

Workers' Compensation Claim Varieties



Workers' Compensation claims come in a variety of shapes and sizes, from a small injury to mutilation and even death.

Overexertion: This is the most common type of workplace injury. Overexertion happens when a person lifts, pushes, pulls or throws something which results in injury. A muscle pull or a joint is forced to move beyond its normal range of motion. This is most commonly seen in physical labor jobs (construction, factories, etc.) It is also seen in police officers.

Repetitive Motion: This encompasses temporary or permanent injury to the musculoskeletal and nervous systems that may be caused by repetitive tasks, forceful exertions, vibrations, mechanical compression, or sustained/awkward positions. Common injuries from repetitive or cumulative motions are carpal tunnel, tendonitis, and bursitis. A repetitive injury can be hard to pinpoint, and hard to prove. These injuries stem from workers doing the same motions over and over. Some

examples of repetitive motion injuries can include excessive texting, long-term sitting, using a mouse, lifting boxes, and working on an assembly line.

Falling: Once begun, a loss of balance incident can have several final endings depending on the landing or lack thereof. Many of the slip, trip, and fall claims are workers slipping on wet floors or icy walkways in and around the workplace. Many security workers, groundskeepers, and store clerks can fall due to a freshly mopped floor, snow/ice, or muddy ground. Other than just landing on the floor/ground there are specific types of falling injuries:

- **Falls to a Lower Level** - when a worker falls off a ladder, a roof, or falls down a flight of stairs. Roofers falling from a roof, construction workers slipping off a multi-level workspace, and teachers falling down stairs are all instances of falling to lower levels.
- **Bodily Reaction Injury** - when one trips or slips, avoids falling, but still sustains an injury such as pulled muscles or a twisted/sprained ankle. This can happen anywhere, to anyone, at any time. Most commonly this is seen in police officers and nurses.
- **Struck Against an Object** - happens when an individual falls into something (or is physically forced) such as a wall, file cabinet, machinery, or any stationary object.

Struck by Object: This injury occurs most commonly when something falls off a shelf, or things are dropped by another worker onto a lower level. Office workers, along with restaurant & retail workers are all in danger of being struck by something. This can also lead to a fall.

Highway Incident: For truck drivers, an accident while driving on the job is one of the most common causes of injury. This is also common for police officers and frequent business travelers.

Machinery Accidents: These accidents typically occur where large, heavy machinery has injured a worker usually by crushing or mutilating. Most commonly seen in factories or construction workers, these accidents can have large medical costs. Many states now have enacted laws requiring training for employees and maintenance requirements for keeping machinery safe to operate.



www.bigimarkets.com

[Forget Password?](#)

[BIM Help Desk](#)

[TFT Archives](#)

Travelers Select Accounts offers a robust variety of coverages for small businesses. Besides workers' compensation, a proprietary BOP product, Master Pac®, commercial automobile, and commercial umbrella are also available, with a broad array of industry-specific coverage options and coverage extensions.

Share these [new claims examples](#) from Travelers with your clients as part of your conversation about the risks they face.

Travelers is available in all states except AK, HI, & TX. Travelers Select is now submitted under the product name "**Small Commercial Standard Markets**" on [Big "I" Markets](#). ACORD Applications and three year loss runs will be required.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.