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2026

Driving Risk: Trends in Workers Compensation Motor Vehicle Accidents

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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

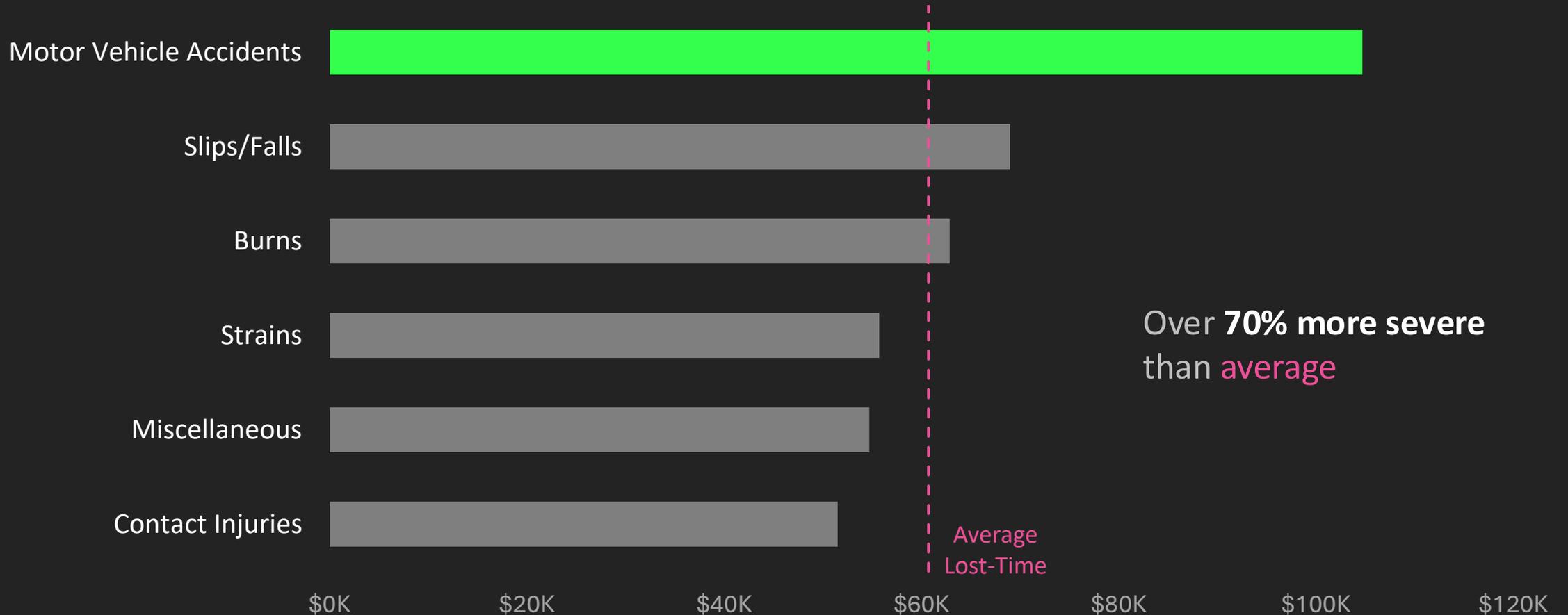
Share of **Claims** vs. **Total Incurred Losses**



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

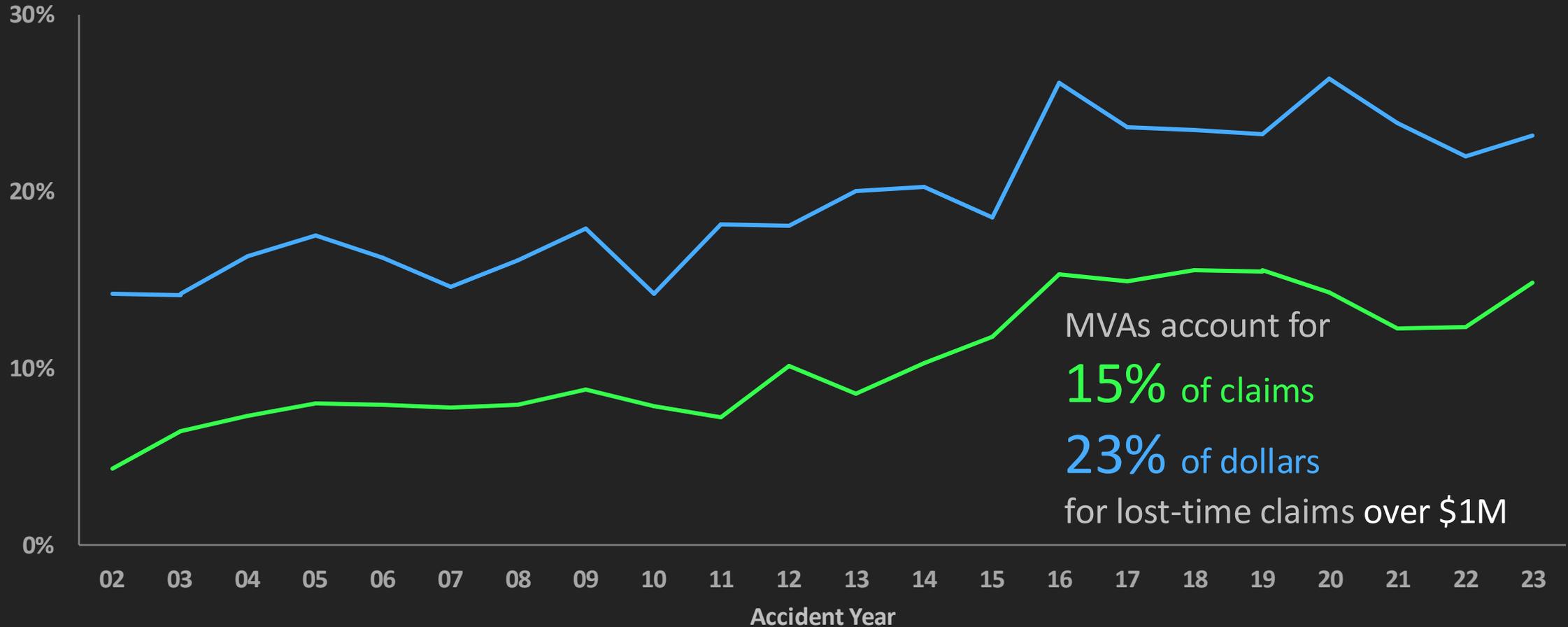
Which cause of injury has the highest severity?



