

Driving Risk: Trends in Motor Vehicle Accidents

Traffic crashes often result in severe, complex injuries and are one of the leading causes of large losses in workers compensation (WC). Five percent of all lost-time claims in WC are a result of motor vehicle accidents (MVAs).

In an evolving world of transportation and an expanding demand for deliveries, NCCI explored workers compensation trends in MVAs.



Motor Vehicle Accidents at a Glance

>70% more costly than other WC claims on average



Cause 4 out of 10 WC fatalities



Account for 1 in 5 dollars from WC claims over \$1M

30% of jobs require some driving¹

Jobs with highest claim share:



Salespeople
CC 8742
Outside Sales



Truck Drivers
CC 7219
Trucking



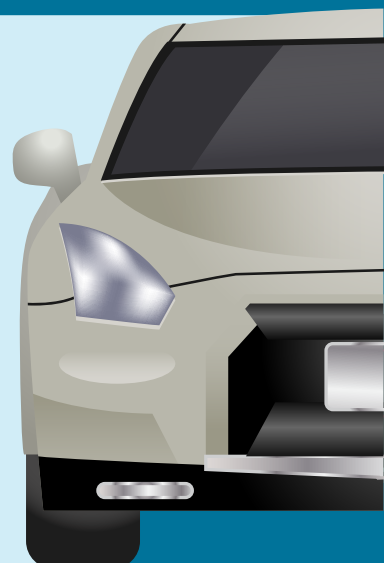
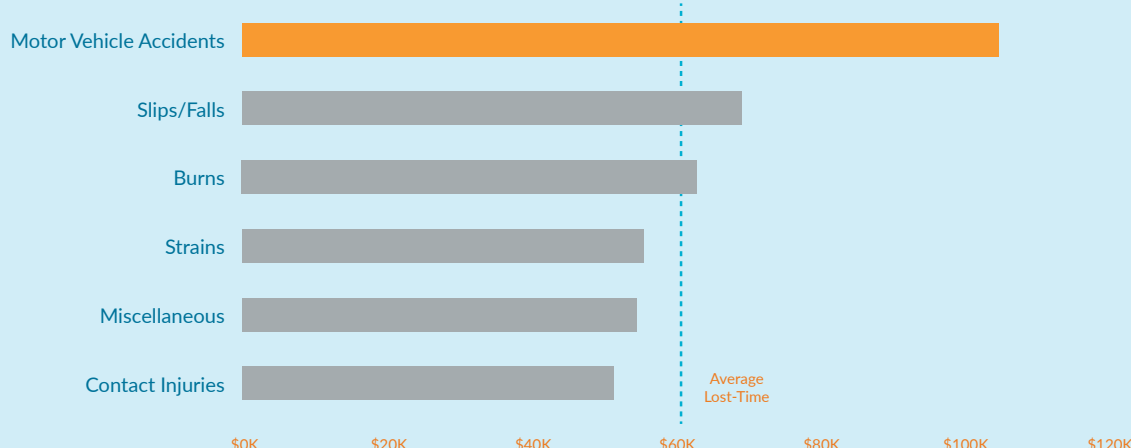
Other Drivers
CC 7380
Drivers



Driving Costs: Why Are MVAs So Expensive?

Both indemnity and medical costs are higher for MVA claims; these accidents are high-energy and frequently cause multiple injuries to workers. Injuries to the head, leg, and pelvis/hip are most expensive, driven by inpatient facility costs. Crashes also stand out in their ability to cause injuries to several workers at once.

Average Lost-Time Claim Severity by Cause of Injury



>50% of MVA claims involve another driver



1 in 4 MVA claims experience a subrogation recovery

SPEED MATTERS

A heavy vehicle moving fast has destructive potential unlike almost anything else in the workers compensation system.

Frequency Insights

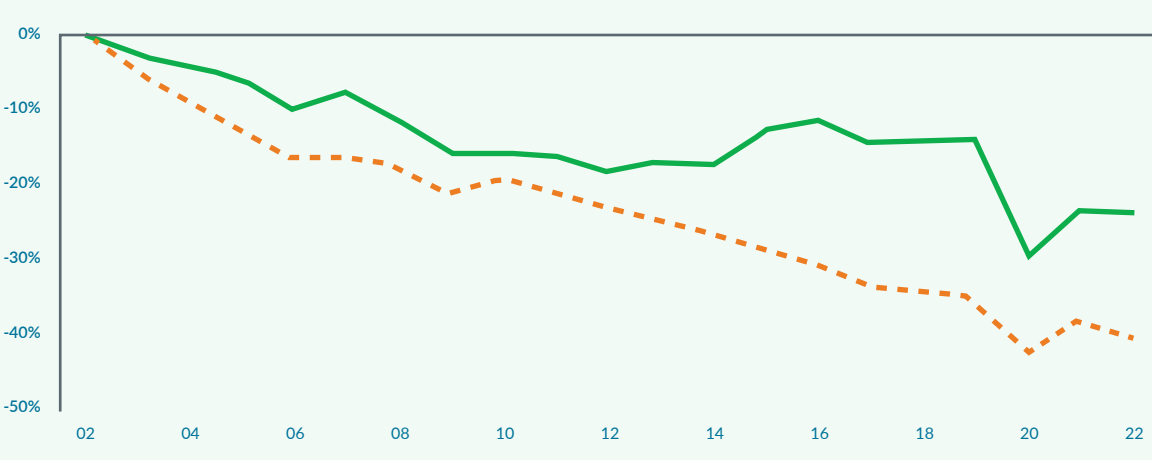


1 in 3 crashes involve a driver using their phone in the minute before the crash²

The frequency of all lost-time claims shows a long-term pattern of decline. A similar pattern was mirrored for a time with the frequency of MVAs. But over the past decade, there have been only a few decreases in MVA frequency—the most notable one happening at the onset of the pandemic.

Distracted driving, particularly involving smartphones, is a leading cause of accidents. An increase in inexperienced drivers, and an increase in overall miles driven all impact the frequency of MVAs for WC.

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



For more data and insights on MVAs, check out our presentation from NCCI's *Annual Insights Symposium 2025*, [Driving Risk: Trends in Motor Vehicle Accidents](https://www.ncci.com/Articles/Documents/II_Insights_MVA_WC_ViewCosts.pdf).

Footnotes:

1. US Bureau of Labor Statistics, US Department of Labor, The Economics Daily, 30 percent of civilian jobs require some driving in 2016, at <https://www.bls.gov/opub/ted/2017/30-percent-of-civilian-jobs-require-some-driving-in-2016.htm>.
2. GHSA/CambridgeMobile Telematics, 2024 (reprinted). A Road Map for Safer Roads at <https://www.ghsa.org/resource-hub/road-map-safer-roads>.

How to View the Cost of Motor Vehicle Accidents for Your Company:

https://www.ncci.com/Articles/Documents/II_Insights_MVA_WC_ViewCosts.pdf