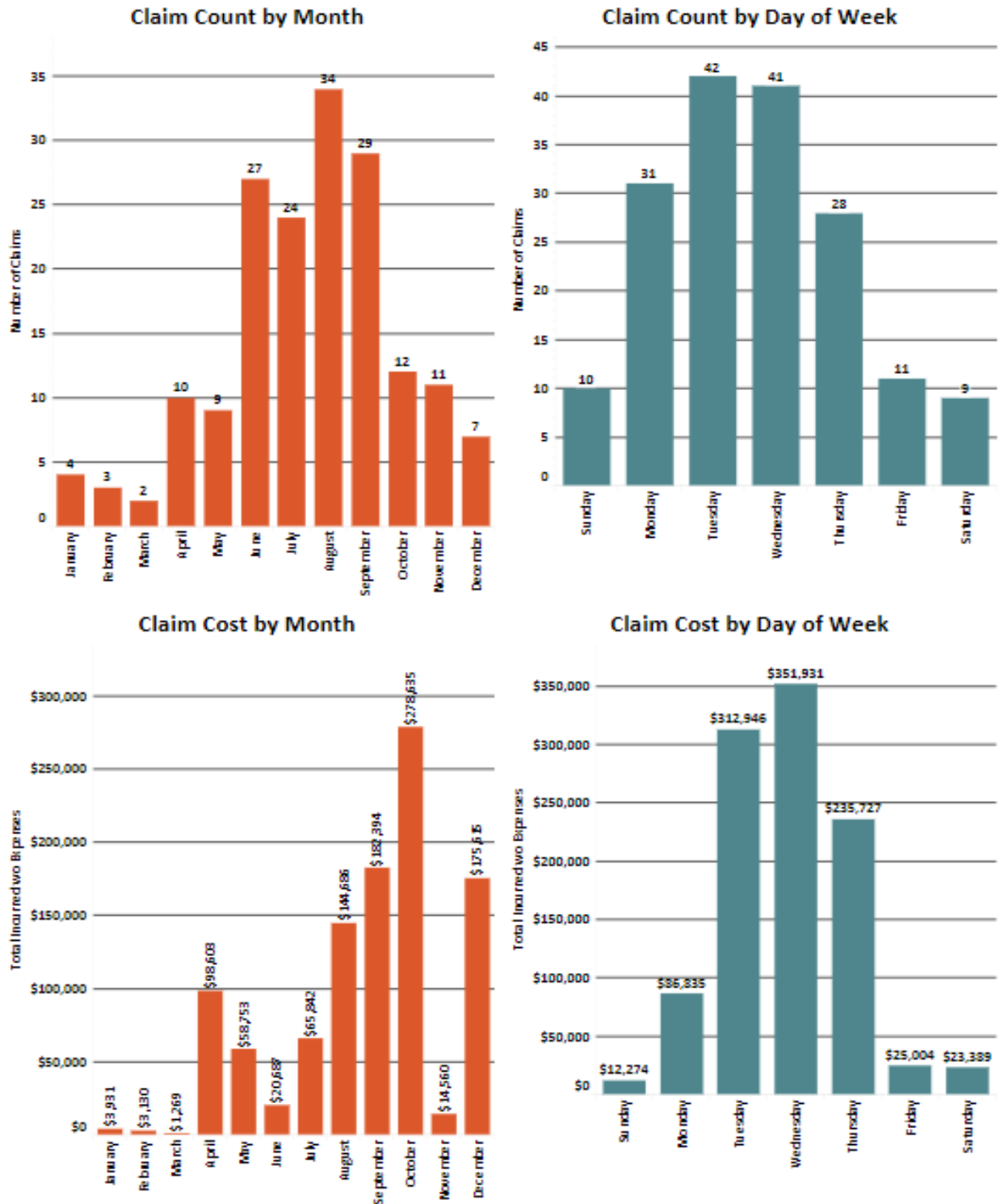
Year	2018	*2019	2020	2021	2022
Current Year Injuries Reported Hours				157.5	434
Hours for Previous Years Injuries				456	175.4
Total Hours Reported	63.5	707.5	157.1	613.5	609.4
Total JAT/JAV paid	\$1,057.73	\$11,075.97	\$3,766.60	\$13,672.86	\$14,359.59

\*In 2019 one seasonal employee incurred 468 hours for a knee strain caused by a slip/fall while doing forestry work in the field.