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

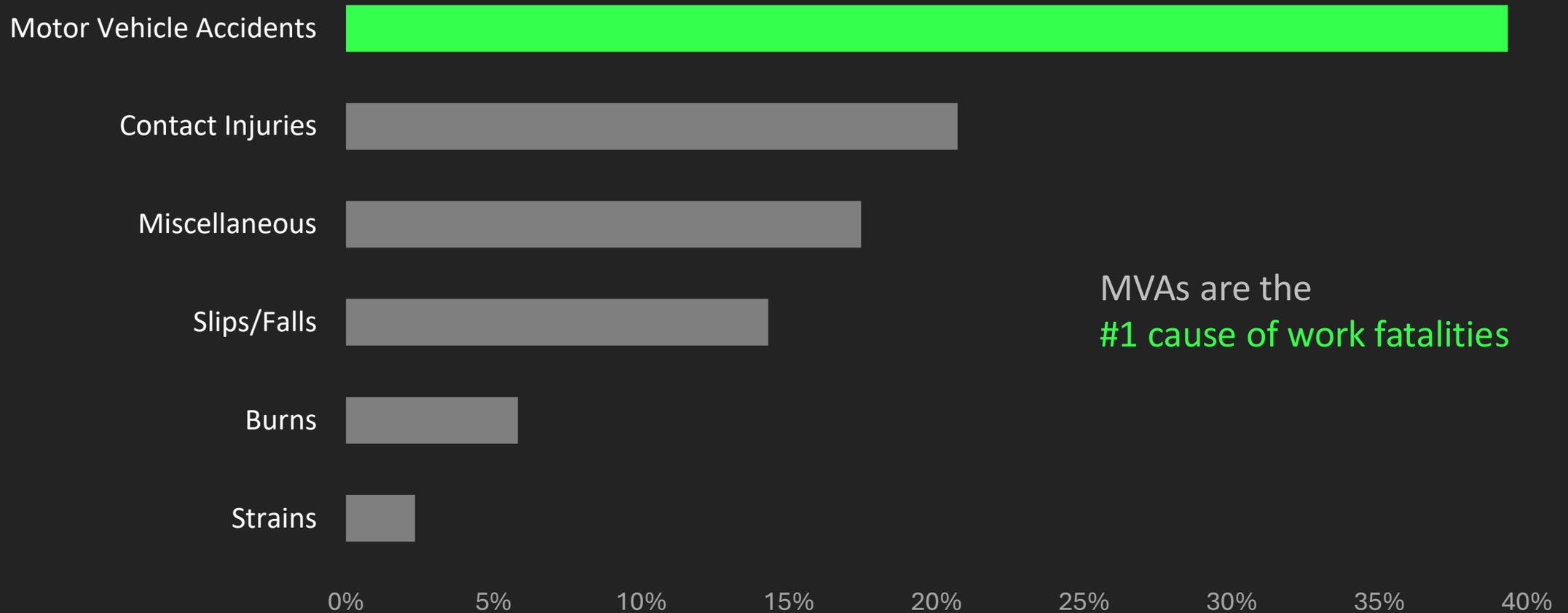
Share of **Claims** vs. **Total Incurred Losses** Over \$1M



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?



