

# Current 2025 Claims Seminar Manual

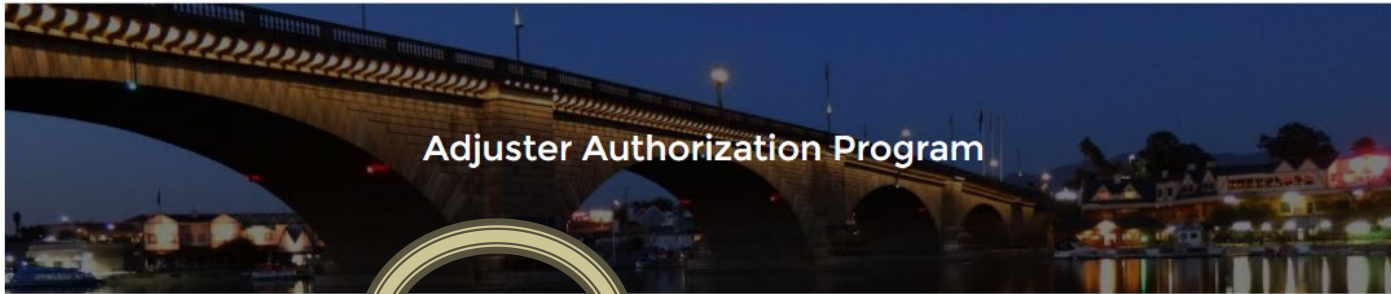
- ▶ Scan and Download the current
- ▶ 2025 ICA Claims Seminar Manual



# ICA Mailing list

- ▶ Stay connected and find out What's New! Scan and Get registered for current news about the Industrial Commission of Arizona.





# Adjuster Authorization Program

Program Information   Internet Based Training   Class Registration

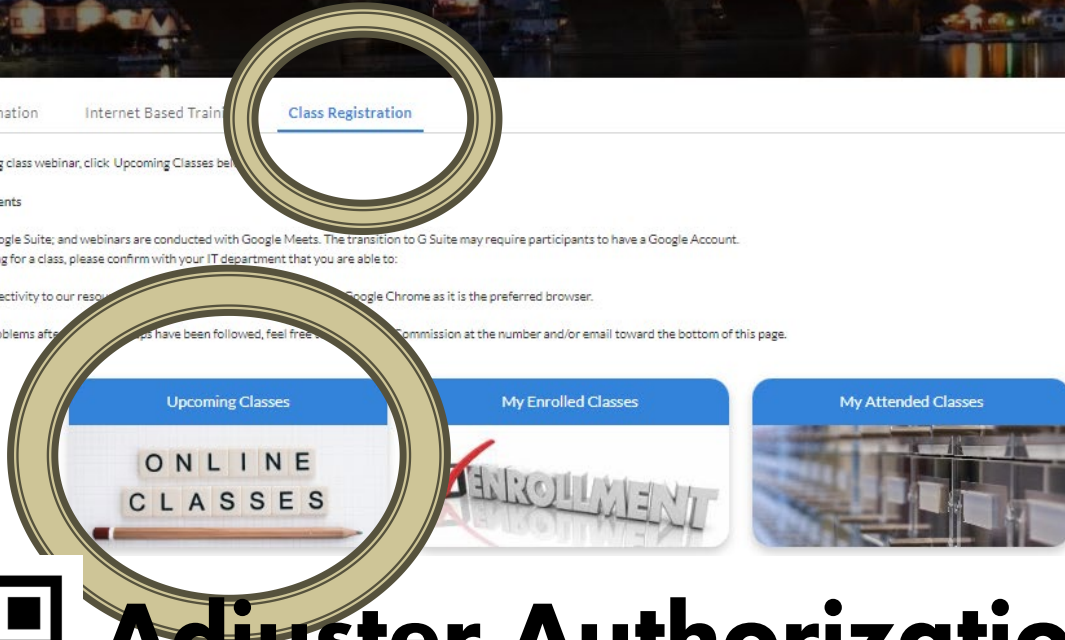
To enroll in upcoming class webinar, click: Upcoming Classes below.

### Technical Requirements

The ICA uses the Google Suite, and webinars are conducted with Google Meets. The transition to G Suite may require participants to have a Google Account. Before the registering for a class, please confirm with your IT department that you are able to:

- Achieve connectivity to our resources and use Google Chrome as it is the preferred browser.

If you experience problems after the steps have been followed, feel free to contact the Commission at the number and/or email toward the bottom of this page.