## Claims Count and Cost by Month and Day of Week

Figure 4 depicts the past five years of filed claims. It's no surprise that the highest claims are in August and September with mid-week as the highest claim count and cost. As predicted last year, we are beginning to see a downturn in December/January because of reduced claims for the last two winters. There were 2 claims for slips on ice, but still less than years prior to 2021. I believe this is due to the highlighted awareness of slips/falls in icy parking lots and sidewalks and the PPE provisions of ice cleats for the fourth year.

Figure 4. Claims Count and Cost by Month and Day of Week

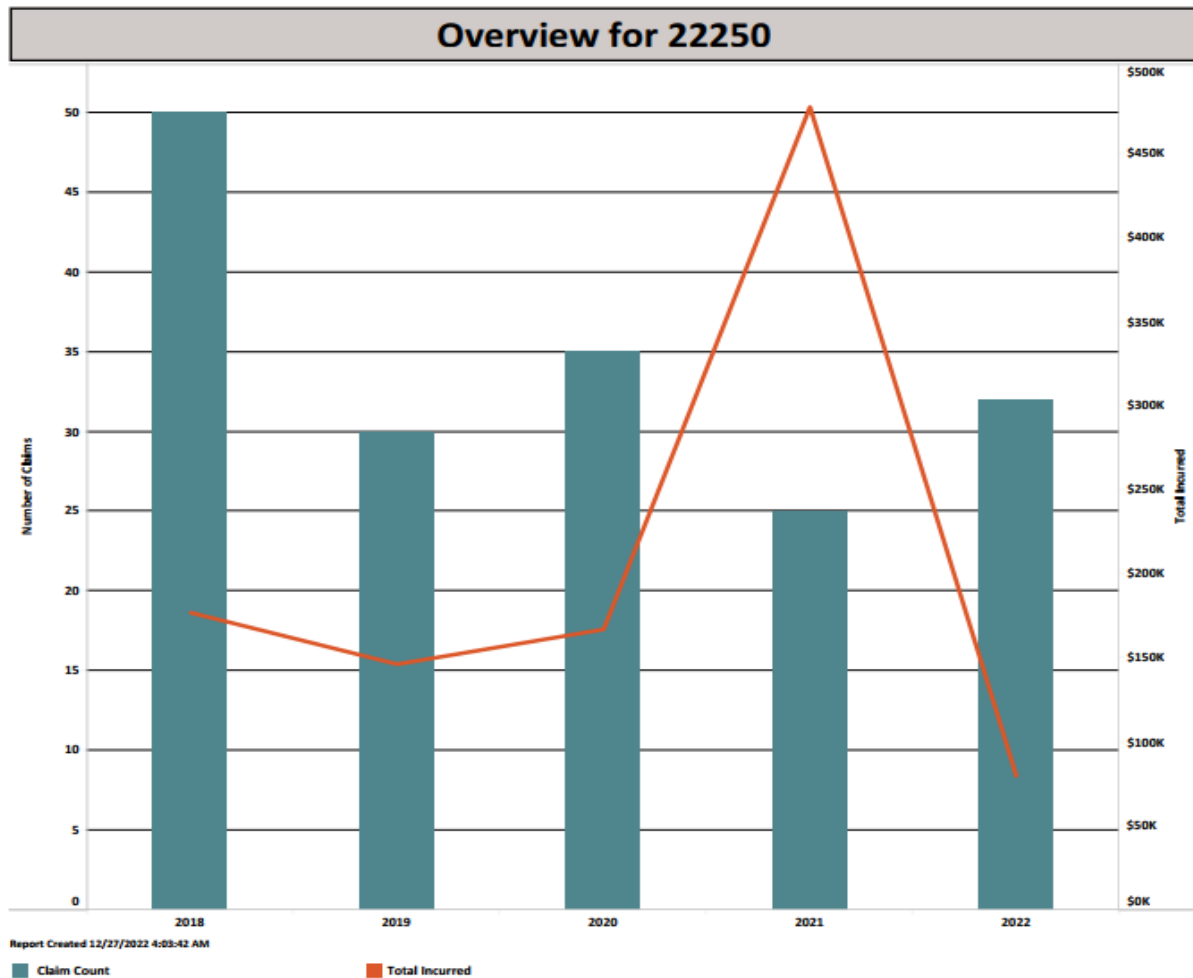


## Claims Count vs Cost Overview

This five year overview compares count to cost of claims submitted to SIF. Indemnity claims are claims that include lost time. Cost includes reserves set aside for open claims. Reserves account for \$101,232.05.

Reserves are determined by SIF. They begin with the anticipated cost of medical care the injured worker will require during their recovery period. For more catastrophic cases, medical reserves will be an estimate for the lifetime of the injured worker. Additionally, indemnity reserves are determined by estimating lost time from work, while the injured worker is recovering from their accident. This estimate is based on the injured workers average weekly wage. Lastly, the costs for a physical impairment and/or loss of access to the labor market once the injured worker is deemed medically stable is evaluated.