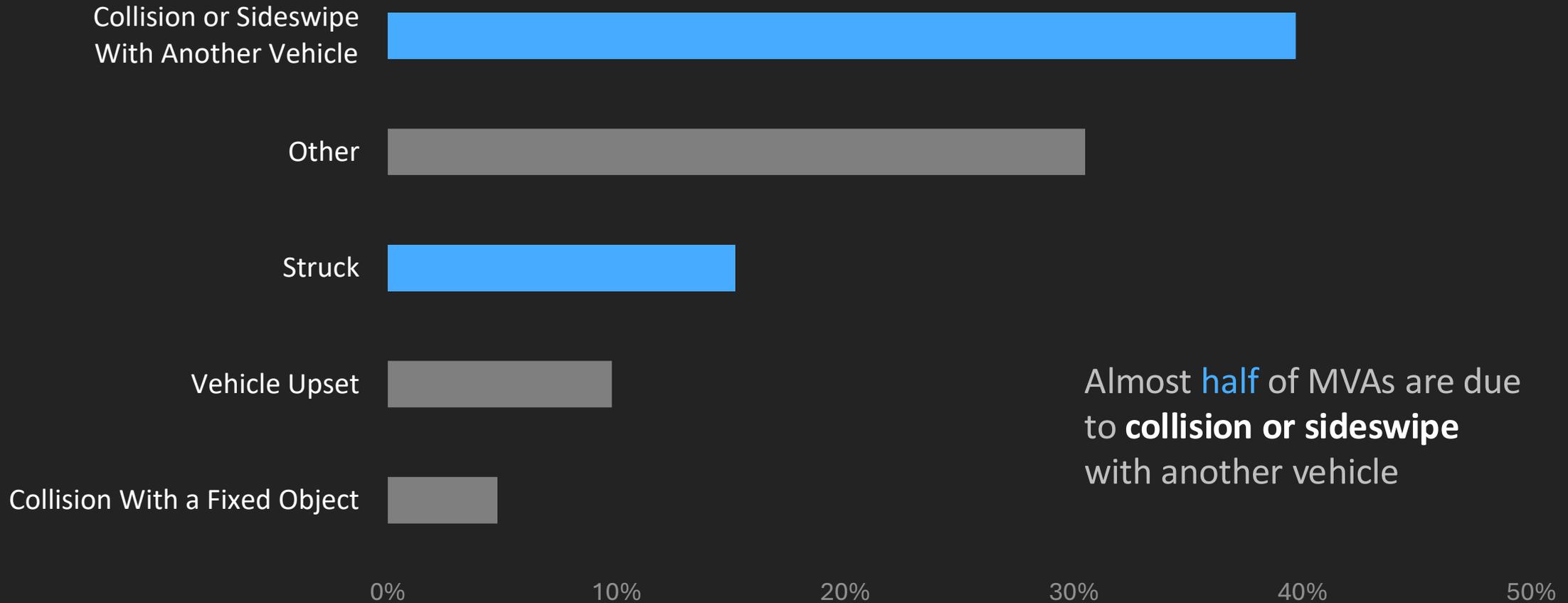
Source: Based on NCCI's Statistical Plan data for Accident Years 2002–2022

Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims

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MVA Causes of Injury

Among MVA claims, 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

High-Energy Impacts



Unlike other workplace accidents



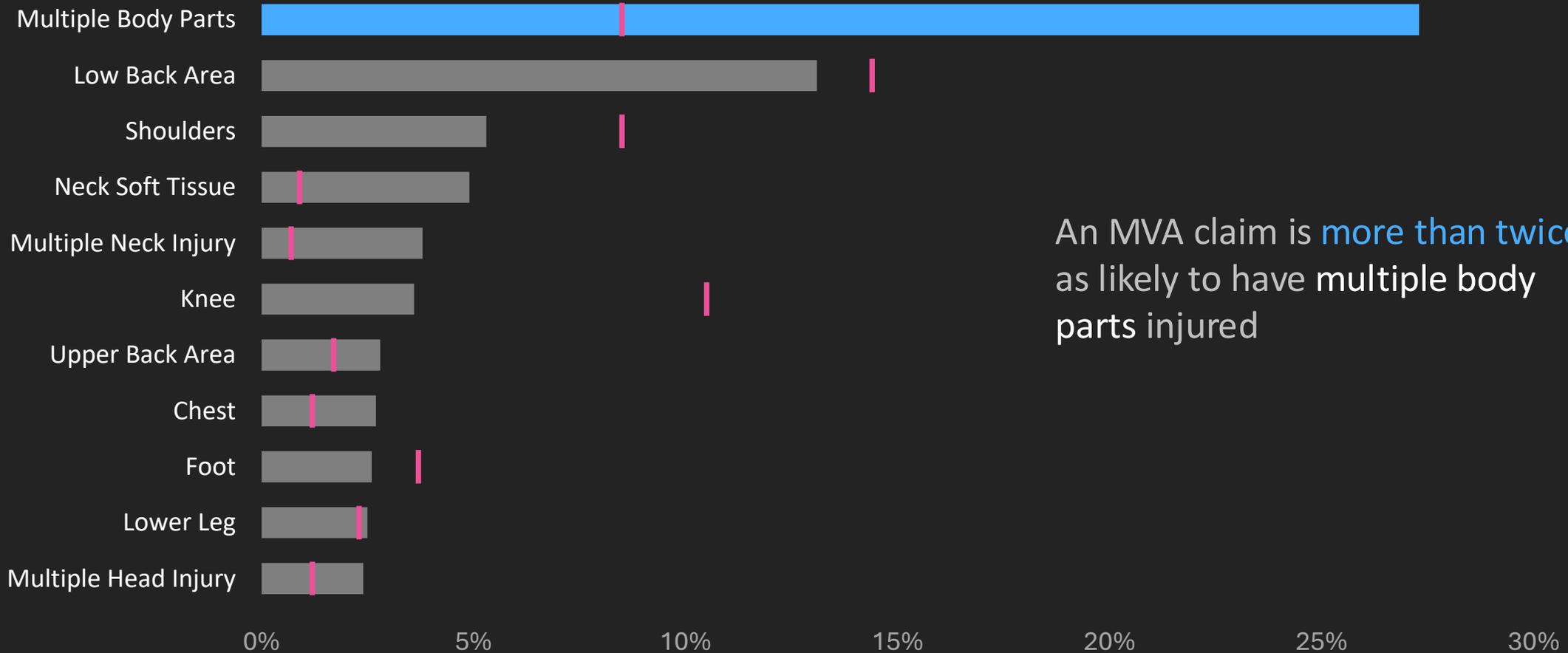
Crash Energy = $0.5 \times \text{Mass} \times \text{Velocity}^2$



