

Claims Analysis & Loss Prevention Techniques

Business Managers Meeting

April 8, 2026

Kate Dohn-Loss Control Consultant

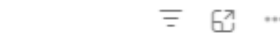
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Meeting Goals

- Provide a deep dive into workers compensation claim costs and loss causes
- Discuss the importance of prompt incident reporting
- Review loss control and loss prevention best practices
- Questions and discussion
- Upcoming Risk Management Support

Archdioceses of Denver



Valuation

- Currently Valued
- Green to Green

Claim Type

- Lost Time
- Medical Only
- Report Only

Claim Status

- Closed
- Open

Litigation Flag

-
- N
- Y

Cost Definition

- Total Incurred

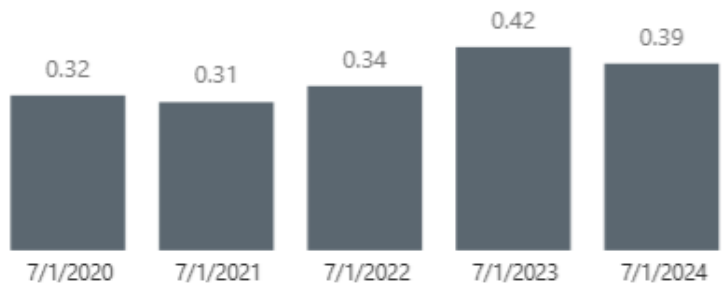
Cost Type

- Total

Client Location 1, Cli...

- All

Loss Rate and Total Client Cost by Accident Date Start



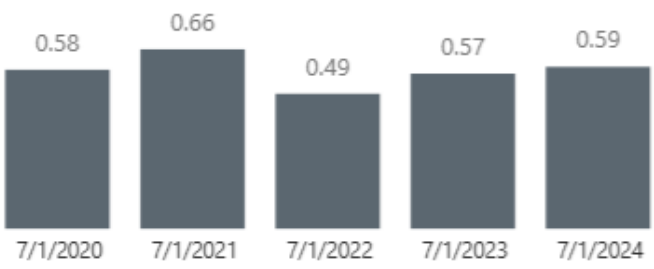
>> Key Information

Loss Rate is driven by 2 components:
Frequency and Severity (average cost per claim)

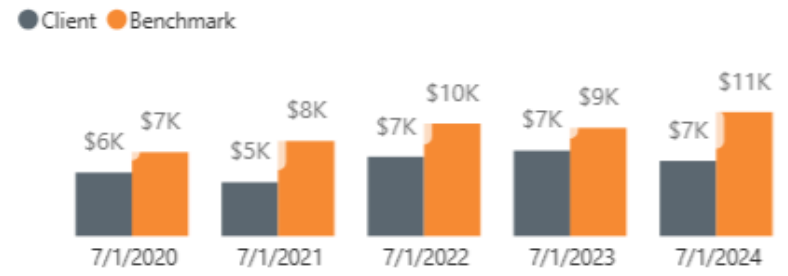
Loss rate is defined as loss dollars per 100 of Payroll

Frequency rate is defined as number of claims per 1,000,000 of Payroll

Frequency Rate and Claim Count



Average Cost per Claim



Overview of Claim Count and Dollars by Year

Loss Period	MoD	Claim Count	Total Cost	Average Cost	Exposure	Exposure Basis	Data Source
7/1/2020	12	72	\$399,438	\$5,548	124,000,371	Payroll	Loss Input
7/1/2021	12	82	\$385,365	\$4,700	125,092,532	Payroll	Loss Input
7/1/2022	12	74	\$513,001	\$6,932	150,120,466	Payroll	Loss Input
7/1/2023	12	83	\$619,337	\$7,462	146,511,998	Payroll	Loss Input
7/1/2024	12	95	\$623,872	\$6,567	160,662,304	Payroll	Loss Input
Total	12	406	\$2,541,014	\$6,259	706,387,671		

Benchmark Description:

Religious, Grantmaking, Civic, Professional, and Similar Or...

