



Montana Law Enforcement Workers' Compensation Claim Statistics

Employment Relations Division, March 2020

Overview

The following information was compiled in response to a request from the Lewis and Clark County Sheriff's Department and Montana Highway Patrol seeking a greater understanding of injuries impacting law enforcement in Montana. Data is derived from the Workers' Compensation Administrative Network (WCAN) and is as-reported by insurers to the Employment Relations Division (ERD). All data is current as of January 2020 and includes claims with dates of injury from 2009 through 2018 from the following law enforcement class codes:

- Class Code 7720: Police Officers and Drivers
- Class Code 7722: State of Montana Highway Patrol Officers

*The cover image includes the most commonly occurring words in the accident description of injured employees First Report of Injury (FROI) and where larger words occur more frequently.

Claim Frequency

The total number of claims reported each year has been decreasing across all occupations but increasing among law enforcement (Figure 1). However, injuries that require more than 4 days away from work (defined as *wage-loss claims*) are decreasing in both groups (Figure 2). In addition, the proportion of wage-loss claims across all law enforcement claims is less than across all occupations (Figure 3), and the distribution is consistent among all injury years. The percentage of permanently totally disabled wage-loss claimants is comparable among law enforcement workers to all occupations (Figure 4).

Figure 1
Total Count of Claims Filed by Injury Year

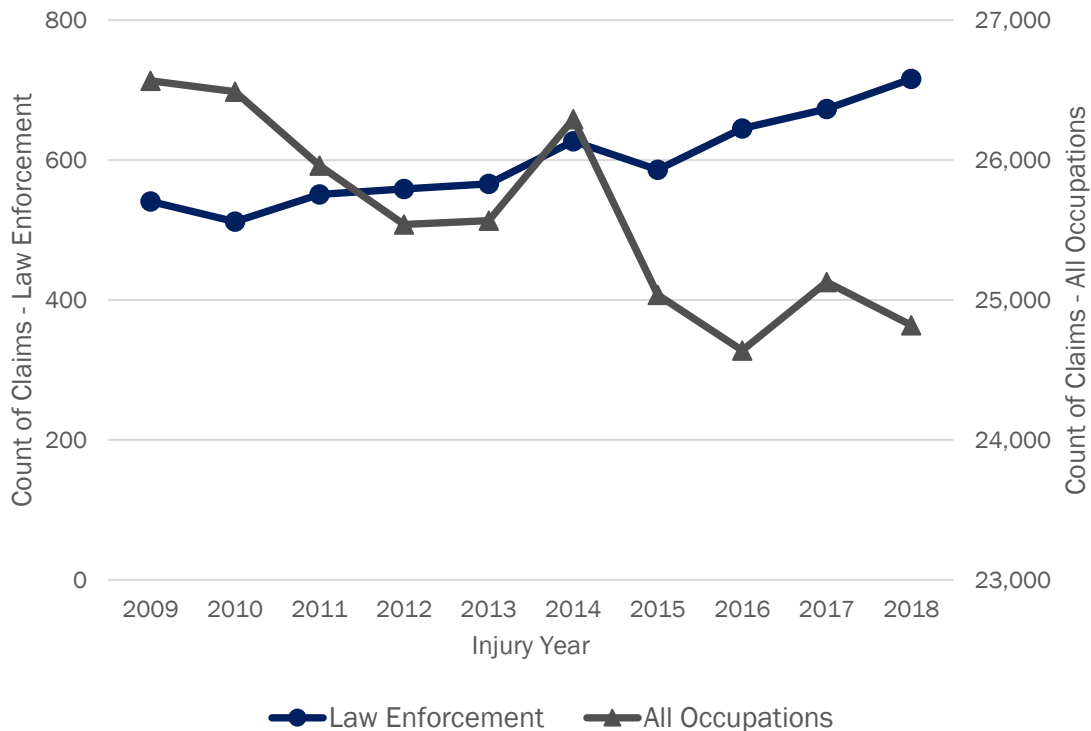


Figure 2
Total Count of Wage-Loss Claims by Injury Year

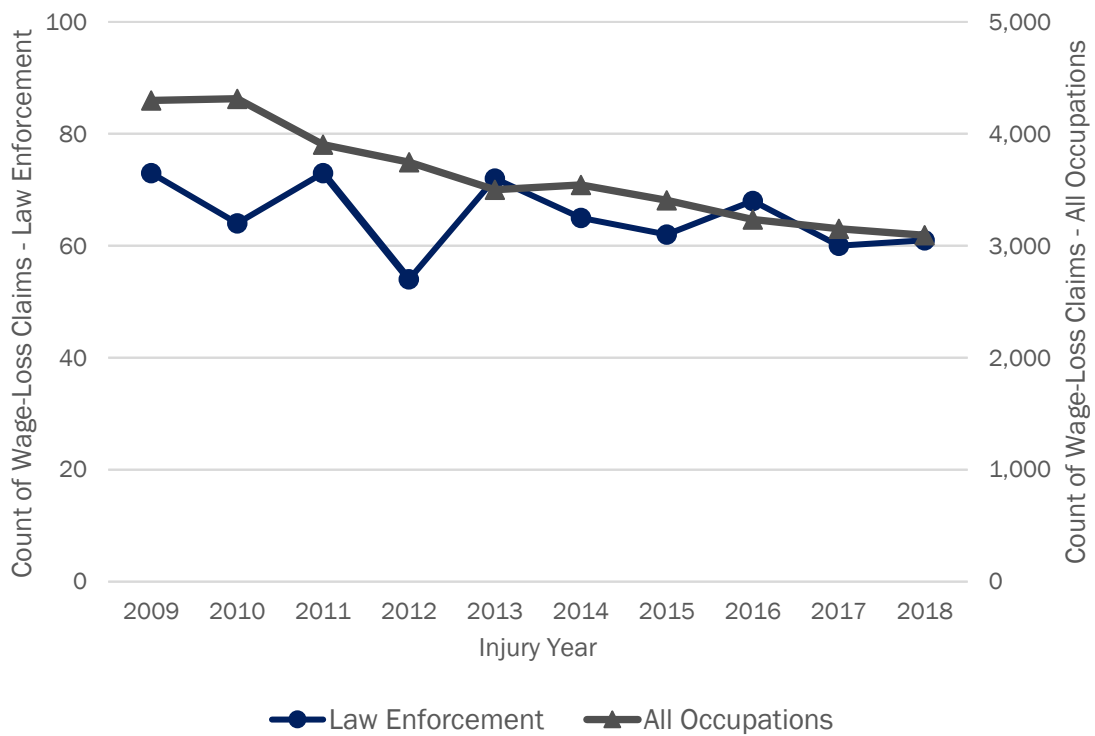
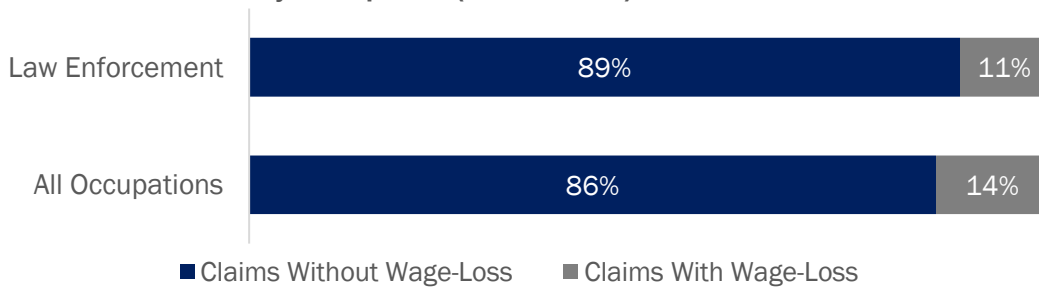


Figure 3
Distribution* of Claims by Occupation(2009-2018)



*Similar across each injury year

Figure 4
Percent of Permanently Totally Disabled Wage-Loss Claims (2009-2018)

Law Enforcement	0.6%
All Occupations	0.5%

Injury Characteristics

Figure 5 illustrates the top ten causes of injury for law enforcement in blue and the total across all occupations in gray. Noticeably criminal acts and motor vehicle causes are considerably higher among law enforcement workers. Strains are the number one cause of injury among law enforcement, but they make up a smaller percent of injuries compared to all occupations. Similarly, Figure 6 shows the top ten natures of injury for law enforcement compared to all occupations. Natures of injuries were comparable between law enforcement and all occupations with the exception of mental. Figure 7 shows the top ten body parts injured.