Speed matters most

Multiple Injuries Are Most Frequent for MVAs

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

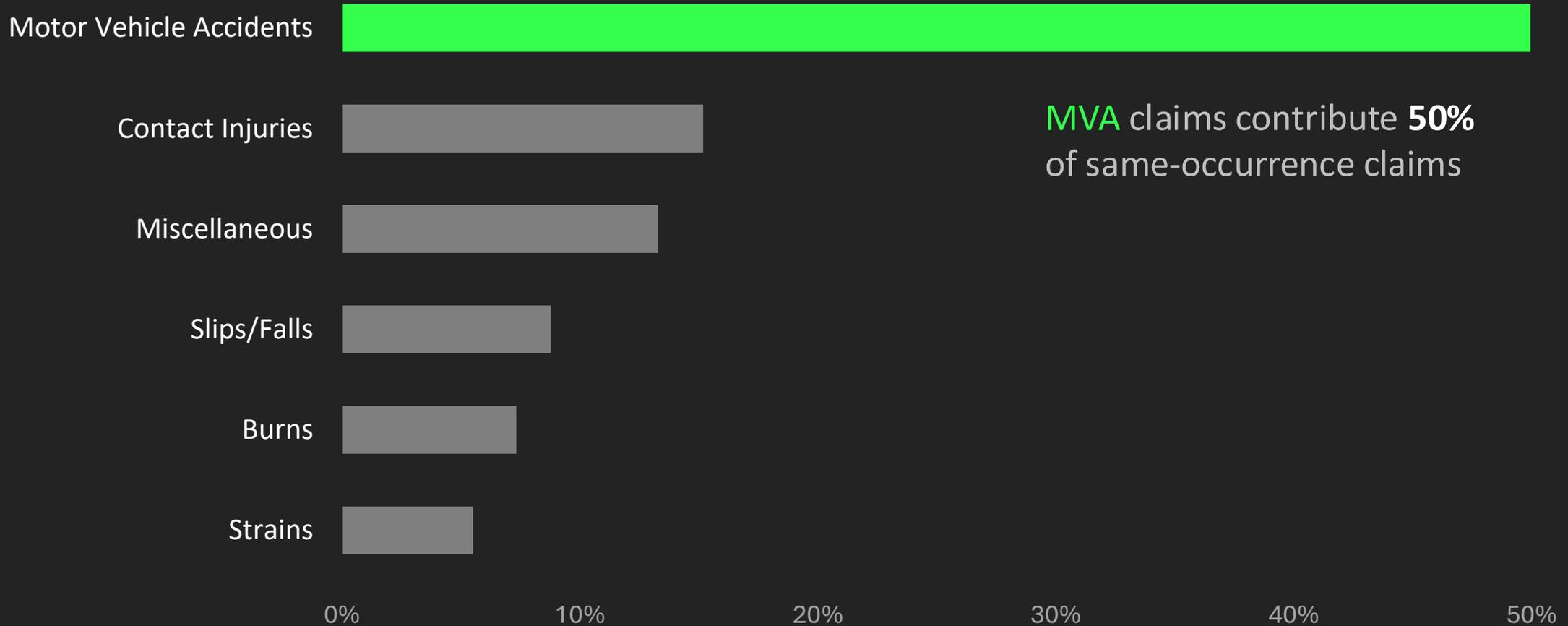


An MVA claim is **more than twice** as likely to have **multiple body parts** injured