# Adjuster Authorization? Log into Community Account & Register in 'Class Registration



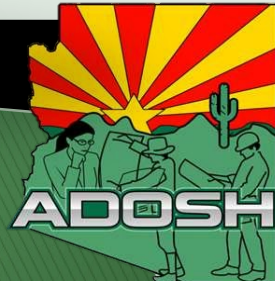
# ICA Claims Seminar

How OSHA Enforcement  
Can Help with Workers'  
Compensation

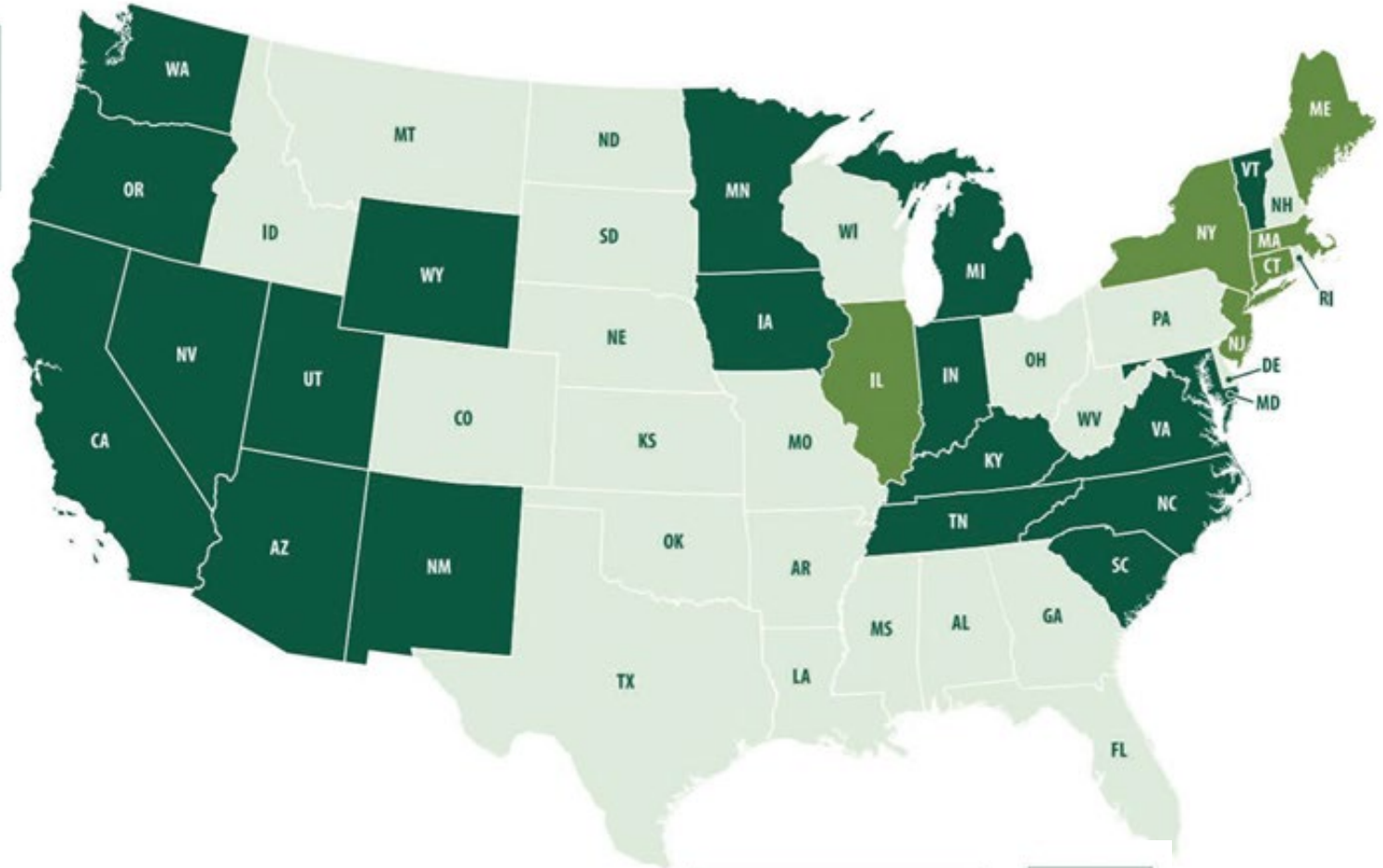


Arizona Division of Occupational  
Safety and Health

Phil Murphy, Deputy Director of Compliance



# State Plans



Protection of life, health, safety and welfare of Arizona's most valuable asset



**VS.**



Protection of life, health, safety and  
welfare of Arizona's most valuable asset