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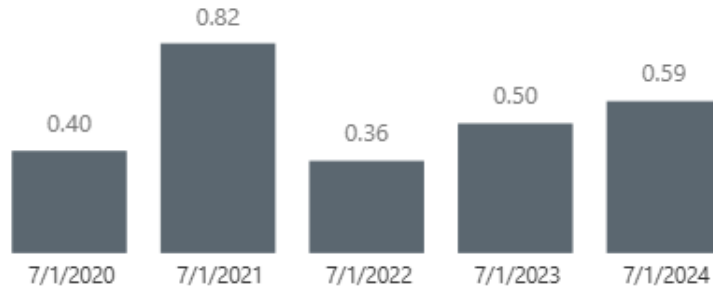
Cost Type

Total

Client Location 1, Cli...

All

Loss Rate and Total Client Cost by Accident Date Start



>> Key Information

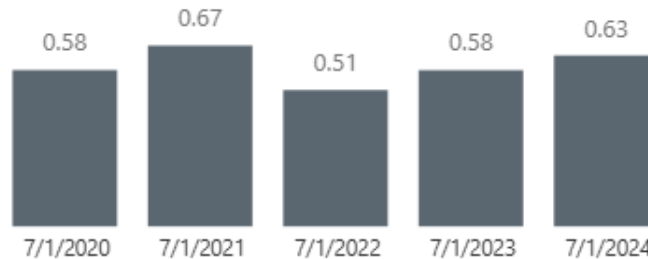
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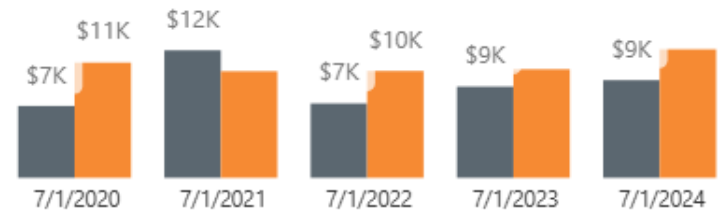
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Frequency Rate and Claim Count



Average Cost per Claim

● Client ● Benchmark



Overview of Claim Count and Dollars by Year

Loss Period	MoD	Claim Count	Total Cost	Average Cost	Exposure	Exposure Basis	Data Source
7/1/2020	67	72	\$492,667	\$6,843	124,000,371	Payroll	Loss Input
7/1/2021	55	84	\$1,019,957	\$12,142	125,092,532	Payroll	Loss Input
7/1/2022	43	76	\$538,111	\$7,080	150,120,466	Payroll	Loss Input
7/1/2023	31	85	\$738,492	\$8,688	146,511,998	Payroll	Loss Input
7/1/2024	19	102	\$948,508	\$9,299	160,662,304	Payroll	Loss Input
Total	43	419	\$3,737,736	\$8,921	706,387,671		

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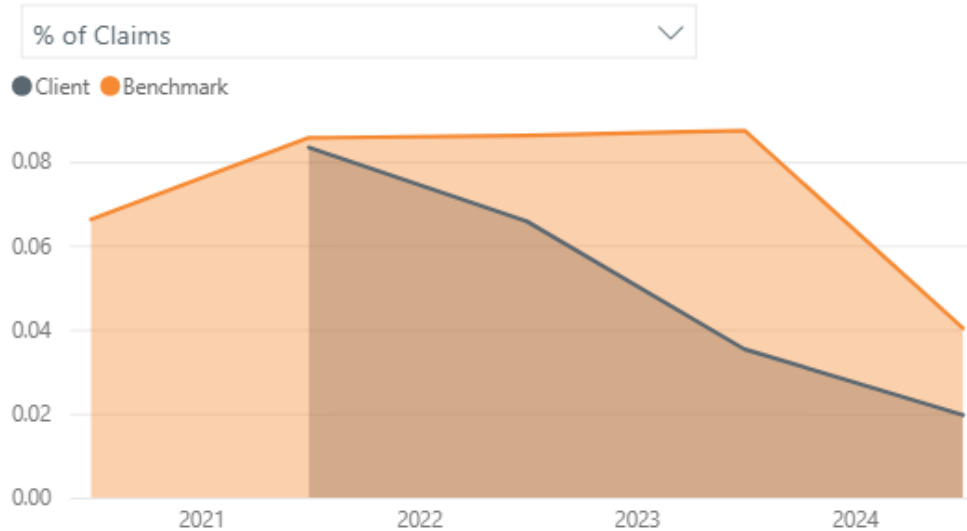
Cost Type

