What the 2025 WCRI Report Means for Our Members

The Workers Compensation Research Institute (WCRI) is an independent, non-profit organization founded in 1983. It provides objective research on national workers' compensation trends to inform decisions by policymakers, insurers, employers, and others. Widely cited in legislative and legal settings, WCRI's 2025 Annual Report features insights from multi-state studies, national benchmarks, and industry collaboration.

The WCRI 2025 Annual Report highlights the most pressing challenges facing employers today—rising costs, complex claims, attorney involvement, and shifting medical trends. For members of our self-insured group, these issues are familiar—and solvable. Here's how our model turns national problems into local solutions.

1. Managing High-Cost Claims Starts with Early Intervention

WCRI Found: Delayed reporting and complex injuries are strong predictors of costly claims.

What We Do: Our groups collaborate closely with our TPA and claims partners to spot red flags early. Proactive claims management shortens duration allowing claims to be closed faster and lowers the overall cost of claims.

2. Keeping Claims Out of Litigation with Better Service

WCRI Found: Injured workers are more likely to hire attorneys when they feel frustrated or unheard.

What We Do: Our members' claims are managed with consistent, responsive service by dedicated adjusters familiar with their operations. This personalized approach minimizes friction, prevents unnecessary litigation, and lowers the overall costs of claims, saving our members money.

3. Staying Ahead of Rising Medical Costs

WCRI Found: Inflation is driving medical costs higher across the country.

What We Do: Self-insured groups can pivot faster than traditional carriers. We tailor our medical networks, apply aggressive bill reviews and implement cost controls to protect members from rising medical costs.

4. Customized Cost Containment, Built for Your Industry

WCRI Found: Regulatory strategies vary widely by state, and one-size-fits-all doesn't work.

What We Do: Our groups focus on the unique needs of our members' industries. From provider partnerships to return-to-work strategies, we customize every layer of the claims process.

Bottom Line for Members

The WCRI's research reinforces what we've known all along—better outcomes come from early action, local control, and industry-aligned strategies. That's exactly what you get as a member of one of our self-insured groups.

Self-Insurance isn't just an alternative. It's an advantage.