Figure 5
**Top 10 Causes of Injury for Law Enforcement
 Compared to All Occupations**

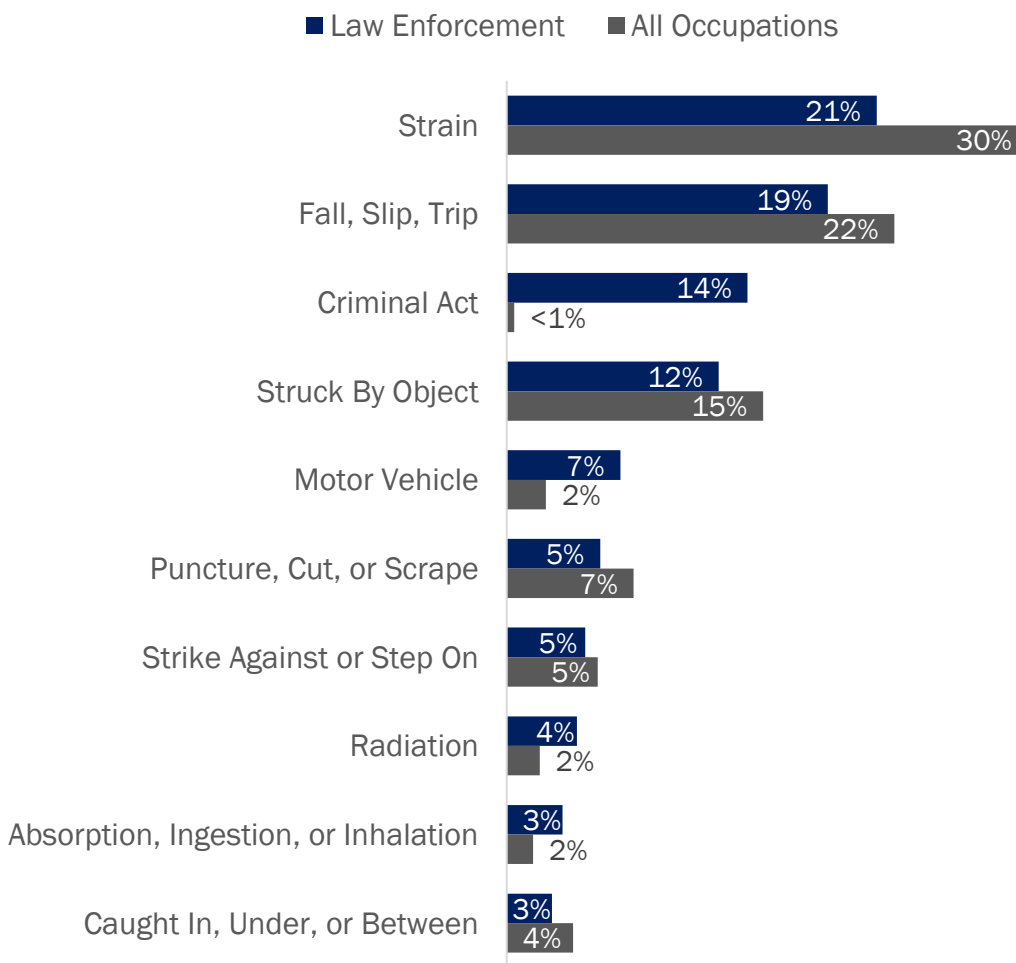


Figure 6
**Top 10 Natures of Injury for Law Enforcement
 Compared to All Occupations**

