

2023-2024 Year in Review

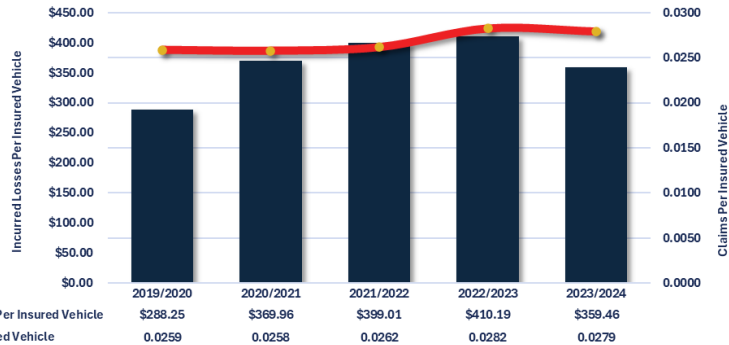
Awareness and understanding of claims, exposures, and emerging trends are vital to strengthening your organization’s prevention strategies. In this second edition of **Safety @ Your Finger T.I.P.S. Year in Review**, we reflect on the 2023-2024 fiscal year, highlighting events leading to fatal injuries and the notable rise in losses tied to auto liability claims.

Auto Liability

Reported claims and associated incurred losses related to auto liability have sky-rocketed in the past few years. Increases in the frequency of claims could be attributed to the resurgence of drivers on the road following the COVID-19 pandemic, while the increase in incurred losses is likely a result of inflation, litigation, and supply chain issues.

The Risk Pool provides auto liability coverage for over 90,000 Member vehicles across the state

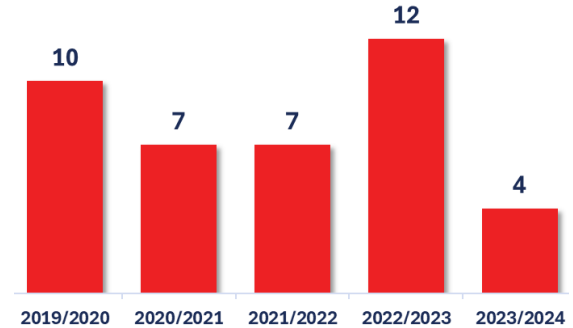
Incurred Losses have increased 51.7% from 2019/2020 to 2023/2024



Fatal Injuries

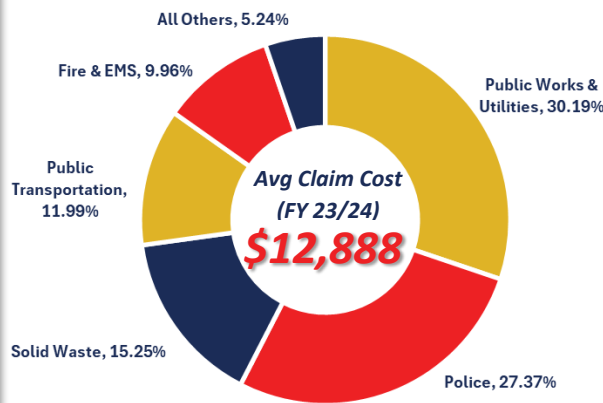
The ultimate sacrifice of any Member’s employee is the loss of life associated with an on-the-job event. Workers’ compensation loss experience returned to more historical norms in 2022-2023 following the COVID-19 pandemic, but the frequency of non-COVID fatal incidents increased sharply. Thankfully, that trend reversed in 2023-2024. A five-year comparison of non-COVID fatal injuries is shown below along with some detail of each of the tragic events over the past year. This information is provided as a means of educating employees as to the random nature of these occurrences and the impacts on employees, the workplace, and families.

Number of Fatalities by Year
5-Yr Average (8.0/yr)



What’s Driving Auto Claims and Losses?

Percentage of Claim Frequency by Department (Last 5 Years)



Avg Claim Cost (FY 23/24)
\$12,888

6.90

Average Number of Auto Liability Claims Reported Each Day (2023-2024)

\$88,978

Average Auto Liability Loss Incurred Each Day (2023-2024)

Incurred Losses by Department

- Police – \$47.4M (41%)
- Public Works & Utilities – \$31.4M (27%)
- Public Transportation – \$14.6M (13%)
- All Others Combined – \$6M (19%)

The average cost of a litigated claim is over **\$120,000**

Litigated claims are on the rise across the state, with about 8% of all claims in litigation. Bodily injury costs are a primary driver of the increasing claim cost.

Fatal Injuries in 2023/2024

- City of San Benito** – During a pursuit, a police officer was shot by fleeing felons and struck below his body armor.
- City of Sugar Land** – A Public Works (Fleet) employee was killed when his City vehicle was struck by a vehicle fleeing a pursuit of another law enforcement agency.
- City of Fritch** – A volunteer fire chief experienced a medical emergency while fighting a house fire.
- City of Seymour** – A landfill attendant fell 8 feet from an unloading dock.

Want to Learn More?

The Loss Prevention Department provides a variety of safety and loss control resources to assist with your efforts and almost all are available at no cost, including:

- Onsite consultations, surveys, safety meetings and other services through your assigned Safety and Loss Control Consultant
- R.O.A.D. Ready Program
- Online Learning Center through LocalGovU
- Streaming video content through Training Video Now
- Onsite training with our Outreach Consultants
- T.I.P.S. Sheets and other resources for safety meeting discussions

To learn more about these resources and services, visit www.tmlirp.org