Figure 5. Claims Count vs Cost Overview



Open Claims	Total Claims	Indemnity	Medical-Only	Incident-Only
11	172	36	130	6

Indemnity Claims are **20.93%** of the total Claim Count, and **90.74%** of the Total Cost.



### Body Part, Claim Count, and Cost

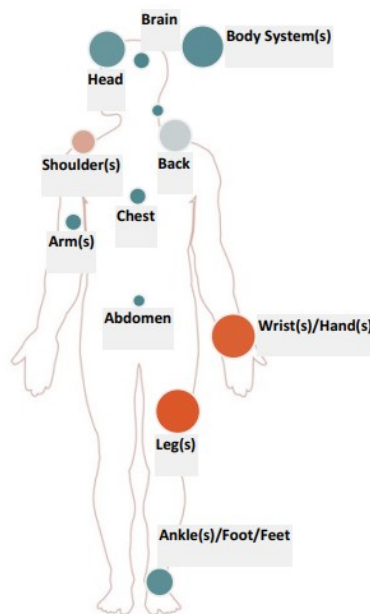
Table 3 represents a five-year count using dark orange for the higher number and more costly claims and dark blue for lower claims and costs. Legs and wrists account for the highest cost, likely due to surgery and time loss. This information reminds us that it is important to ensure that supervisors are adjusting workloads, assigning the right people to the right task based on experience and skills, and rotating employees conducting repetitive tasks. We had three heat related workers comp claims and two additional that did not submit a claim. This is indicative of how critical physical training is. Continuing to evaluate the injuries incurred will assist IDL and our supervisors to better prepare our new and temporary employees for the field work required of them.

**Table 3. Body Part, Claim Count, and Cost**

Part of Body	Claim Count	Total Incurred
Abdomen	2	\$563
Abdomen(Hernia)	1	\$12,662
Ankle(s)/Foot/Feet	12	\$16,572
Arm(s)	4	\$3,061
Back	17	\$131,145
Body System(s)	29	\$14,416
Brain	4	\$1,095
Chest	4	\$3,963
Head	22	\$30,425
Hip(s)	2	\$1,309
Leg(s)	32	\$288,627
Neck	2	\$0
Shoulder(s)	9	\$203,010
Wrist(s)/Hand(s)	32	\$280,059

Policy Number: 22250  
 Accident Date: 1/1/2018 12:00:00 AM to 12/27/2022 12:00:00 AM