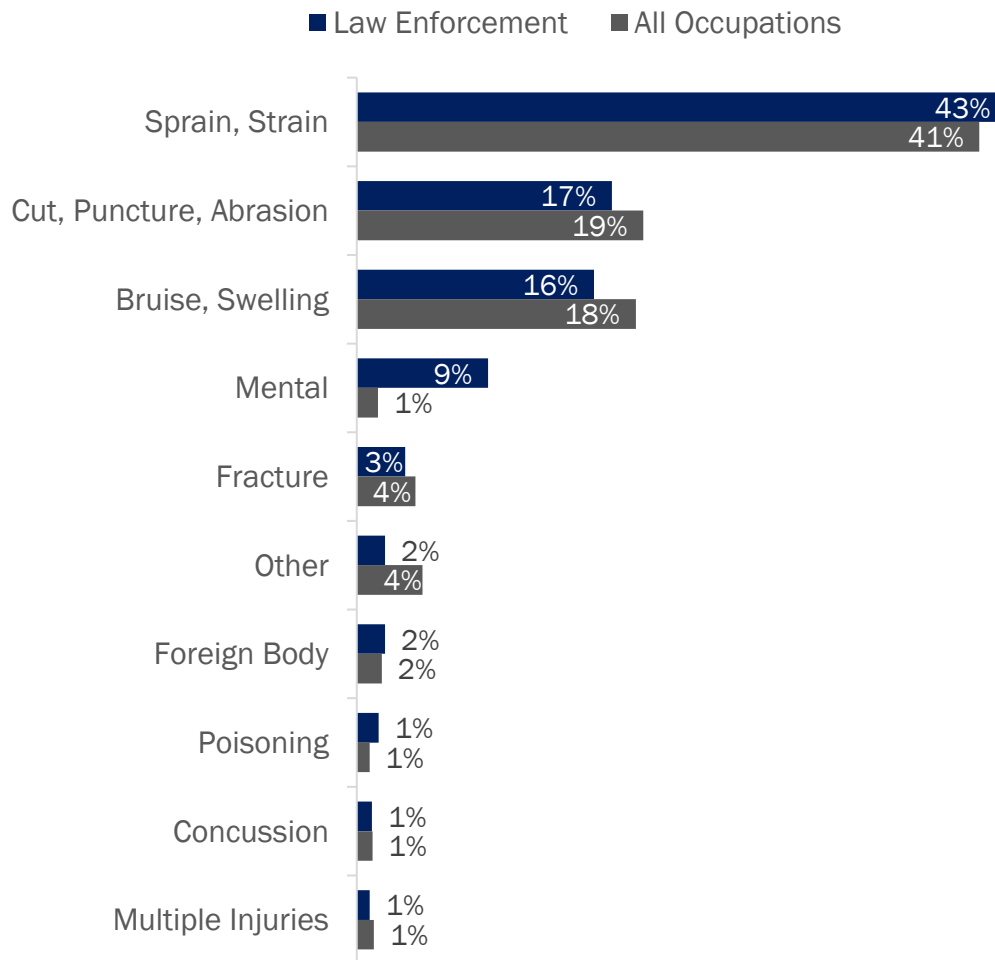
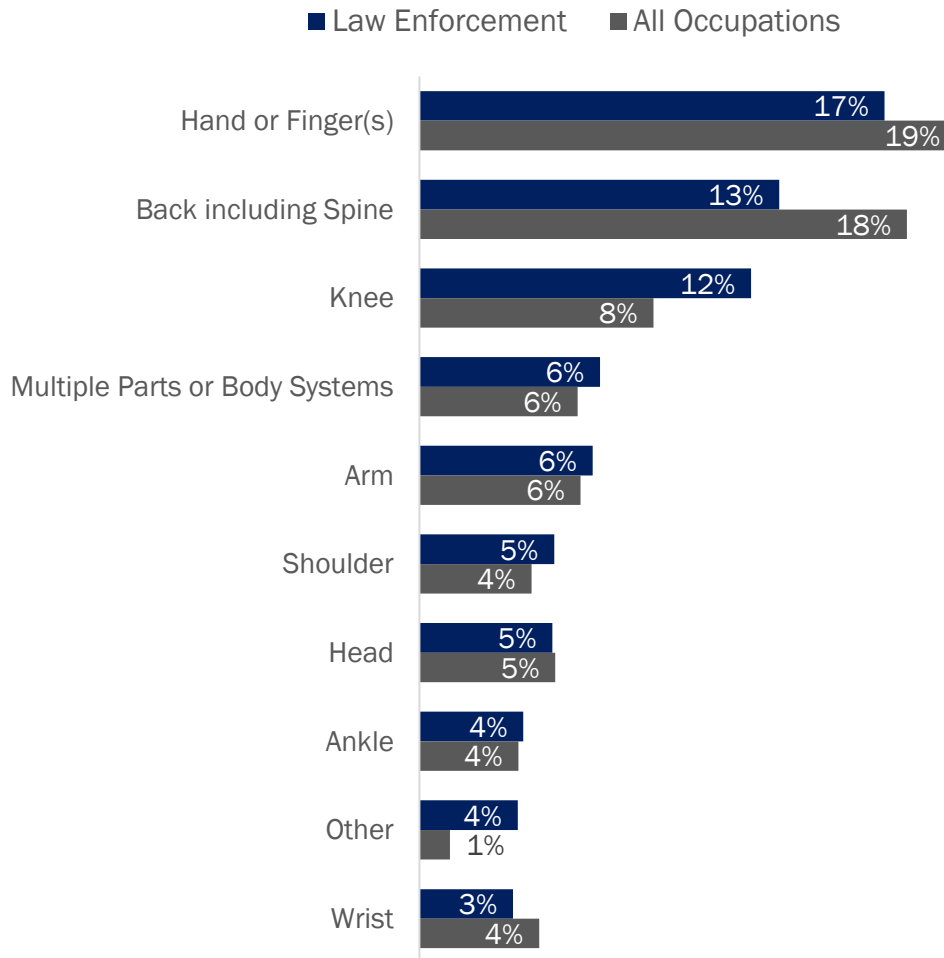


