

# State of the Line

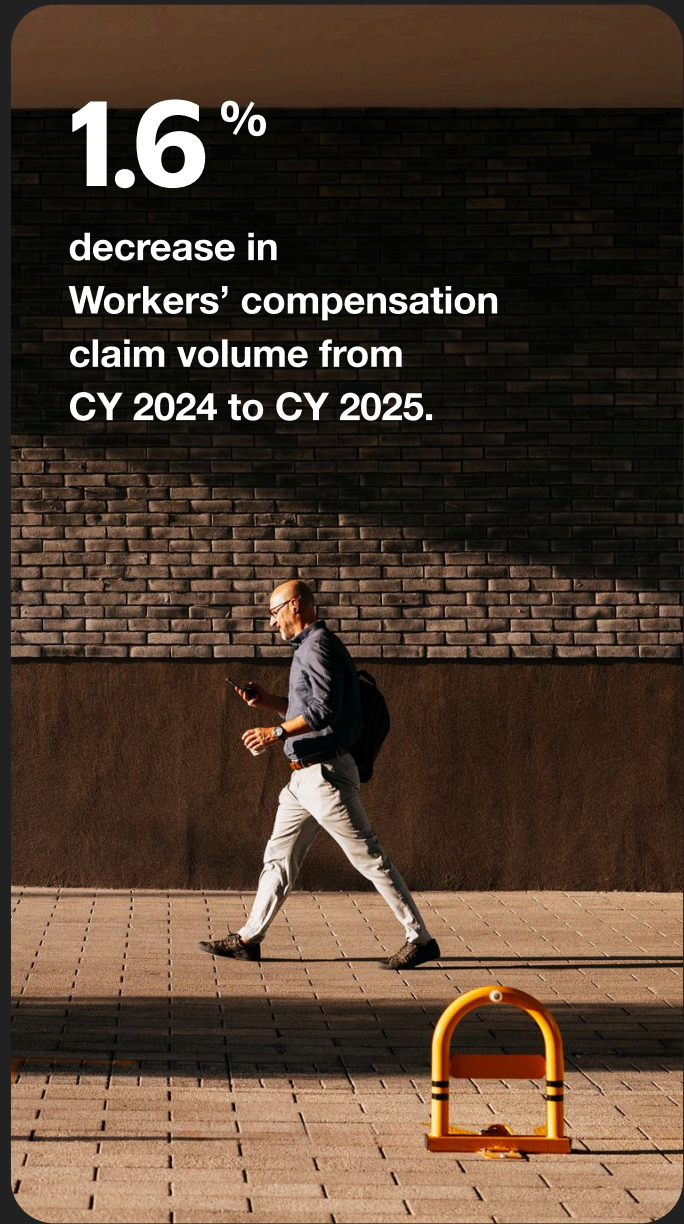
2025 YEAR-END

## Workers' compensation

Workers' compensation claim volume declined modestly, driven by reductions in both indemnity and medical-only claims. While overall claim frequency fell, claim severity increased. Operational performance remained stable; however, litigation trends showed upward pressure, including continued cost escalation within more complex claims.



[Dive deeper into the stats with the full report here](#)



**1.6%**  
decrease in  
Workers' compensation  
claim volume from  
CY 2024 to CY 2025.

**0.4%** ↓  
decrease in indemnity claims  
from CY 2024 to CY 2025.

**2.1%** ↓  
decrease in medical-only claims  
from CY 2024 to CY 2025.

**5.3%** ↑  
increase in average paid per  
indemnity claim from CY 2024  
to CY 2025, with the 18–29 age  
group averaging an 11.3%  
increase.

**14.2%** ↑  
litigation rate for indemnity  
claims, up from 13.1% the prior  
year.  
  
The average incurred per litigated  
indemnity claim increased 2.5%.

The overall claim closure rate in CY 2025 was consistent with CY 2024 results.