Total

Client Location 1, Cli...

All

Litigation compared to benchmark



Key Information

Litigation status is almost always currently valued. Therefore, we compare the gap between the Client and Benchmark rather than the actual year-over-year data.

Litigated Claim Key Metrics

Loss Period	Claim Count	% of Claims	Total Cost	% of Cost
7/1/2021	7	8.3%	\$723,740	71.0%
7/1/2022	5	6.6%	\$126,866	23.6%
7/1/2023	3	3.5%	\$149,883	20.3%
7/1/2024	2	2.0%	\$22,971	2.4%
Total	17	4.1%	\$1,023,460	27.4%

Average Cost per Claim by Litigation Status

Loss Period	N	Y
7/1/2020	\$6,843	
7/1/2021	\$3,847	\$103,391
7/1/2022	\$5,792	\$25,373
7/1/2023	\$7,178	\$49,961
7/1/2024	\$9,255	\$11,486
Total	\$6,752	\$60,204

Benchmark Description:

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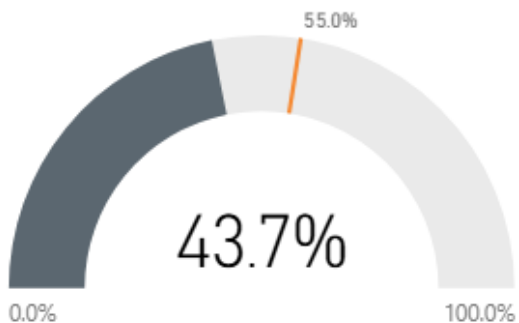
Cost Type

Total

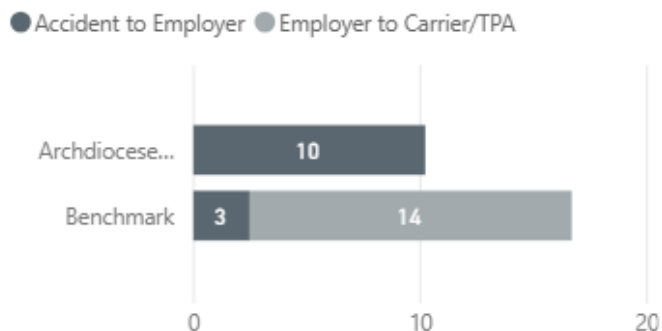
Client Location 1, Cli...

All

% Reported Within 3 days



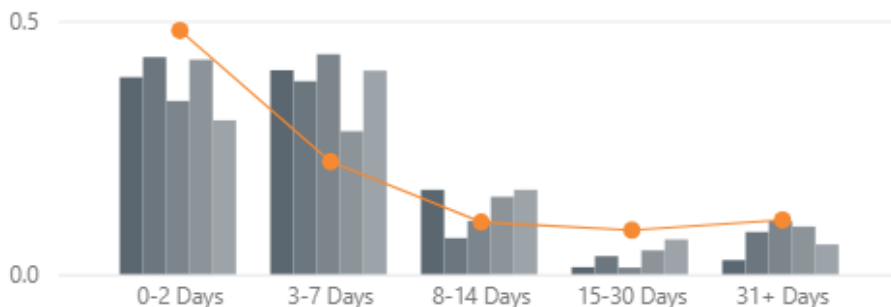
Average Days Report Lag



Key Information

% of Claims

● 7/1/2020 ● 7/1/2021 ● 7/1/2022 ● 7/1/2023 ● 7/1/2024 ● Benchmark



Lag Group Metrics

Lag Group	Client	Benchmark
0-2 Days	0.37	0.48
3-7 Days	0.38	0.22
8-14 Days	0.13	0.10
15-30 Days	0.04	0.09
31+ Days	0.07	0.11

Benchmark Description:

Religious, Grantmaking, Civic, Professional, and Similar Or...