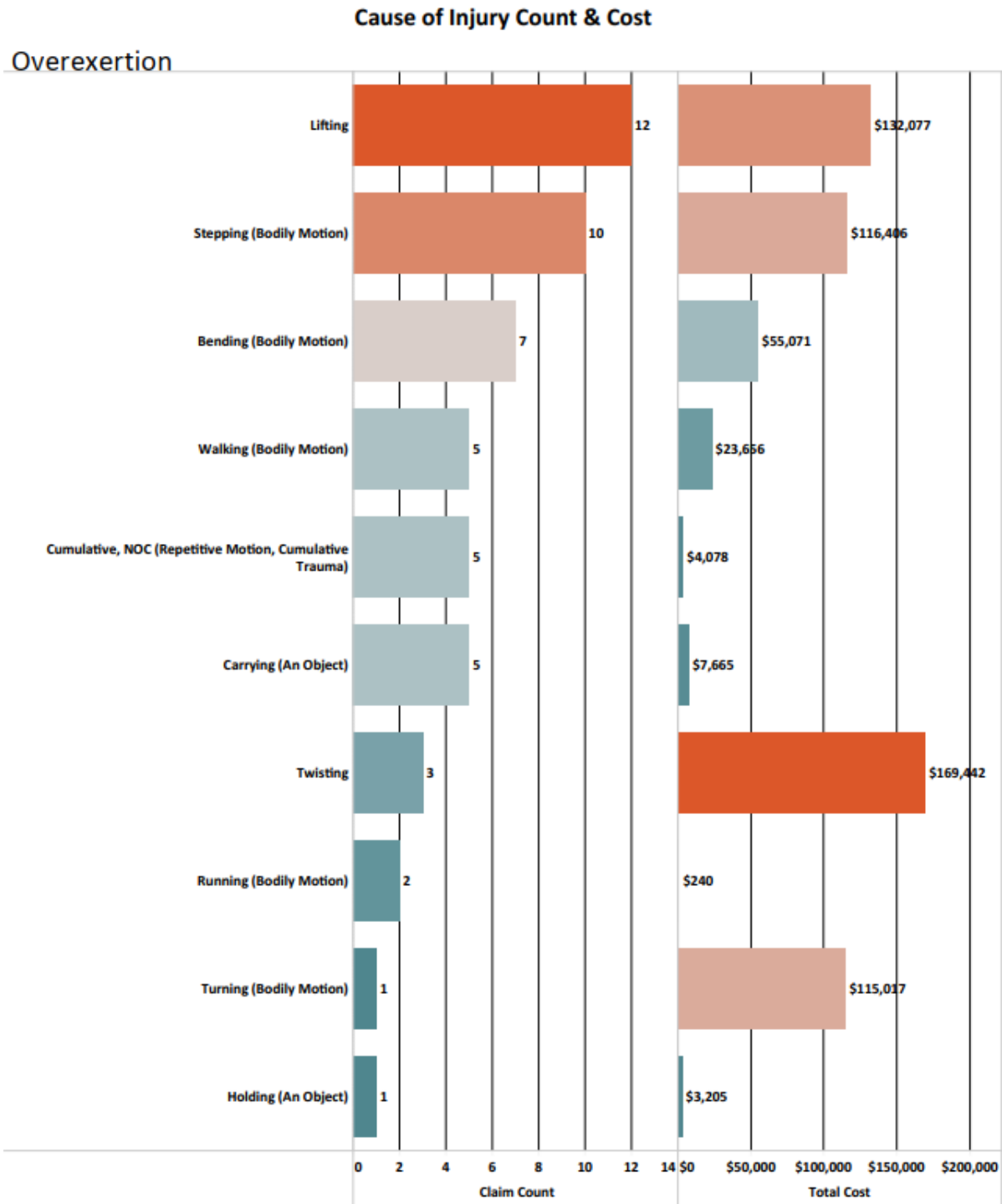
**Figure 6. Body Parts**



## Overexertion Count and Cost-5 year

Figure 7 displays five years of data on what is considered “Overexertion” by SIF reporting guidelines. Stepping includes working in the woods, walking through rough terrain, inclement weather creating slippery surfaces, and icy parking lots. These injuries can create the need for surgery, extended medical treatment, and time loss. There were seven claims in 2022 related to walking in the woods.

Figure 7. Overexertion Count and Cost



### Claim Count by Type and Years of Service Count vs Cost

The percentage for the less than one-year employees in both categories remains very close to the same as last year, even though the count is up by six.