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

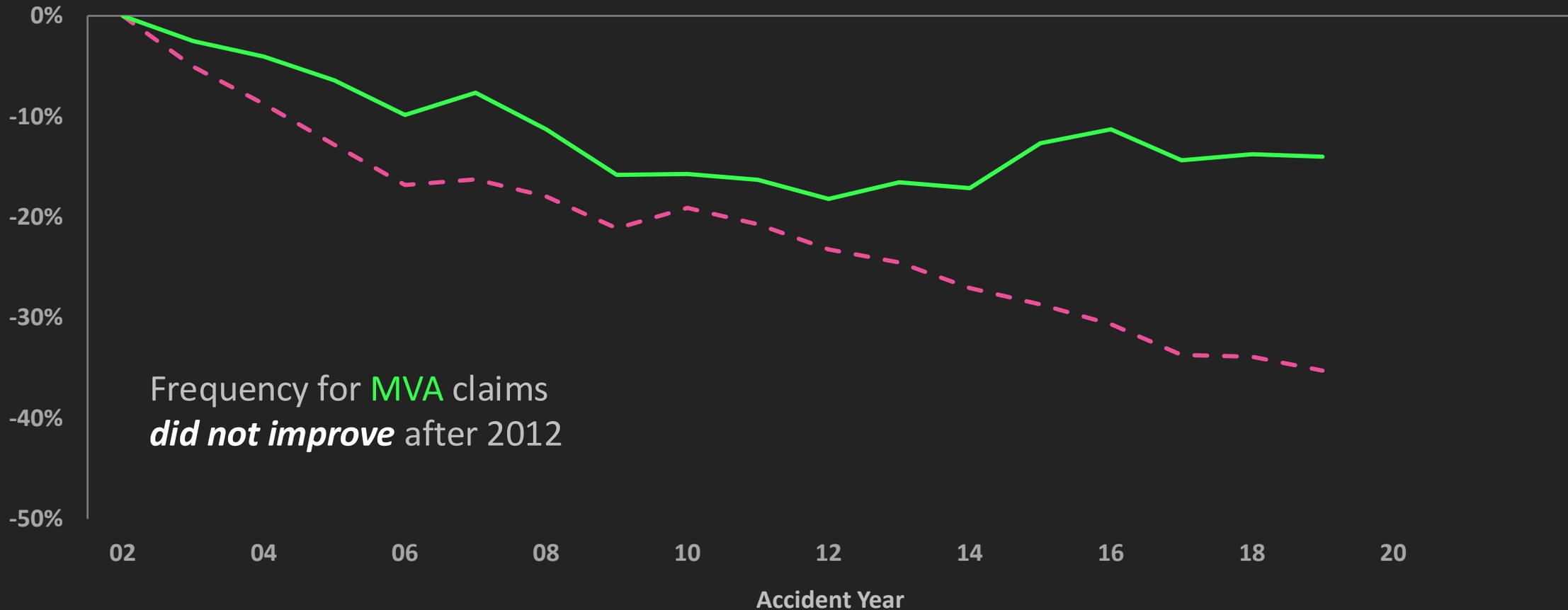
Among multiple claims from a single accident, which causes are most common?



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

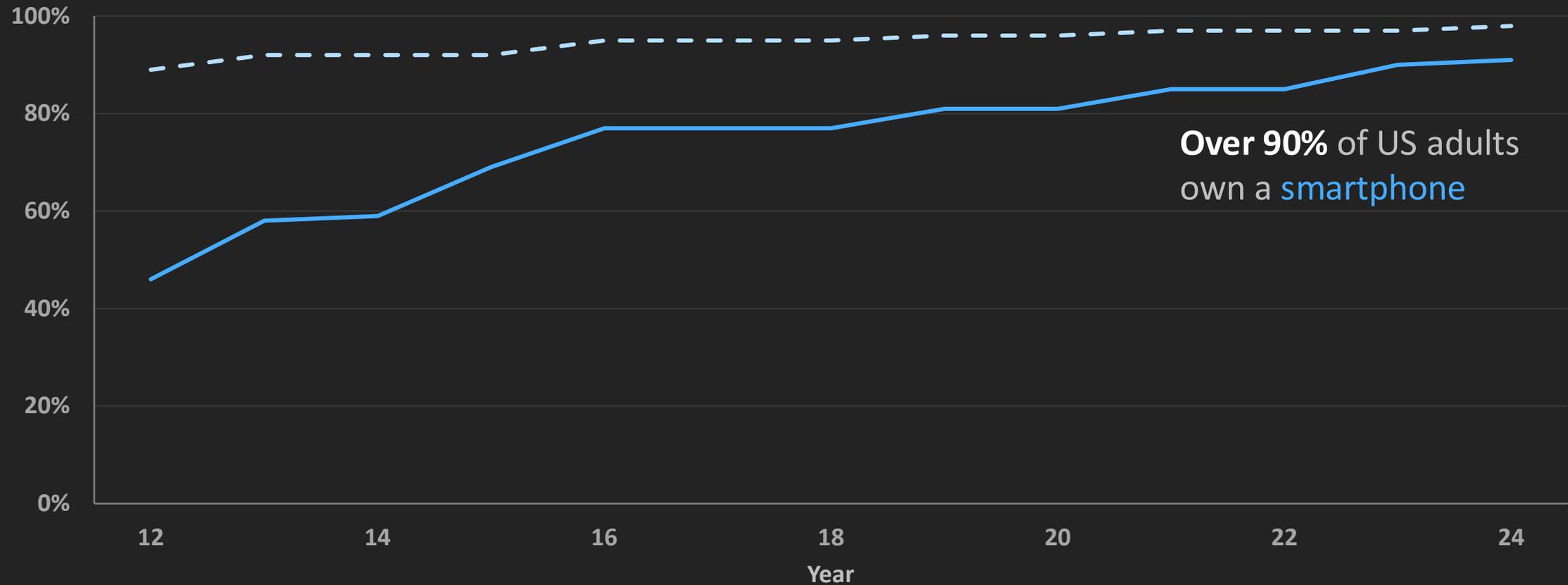
Cumulative Change in Lost-Time Claims per \$1M Pure Premium—MVA vs. All



