

State of the Line

2025 MID-YEAR

Workers' compensation

Though workers' compensation claim volume dropped slightly in FY 2025, costs continued to climb, particularly for indemnity claims and older age groups. Litigation rates increased and so did average incurred costs for both litigated and non-litigated indemnity claims.



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1%

Decrease in workers' compensation claim volume from FY 2024 to FY 2025

.5%



Decrease in indemnity claims from FY 2024 to FY 2025

1.1%



Decrease in medical-only claims from FY 2024 to FY 2025

4.1%



Increase in average paid per indemnity claim from 2024 to 2025 with the 60-plus age group averaging a 6.2% increase

14%



Litigation rate for indemnity claims, up from 12.5% the prior year

The average incurred per litigated indemnity claim increased 2.8%, and incurred for non-litigated indemnity claims increased 5.6%.