Figure 8. Claim Count by Type

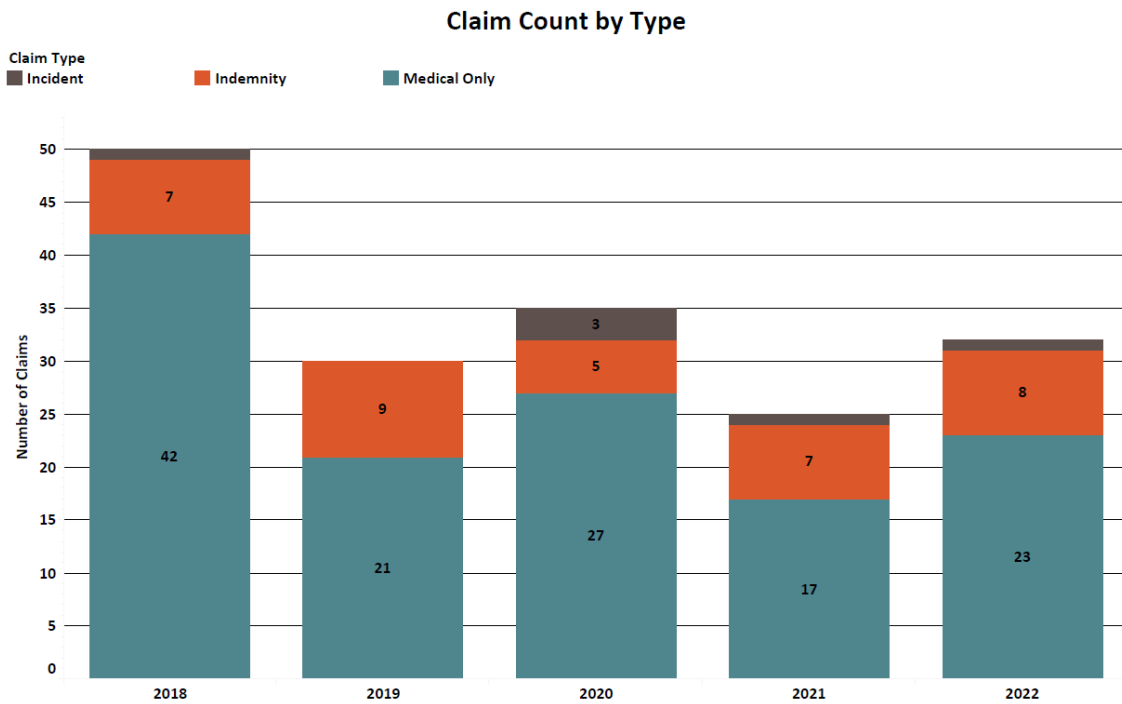
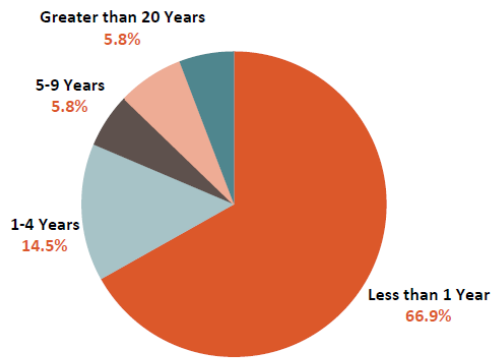
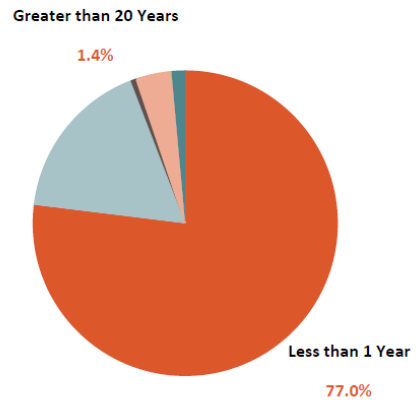


Figure 9. Years of Service Claim Count and Cost

#### Years of Service Count



#### Years of Service Cost



■ Less than 1 Year   
 ■ 1-4 Years   
 ■ 5-9 Years   
 ■ 10-19 Years   
 ■ Greater than 20 Years