Late Claim Reporting is Expensive

- Late reporting results in a cost increase for the claim.
- Reported 7-14 days: cost increase = 18%
- Reported 15-21 days: cost increase = 27%
- Reported 22-28 days: cost increase = 36%
- Reported greater than 30 days: cost increase = 45%

Why Does Lag Time Increase Claim Costs

- Loss of ability to direct medical care
- 20% increased chance of attorney involvement
- Late investigation (witnesses lost)
- Increased indemnity payouts
- More complex settlement/resolution

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Total Incurred v

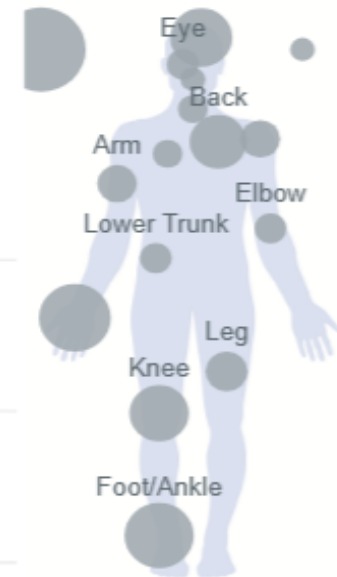
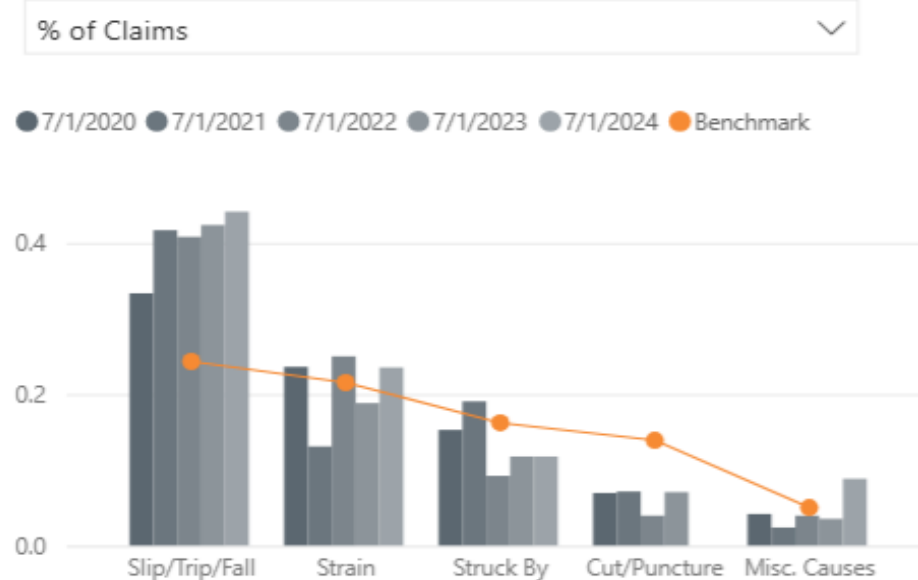
Cost Type

Total v

Client Location 1, Cli...