# ADOSH

- ▶ Boilers
- ▶ BLS
- ▶ Compliance (Enforcement)
- ▶ Consultation (Cooperative Programs)
- ▶ Elevators
- ▶ Whistleblower

# What is Compliance?

- ▶ ADOSH enforces federal safety and health standards
- ▶ Includes inspections, citations, and penalties
- ▶ Aims to prevent workplace injuries and illnesses

# Compliance Priorities

- ▶ Imminent Danger
- ▶ Fatality/Catastrophe
- ▶ Complaints/Referrals
- ▶ Programmed Inspections

# Complaints / Referrals

- ▶ > 300 avg/month
- ▶ > 150 avg/month are handled administrability

# Programmed Inspections (Planned)

- ▶ Specific high-hazard industries or occupations
- ▶ Death, injury and illness incidence rate
- ▶ Employee exposure to toxic substances
- ▶ Special emphasis may be local or national in scope

# National Emphasis Programs

- ▶ Combustible Dust
- ▶ Falls
- ▶ Amputations in Manufacturing Industries
- ▶ Hexavalent Chromium
- ▶ Primary Metal Industries
- ▶ PSM Covered Chemical Facilities
- ▶ Respirable Crystalline Silica
- ▶ Trenching and Excavation
- ▶ Warehousing and Distribution Center Operations

# State Emphasis Programs

- ▶ Outdoor and Indoor Heat-Related Hazards



# Top Cited Related to Accidents and Fatalities

1. A.R.S. 23-408.A
2. 1926.501(b)(13)
3. 1910.212(a)(1)
4. 1910.132(d)(1)
5. 1910.212(a)(3)(iii)

\*7/1/24-6/30/25

# ADOSH Compliance vs. Reactive Approach

- ▶ Reactive: Addressing accidents after they happen
- ▶ Proactive: Preventing accidents through ADOSH compliance
- ▶ Prevention saves money, lives, and reputation

# Site Specific Targeting

## 2023 ITA Address, Illness, and Injury Information

OSHA Office: Phoenix, AZ

### All Establishments

Status (STAT): S = Selected to a cycle, A = Available, D = Deleted, C = Completed

Blanks: Data Unavailable

Category (CAT): NR - Non-Responder LR - Low Rate ER - Escalating Rate HR - High Rate

Copy Print

Export to .csv

Export to .xlsx

Show

10 Entries

Search

Type to Search...

ID	STAT	CAT	Company	Establishment	NAICS	Street	City	ST	ZIP	Total Case Rate	DART Rate	DAFWII Rate
↑↓	↑↓	↑↓	↑↓	↑↓	↑↓	↑↓	↑↓	↑↓	↑↓	↑↓	↑↓	↑↓
		NR										
		ER										
		HR										
		HR										
		HR										
		ER										
		HR										



Protection of life, health, safety and welfare of Arizona's most valuable assets

# The Financial Impact of Workplace Injuries

- ▶ Direct costs: medical bills, compensation
- ▶ Indirect costs: productivity loss, training replacement workers
- ▶ High claim frequency = higher insurance premiums

# ADOSH's Role in Reducing Workers' Comp Claims

- ▶ Inspections identify hazards before accidents occur
- ▶ Enforced compliance reduces injury rates
- ▶ Safer workplaces lead to fewer claims

# Case Studies and Data

## RAND Study

- ▶ OSHA inspections lower injury rates by 9.4%
- ▶ Inspected workplaces saw 26% average cost reduction
- ▶ Long-term benefits outweigh short-term compliance costs

# Case Studies and Data

SHARP Technical Report Number: 70-15-2025

- ▶ Inspections in **fixed-industry** workplaces were followed by a decrease in compensable claims rate of 27.5% in the next year.
- ▶ By contrast, claims rates rose by 0.6% in workplaces not visited.

# Case Studies and Data

- ▶ The five-year average change in claims rates following inspections in fixed-sites was a decrease of 21.8%

# Case Studies and Data

- ▶ Inspections in **non-fixed industry** workplaces were followed by a decrease in compensable claims rate of 5.1% in the next year.
- ▶ By contrast, claims rates rose by 4.3% in workplaces not visited.

# Case Studies and Data

- ▶ The five-year average change in claims rates following inspections in non-fixed-sites was a decrease of 6.8%

# Who else?

- ▶ Employers
- ▶ Third-Party Consultants
- ▶ Insurance Representatives
- ▶ Consultation

# Conclusion & Takeaways

- ▶ ADOSH compliance is a valuable risk management tool
- ▶ Preventative measures reduce workers' comp costs
- ▶ Safety and compliance go hand-in-hand

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