## Total Cost Incurred by Nature of Injury

Table 4. Total Cost Incurred by Nature of Injury

Nature of Injury	2020	2021	2022			
	Cost per type	Cost per type	Cost Per Type	# of claims	Open	Denied
Abrasion	\$137.20	\$851.44	\$723.66	1	0	0
Burns	\$1,642.08	-	\$0	0	0	0
Contusion	\$4,981.56	-	\$0	0	0	0
Crushing	-	\$3,083.30	\$0	1	0	0
Dislocation	-	-	\$0	0	0	0
Foreign Body	\$305.46	-	\$0	0	0	0
Fracture	-	\$740.63	\$4,923.45	2	2	0
Heat Prostration			\$5,373.44	3	0	0
Infection	-	-	\$0	1	0	1
Inflammation			\$3,911.30	2	0	0
Irritation	\$715.23	-	\$7,578.64	2	0	0
Lacerations	\$15,630.25	\$1,328.93	\$438.40	2	0	1
Puncture	-	\$612.91	\$731.24	2	0	0
Sprain	\$1,065.22	\$3,237.25	\$222.50	1	0	0
Strain	\$96,759.86	\$20,631.88	\$39,107.67	15	6	1
Torn Muscles, Tendons, Ligaments	-	-	\$0	0	0	0
COVID-19 Testing	\$926.45	-	\$0	0	0	0
No Injury	\$424.20	-	\$531.98	1	0	0
	Total Incurred	Total Incurred+Reserves \$183,660.70	Total Incurred+Reserves \$178,580.82	Total Claims=32	Open Claims As of 1/1/23=8	Total Denied=3

## Vehicle Damage Claims 2022

The table below represents Agency Owned Vehicles (AOV) claims submitted to the Department of Risk Management in 2022. Additional accidents that had third party liability or were repaired by the local unit and not reported, are not represented. The amounts shown do not include the deductibles paid from IDL funds.