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

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Distracted Driving



Causes 30% of traffic fatalities



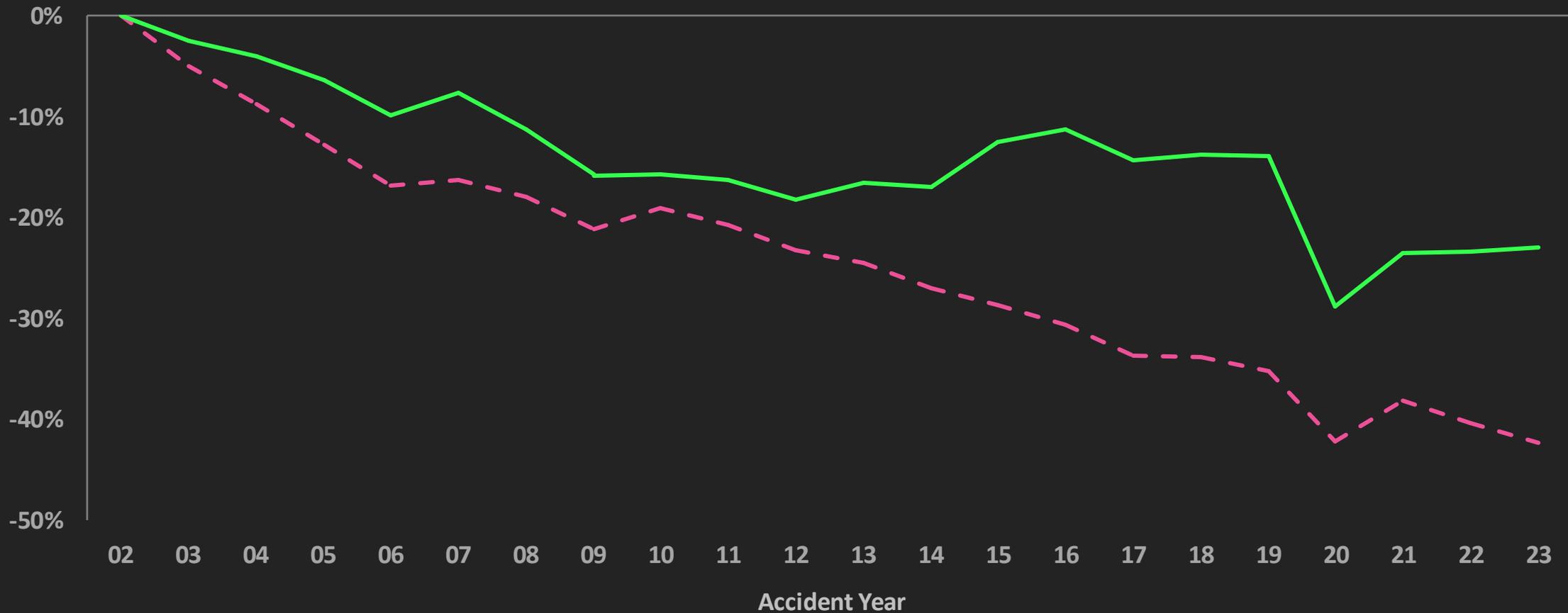
Reduced by bans on handheld use



Increasingly due to infotainment

MVA Frequency Trend Stopped Improving

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

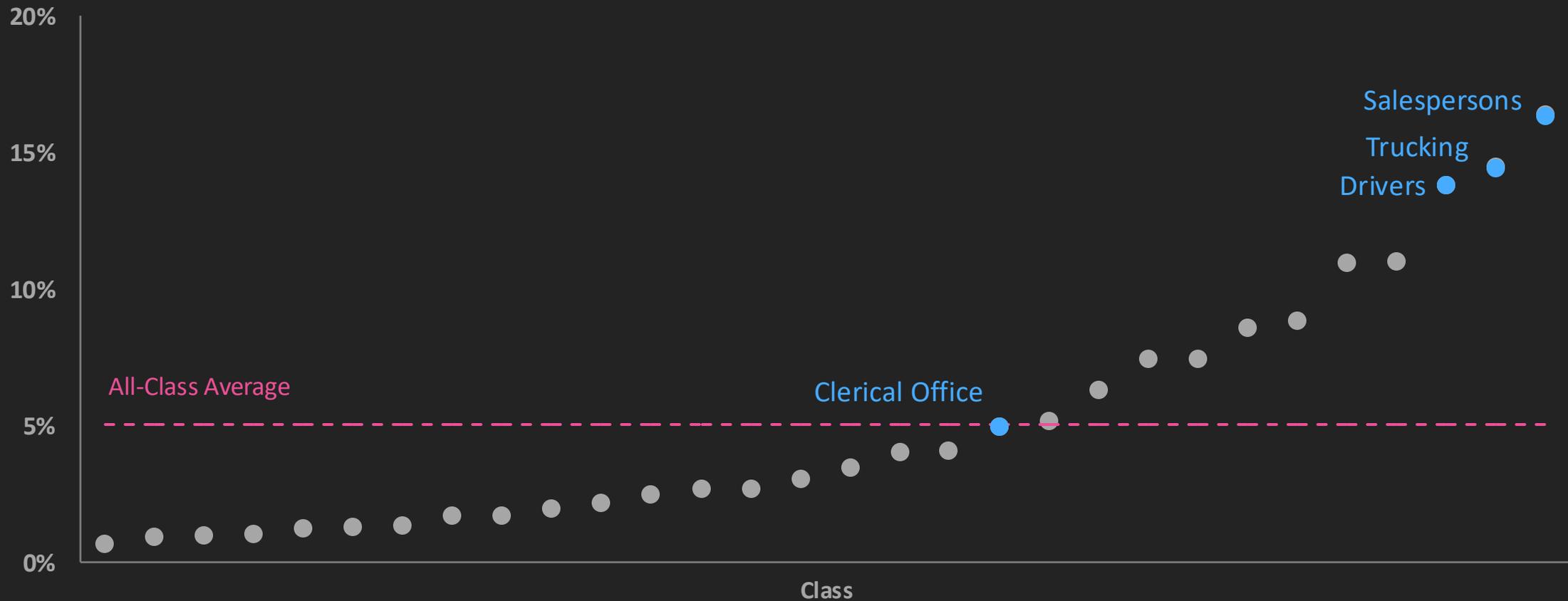


Source: Based on NCCI's Statistical Plan data, developed to ultimate; measured