Figure 7
**Top 10 Parts of Body Injured for Law Enforcement
 Compared to All Occupations**



Worker Characteristics

Injuries occurred most frequently among men (81%) and workers aged 25 to 44 (60%), a reflection of the overall law enforcement population, which is predominantly male (83.9%) and workers below age 45 (68.3%).¹ Workers with one to five years of tenure filed the highest number of claims (33%), of which, 15% were workers aged 25 to 34.

Figure 8
Claims Filed by Gender

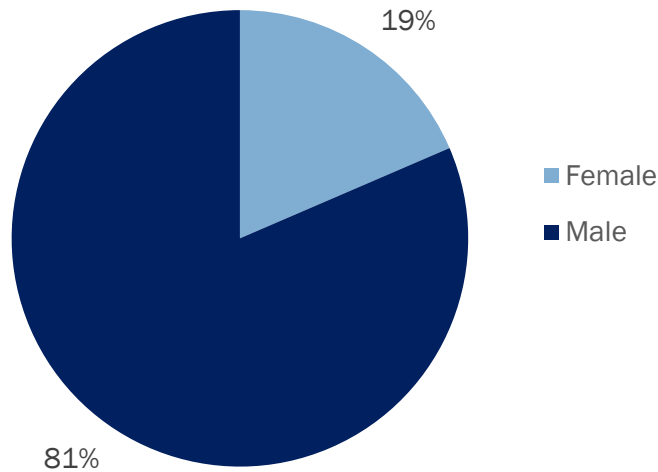
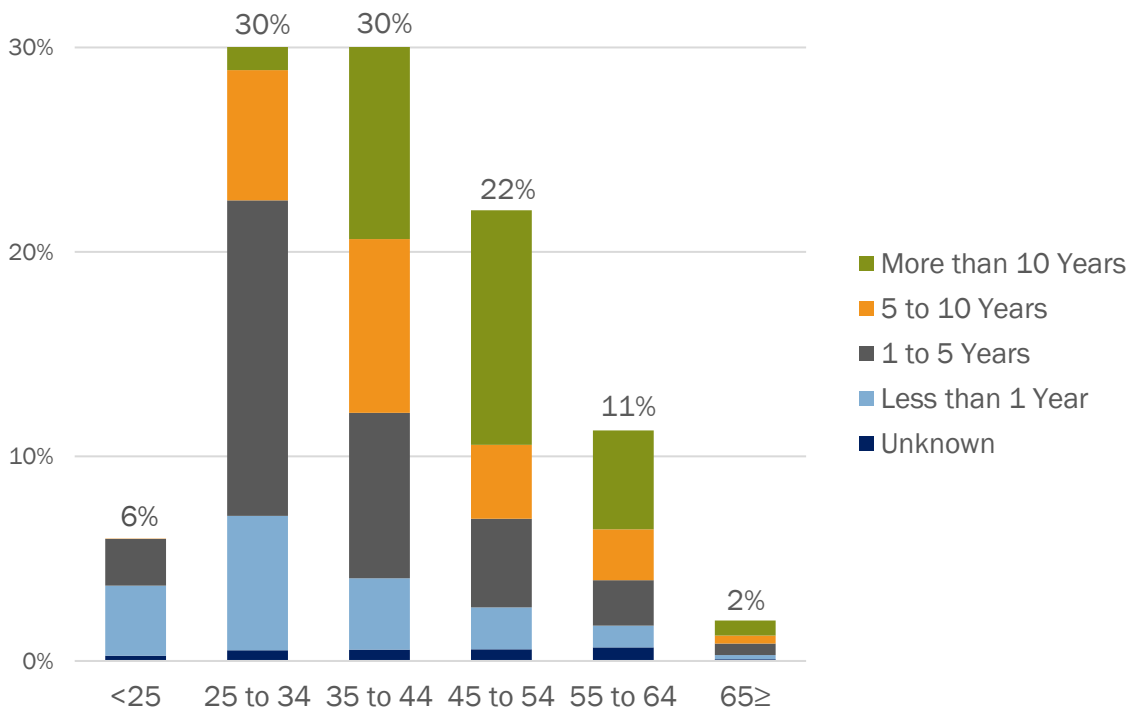


Figure 9
Claims Filed by Age and Tenure with Employer



¹ Based on American Community Survey estimates for Police Officers (SOC Code 33-3050) and First-Line Supervisors of Police and Detectives (SOC Code 33-1012).