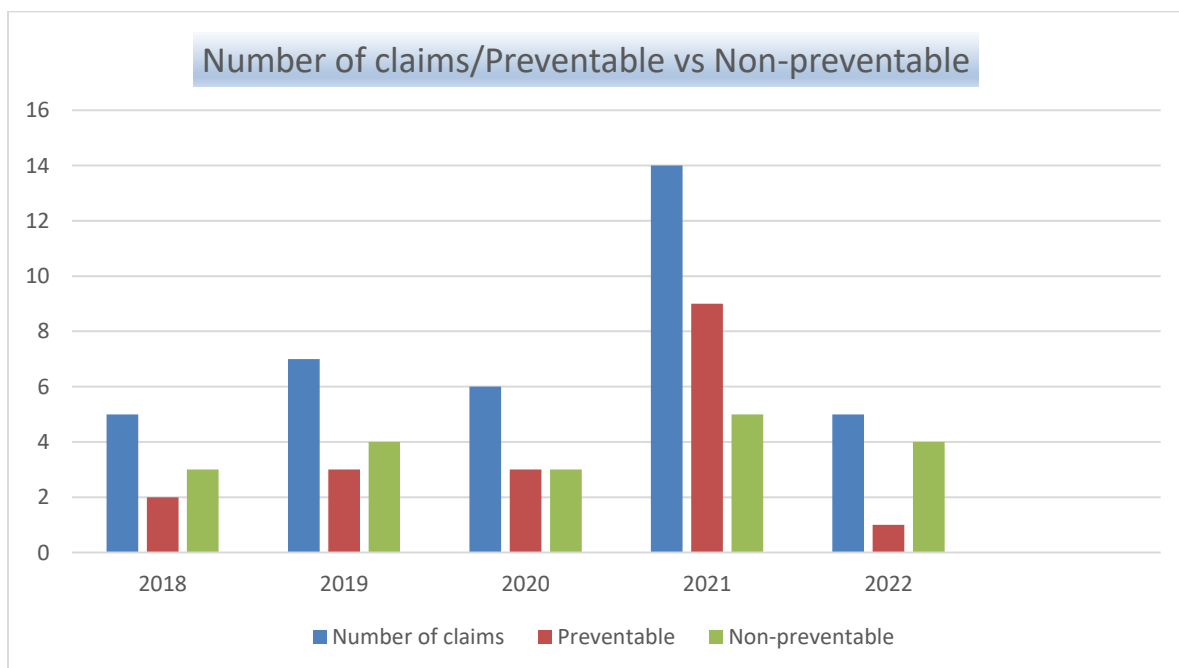
Table 5. Vehicle Damage Claims 2022

VEHICLE CLAIMS				
	Date	Type	Cost	Description
1	04/06/22	?	\$943.00	Cracked front grill-repair costs less than deductible
2	06/14/22	AOV vs Gravel	\$1,800.00	Truck dumped/showered gravel damaging the windshield, hood, panels, mirror, door, grill, and driver side panels.
3	06/30/22	AOV vs concrete barrier	\$0	No claim filed. Vehicle is scheduled for replacement in 2023 so will not be repairing damage.
4	10/18/22	AOV vs Edge of road	\$30.00	Denied - It was found by the 3rd party adjuster that the damage existed before the accident.
5	11/14/22	AOV vs Deer	\$3,634.99	Two deer ran into road, struck both.
<b>Down 9 from last year.</b>				

## AOV Claims-Graph, claim count/preventable vs non-preventable-5 year

The chart below shows a decrease in vehicle claims, preventable and non-preventable accidents in 2022. This is a significant reduction in claims from last year. Accidents involving animals and icy/slick road conditions are classified as non-preventable.

Figure 10. Number of Claims/Preventable vs Non-preventable



## Liability Claims 2022

Table 6. Liability

LIABILITY				
Count	Date	Type	Cost	Description
1	06/09/22	General Liability	DENIED	Claimant alleges she fell through a hole in the stairs at 965 E. Lincoln Rd, Idaho Falls and was injured.
Down one from last year.				

## Property Damage 2022

Table 7. Property Damage

PROPERTY DAMAGE				
Count	Date	Type	Cost	Description
1	04/12/22	Laptop	\$0	Cracked screen-claim canceled. Lenova replaced at no charge.
No claims, equal to last year				

## Property Breakage 2022

Table 8. Property Breakage

PROPERTY BREAKAGE				
Count	Date	Type	Cost	Description
0	2022	0	0	No Property Breakage Reports for 2022
Down seven from last year				

## Auto Liability 2022

Table 9. Auto Liability

AUTO LIABILITY				
Count	Date	Type	Cost	Description
1	08/16/22	Auto Liability	\$1,062.28	Alleges Dept of Lands backed into claimant's parked vehicle - at 600 W. Prairie Ave, Coeur d'Alene.
Down one from last year				

## Total Cost of Claims Paid by Risk Management

Not much needs addressed here with a significant reduction in claims and costs. Why such a drop? It's unknown at this time. If the trend continues, we will continue to evaluate. 2019 was even less, so maybe there isn't a trend.

Table 10. Total Cost of Claims Paid by Risk Management

Type of Claim	2017	2018	2019	2020	2021	2022
Vehicle Claims	\$17,890.53	\$13,988.42	\$2,349.90	\$27,158.63	\$82,223.90	\$4,664.99
Property Claims	\$52,345.04	\$14,739.37	\$1,532.52	---	---	---
Breakage Claims	---	\$1,045.00	---	---	\$1,112.97	---
Auto Liability Claims	---	\$4,176.75	---	\$37,222.36	\$5,248.16	\$1,062.28
General Liability Claims	---	---	---	---	\$250.00	---
Total	\$70,235.57	\$33,949.54	\$3,882.42	\$64,380.99	\$88,585.03	\$5,727.27

# Summary

## WHAT TO CELEBRATE!

- IDL continues to qualify for a 6% rating credit due to our Safety Program, safety efforts, and safety results.
- *Per Matt Culbertson, SIF Business Development Executive*
  - When considering “effectiveness,” underwriting generally looks at overall performance which takes into account number of claims and loss ratio to name a couple of things considered.
  - IDL currently has a 6% credit (see following), which is a pretty substantial discount to your agency’s premium. Credits/debits for schedule rating can range from a max/min of +/-25%.