as lost-time claims per \$1M pure premium adjusted to common wage and voluntary pure premium level. Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

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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?

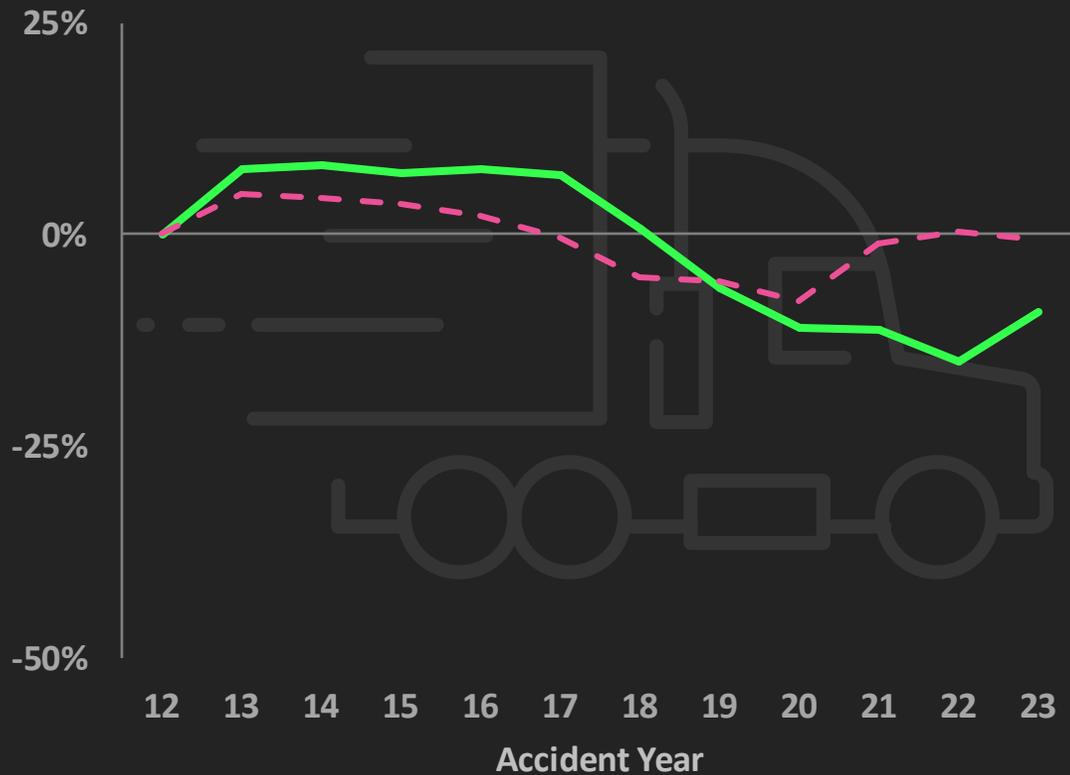


Source: Based on NCCI's Statistical Plan data for lost-time claims in Accident Years 2002–2022, developed to ultimate. Includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