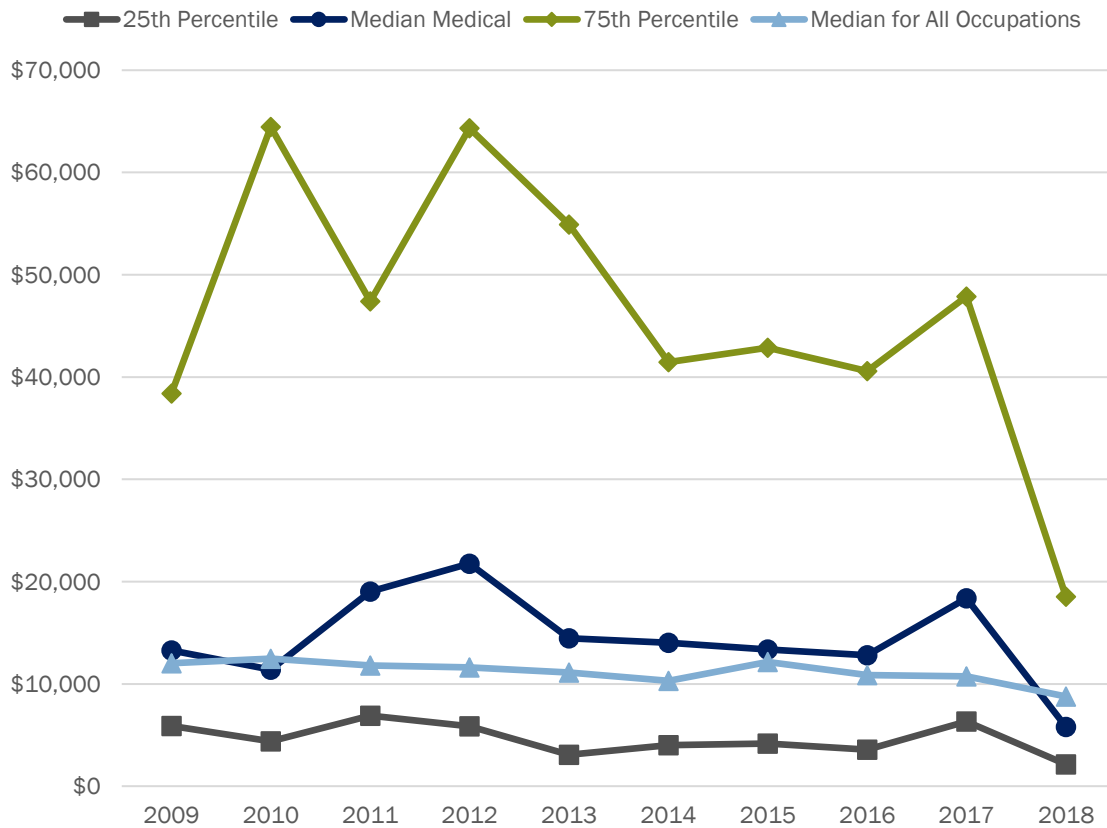
Benefits Paid-Out & Duration

Benefits paid-out and duration reflect *claims with wage-loss only*. Insurers are not required to report on claims with no benefits payments or with medical benefits payments only.

Median medical payments by injury year ranged from a low of \$5,800 to a high of \$21,800 (Figure 10). Median wage-loss payments by injury year ranged from a low of \$8,200 to a high of \$20,700 (Figure 11). Wage-loss payments for 62% of claims and medical payments for 59% of claims were less than \$20,000 (Figure 12).

Higher benefit payments among law enforcement compared to the general population of claimants may be due to more hazardous working conditions resulting in more severe injuries. Higher median wage-loss may also partially be attributed to higher median wages among law enforcement.²

Figure 10
Median Medical Benefits Paid-Out Per Claim by Injury Year



² Based on Occupational Employment Statistics estimates for Police Officers (SOC Code 33-3050) and First-Line Supervisors of Police and Detectives (SOC Code 33-1012).

