



## Study Finds Extreme Temperatures Increase Workers' Compensation Claims



The National Council of Compensation Insurance (NCCI) recently published a new [study](#) showing the relationship between injury frequency and weather conditions as they relate to workers' compensation claims. In the study, the NCCI found that employees file 10% more workers' compensation claims on hot and cold days than on days with moderate temperatures.

The data from the study serves to inform employers on how weather exposure plays a role in workers' compensation claims.

### Study Findings

NCCI researchers studied how adverse weather conditions impact work injuries and workers' compensation claims. The study found that the impact of heat on claim frequency increased as daily high temperatures rose, while the effects of cold were most pronounced around freezing temperatures. There were moderate increases in work-related injuries on hot days, with the largest impacts on outdoor work— specifically construction. This is due

to workers being more exposed to extreme temperatures. Therefore, temperature variations can have a particularly strong influence on certain types of injuries and specific job sectors.

Additionally, the study found that cold and wet days are linked to a significant rise in slip-and-fall injuries and motor vehicle accidents. The transportation and warehousing industries are most affected by cold days. On wet days with temperatures between 25 and 40 degrees Fahrenheit, injury rates were 7%-10% higher compared to the baseline of dry days with temperatures between 60 and 65 degrees Fahrenheit.

On dry days with the same temperatures, the increase in injuries is only around 1%-3% compared to the baseline. In summary, workers' compensation claims rise significantly more on cold and wet days than on cold and dry days.

The data showed that since the COVID-19 pandemic, injury frequency on very cold days has decreased, possibly due to the rise of hybrid and remote work arrangements. Meanwhile, an increase in hot days, relative to a city's usual climate, tended to result in a similar increase in workers' compensation claims across both warmer and cooler cities.

Results from the study showed that an increase in winter precipitation, on the other hand, is expected to affect claims more significantly in colder cities, where temperatures are more likely to hover near freezing.

## Employer Takeaways

Adverse weather was found to cause a noticeable increase in workers' compensation claims, especially in regions with particularly hot summers or icy winters. This indicates that improved mitigation of weather-related hazards could significantly impact employers and workers, particularly outdoor workers exposed to heat and those exposed to slip-and-fall hazards on cold, wet days. Understanding this information can help employers prioritize safety efforts during periods of extreme temperatures

For more guidance on risk management and workers' compensation, contact us today.

---

**MST Insurance Solutions, Inc. - Your Workers' Compensation Partner**

This Work Comp Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2024 Zywave, Inc. All rights reserved.