Schedule Rating Premium	0.940	-\$13,597.00
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- Basically, the more effort you apply towards safety practices and the more effective these practices demonstrate to be towards creating a strong safety culture the more opportunity IDL has at earning schedule rating credits, and consequently a savings to your work comp premium. SIF implemented this program in 2021 in hopes it would incentivize (and reward) those employers who are working towards these common goals.
- Slip/Trip/Falls
  - Two reports of slip/trip/falls in winter 2022 due to icy parking lots. While this is an increase from 0 last year, it is still significantly less than prior years.
  - I believe that the ice cleat program has not only provided safety measures to our employees but continues to raise awareness of icy parking lots and sidewalks.
- Worker’s Compensation Claims
  - While we are up in claims submitted, the cost is significantly lower from last year.
    - Less serious injuries
    - Less time loss which results in less wage loss benefits.
- Vehicle Accidents
  - Zero reports of vehicle accidents due to drowsiness two years in a row!
  - We are down **nine** vehicle claims from last year with only five claims submitted.
  - Just one of those was preventable.
- Help Button roll out
  - The help button was implemented in 2022 with offices conducting regular drills to ensure continued efficiency.



## **WHAT'S NEW IN THE SAFETY PROGRAM**

- Safety Coordinators-the employees in this position serve an important role and have a lot of responsibility. Increased focus on coordinator roles and communication from Safety Officer.
- Developed Emergency Response Policy
- Developed IDL Safety Policy
- Updated Injury Reporting Policy
- Updated CDL Policy
- Updated COOP
- DHR released new Workers Comp policy requiring Preferred Providers
- Implemented T-shirt/Sweatshirt PPE Program
- Added stocking hats to the baseball hat PPE
- Implemented Employee Safety Award Program

## **TRENDS:**

- Injury/Accident
  - It's not surprising that many of our injuries/accidents occur mid-week and during peak summer months.
  - What can we do?
    - Continue to provide resources and training for lifting, bending, twisting, etc.
    - Distribute safety messages to raise awareness for employees working in the woods.
- While we will continue to distribute safety awareness messages and provide training to our employees, it's important to recognize that the nature of our business will always create opportunity for all types of injuries.
- IDL's safety culture is making an impact with supervisors, trainers, and employees and it will be important to continue instilling the program into employee day to day activities and awareness.

## **VEHICLES AND PROPERTY BREAKAGE CLAIMS:**

- Vehicle claims are down 9 from 2021 with 1 of them preventable.
- Property breakage and Property Damage claims are down 7 from 2021! Zero reports of property damage (this does not include vehicles).

## **MOVING FORWARD**

- Continue to provide safety training and consistent integration and awareness of employee safety using a variety of tools such as:
  - Ongoing Safety Messages and Bulletins initially specifically addressing concerns raised in this report:
    - Working in extreme temperatures.
    - Working in the woods.
    - Temporary employee safety training. In 2022, June had the greatest number of injury reports with a total of 8, 5 of which were temporary employees.
  - Safety Officer tours and evaluations at offices and the cache.
  - Work with SIF Safety Services Consultant to evaluate and mitigate trends and provide safety trainings.
- Work with the Safety Committee:
  - Identify priority safety concerns and develop and propose mitigation solutions.
  - Review and update current policies and develop new policies and guidelines to address agency wide safety issues as needed.
- Work with offices to coordinate and conduct drills and emergency evacuation exercises.
- Safety Coordinators

- The Safety Officer will continue to work with the Safety Coordinators to provide support and resources.
- The employees in this position serve an important role and have a lot of responsibility.
- With the increased focus, they are spending more time conducting their responsibilities.
- I recommend considering a recognition or incentive program for Safety Coordinators.

### **How can the Executive Team support safety efforts?**

- Ensure management support for office Safety Coordinators.
  - I recommend that consideration be given to recognizing Safety Coordinators' efforts either through end of role bonus, temporary merit increase, etc.
  - Safety Coordinators have an important extensive ongoing responsibility in addition to regular job responsibilities.
- Management support for new employee COOP and CIRP training during onboarding.
  - All leadership staff, new and promoted, need COOP and CIRP introduction and training to prepare them for their role if either are activated.
  - Time with the Safety Officer should be scheduled within the first two weeks of hire or new assignment to review responsibilities.
- Ongoing support of agency provided PPE and added PPE provisions when identified.