All v

Cause of Injury by Policy Period



Cause of Injury Key Metrics

Cause Group	% of Claims	Claim Count	% of Cost	Total Cost	Average Cost	Severity Difference
Slip/Trip/Fall	40.8%	171	46.3%	\$1,731,219	\$10,124	(\$5,570)
Strain	20.8%	87	28.9%	\$1,079,937	\$12,413	(\$847)
Assault	4.3%	18	8.3%	\$309,799	\$17,211	\$17,211
Struck By	13.4%	56	7.6%	\$282,666	\$5,048	(\$3,284)
Vehicle	1.4%	6	3.6%	\$135,232	\$22,539	\$18,622
NOC	1.4%	6	2.2%	\$83,123	\$13,854	\$13,854
Misc. Causes	4.8%	20	1.1%	\$40,262	\$2,013	(\$5,975)
Exposure	4.5%	19	0.9%	\$34,772	\$1,830	\$889
Cut/Puncture	4.8%	20	0.6%	\$23,699	\$1,185	\$1,185
Strike Against	3.8%	16	0.5%	\$17,028	\$1,064	(\$18,521)
Total	100.0%	419	100.0%	\$3,737,736	\$8,921	(\$3,639)

Benchmark Description:
Religious, Grantmaking, Ci

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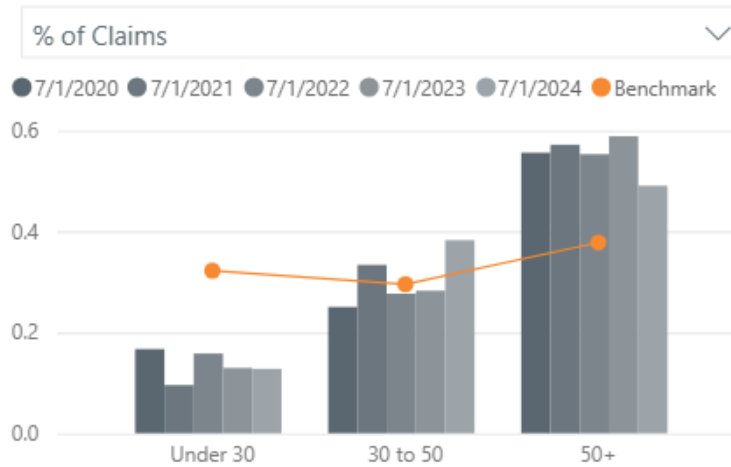
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All

Age Groups



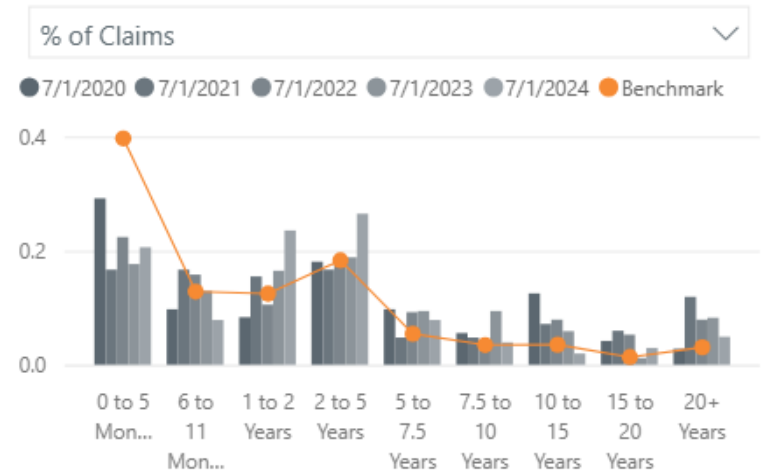
Age Key Metrics

Age	% of Claims	% of Cost	Average Cost
Under 30	13.4%	7.1%	\$4,752
30 to 50	31.0%	35.4%	\$10,175
50+	54.9%	56.3%	\$9,148
Invalid	0.7%	1.2%	\$14,904
Total	100.0%	100.0%	\$8,921

Average Claimant Age

50.2

Tenure Groups



Tenure Key Metrics

Tenure	% of Claims	% of Cost	Average Cost
0 to 2 Years	48.9%	39.6%	\$7,216
2 to 5 Years	20.0%	13.7%	\$6,107
5 to 10 Years	13.4%	13.8%	\$9,237
10+ Years	17.7%	32.9%	\$16,596
Total	100.0%	100.0%	\$8,921