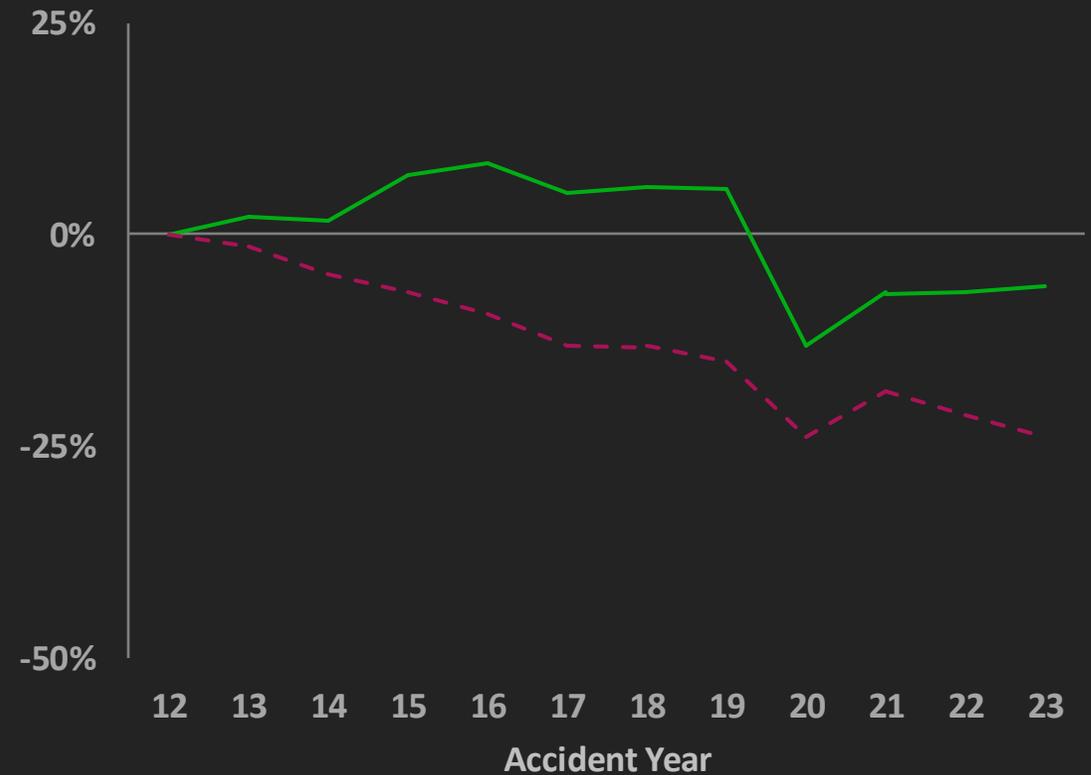
Frequency by Job

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

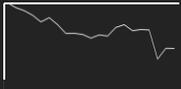


Dash cameras

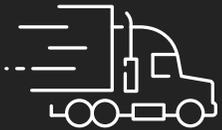
Key Insights



MVAs cost 70% more on average



MVA frequency is trending flat overall



Trucking has shown improvement

Additional Resources

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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
- Account for **1 in 5** dollars from WC claims over \$1M
- Cause **4 out of 10** WC fatalities
- 30%** of jobs require some driving¹

Jobs with highest claim share:

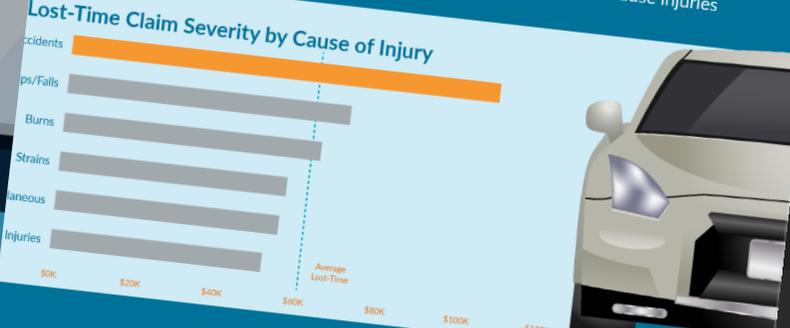
- Salespeople**
CC 8742
Outside Sales
- Truck Drivers**
CC 7219
Trucking
- Other Drivers**
CC 7380
Drivers



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 driven by inpatient facility costs. Crashes also stand out in their ability to cause injuries to workers at once.

Lost-Time Claim Severity by Cause of Injury



50% of MVA claims involve another driver

1 in 4 MVA claims experience a subrogation recovery

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

Frequency Insights

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.

Accidents involving their the minute the crash?

Cumulative Change in Lost-Time Claims