Figure 11

Median Wage-Loss Benefits Paid-Out Per Claim by Injury Year

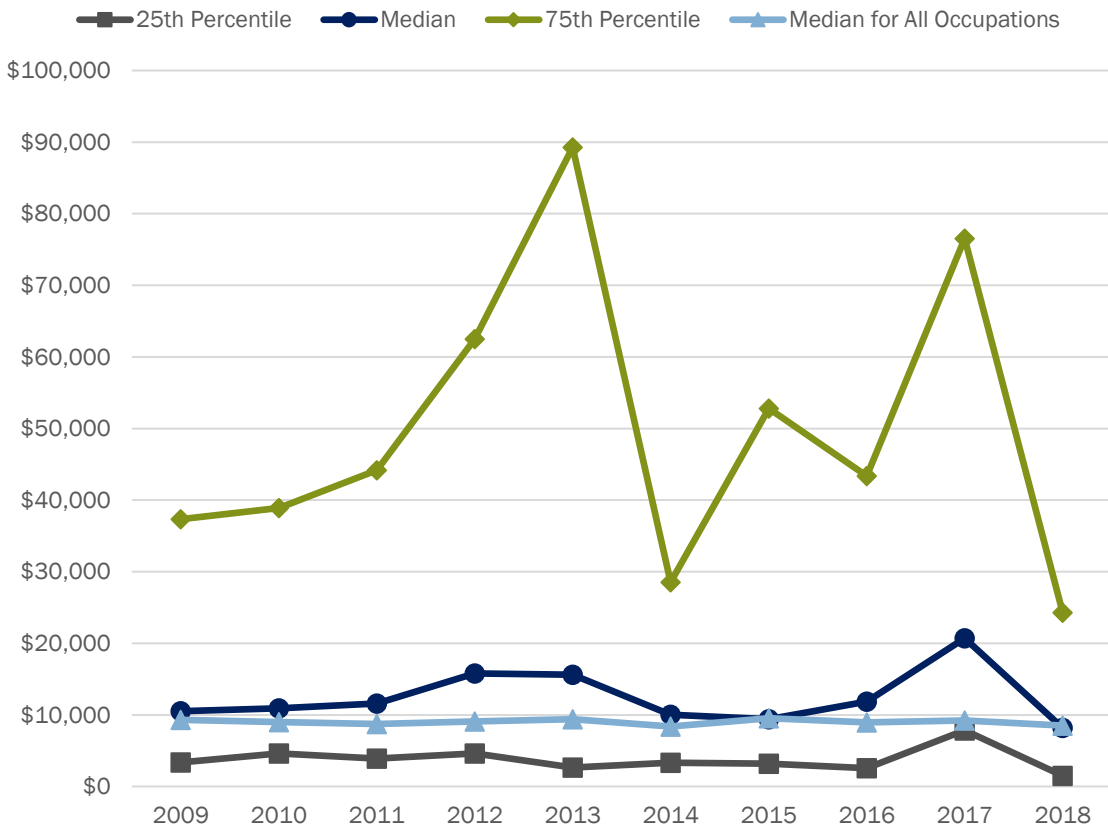


Figure 12

Distribution of Benefits Paid-Out (2009-2018)

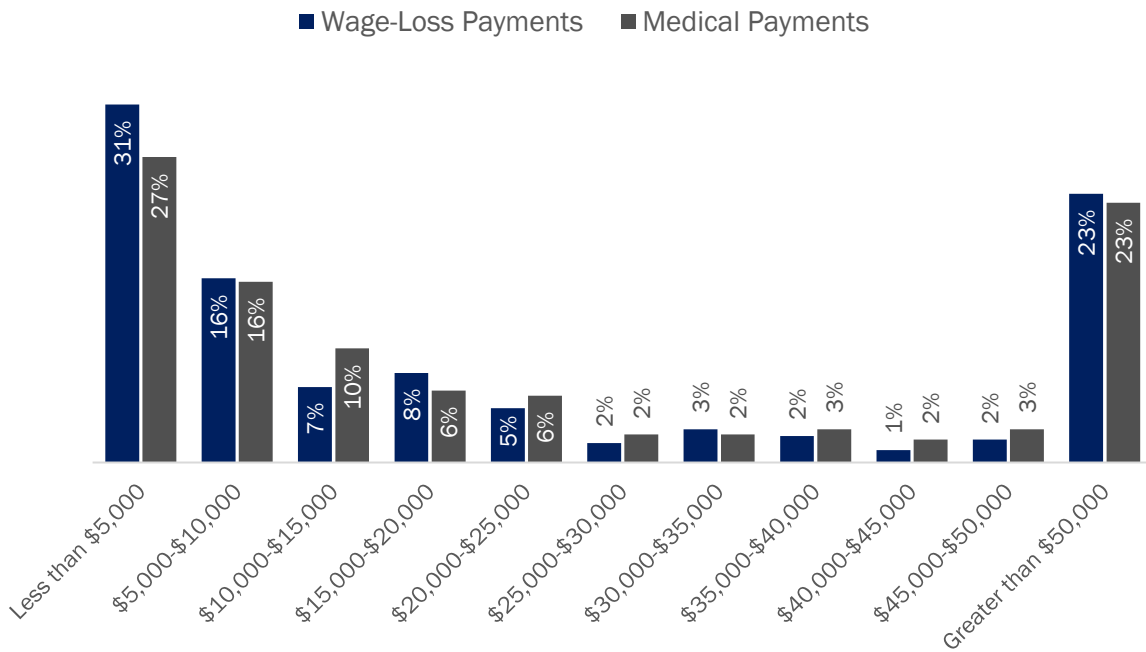


Figure 13 illustrates the median number of weeks paid for temporary total disability for law enforcement, as well as the 25th and 75th percentiles. It should be noted that the paid duration for an individual claim may or may not be consecutive. For example, a worker may be temporarily totally disabled for 2 weeks, return to work for a month, and then may need to leave work for another week due to the same injury (possible reasons may be surgery or aggravation of injury). In this case, the temporary total disability paid duration would be 3 weeks. Across all injury years, 42% of claims had less than 4 weeks of temporary total disability paid (Figure 14).