Average Months Tenure

64.6

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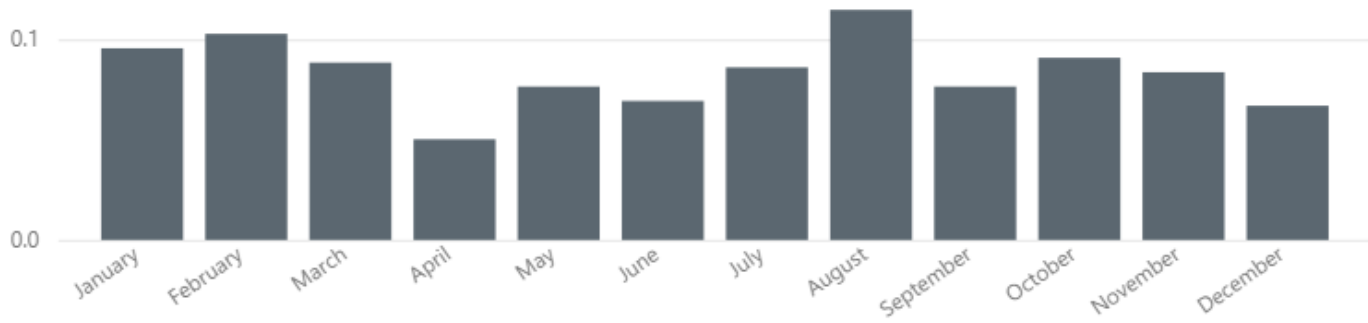
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All

% of Claims



Average Cost



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What is Loss Prevention?

- Having systems, programs, policies and procedures in place to prevent a loss from occurring
 - Prevent employee injuries
 - Prevent visitor, member, parishioners and contractor accidents and injuries
 - Prevent auto accidents and damage
 - Prevent property damage and losses
 - Prevent professional liability claims

Achieving Loss Prevention Goals

- Written policies and procedures
 - Employee health and safety programs
 - Motor vehicle and driving policies
 - Emergency action plans (EAPs)
 - Alcohol and drug free workplace policies
 - Workplace violence policies
 - Facility inspection checklists and safety
 - Preventative maintenance programs
 - Daily, weekly, monthly, quarterly, annual inspections
 - Winterization preparation
- Provide training and education

Strategic Initiatives

- Complete annual safety trainings as assigned
- Transitional/Return to work program
- Increase reporting claims within 3 days of occurrence
- Conduct preventative maintenance inspections
- Emergency preparedness and training
 - Fire prevention
- Winterization preparations
 - Slip, trip and fall prevention

Coming Soon

- Monthly safety calendar topics
- Online claim reporting portal

Safety and Loss Control Calander

Month	Topics
April	Fire Safety & Evacuation Drills; Electrical Safety Basics; Slips, Trips, and Falls Prevention
May	Severe Weather Preparedness; Seasonal Maintenance; Security Systems
June	Heat Stress and Illness Prevention
July	Asbestos Awareness: Identifying Risks; Safe Remediation; EPA Compliance
August	15-Passenger Van Safety (Part 1): Driver Training; Loading; Tire Maintenance, Seatbelt Enforcement; Speed Management; Emergency Procedures
September	Active Shooter & Lockdown Drills; Mental Health & Stress Management
October	Winterization & Cold Weather Prep; Fire Safety Refresh; Emergency Contact Updates
November	Financial Oversight: Fraud Prevention; Cash Handling; Internal Controls
December	Annual Risk Review & Policy Updates; Combined Safety Refresher
January	Cybersecurity: Password Hygiene & MFA; Phishing Awareness; Data Privacy
February	Cybersecurity Refresh: Email Security; Financial Oversight Review; Incident Trend Analysis
March	Vendor Vetting & Contract Risk Clauses; Volunteer Background Checks; Transportation Safety Overview

Questions?

Kate Dohn

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