



The Evolving Ergonomic Landscape of Remote and Hybrid Work



Ramifications for Workers' Compensation, Liability, and Injury Tracking in Remote & Hybrid Workforces

HOW ERGONOMIC LANDSCAPE CONTINUES TO CHANGE

The physical office traditionally allowed employers to standardize furniture, control the environment, and conduct ergonomic evaluations. Remote and hybrid work introduces exposure across a variety of individualized home settings, from kitchen tables, couches, laptops without external monitors, and non-adjustable seating. Ultimately, creating substantial variability. Statistics show that work-at-home participation remained elevated well after the pandemic.¹

Public health and occupational health organizations have emphasized that home-office setup and work practices are essential for preventing musculoskeletal disorders (MSDs) and discomfort. A home-office setup should include an ergonomic workstation to help prevent MSDs.

ERGONOMIC RISK IN THE HOME OFFICE: WHAT EVIDENCE SHOWS

Research consistently indicates that musculoskeletal discomfort and pain are prevalent in work-from-home populations, particularly for the upper and lower extremities (neck, low back, and shoulders). Systematic and scoping reviews describe ergonomic stressors and workstation suitability as key contributors to pain and discomfort among remote workers.²

A study evaluating musculoskeletal pain before and after increased work-from-home use reported substantial prevalence of pain (e.g., lower back and neck) and examined associations with the quality of home workstation equipment.³

Reported Prevalence of Musculoskeletal Pain in Remote Workers⁴

BODY REGION	REPORTED PREVALENCE (%)
Neck	45%–60%
Lower Back	40%–55%
Shoulders	30%–50%

Establish new best practices around evaluation because the risk profile has changed and may require updated standards around evaluation for home workstations.

There is higher variability with home and non-traditional office workstations due to substandard ergonomic equipment, specifically chairs and desks with limited adjustability, and a greater reliance on laptops. Employees who work remotely also tend to sit longer with fewer 'natural' breaks that occur in offices such as walking to meetings, printing, commuting within a building. With less movement comes increased loading and fatigue on the body. Overall, this results in less visibility for early intervention when discomfort develops gradually and goes unreported until it becomes persistent or requires medical management.

Is a reduction in soft-tissue injuries real or delayed?

Workers' compensation data suggest claim frequency in remote-friendly office sectors has declined notably in the post-2019 period, consistent with reduced exposure to some office-based and commuting-related events.⁵ However, the clinical and self-reported health literature continues to document a significant prevalence of musculoskeletal pain among remote workers.

Key metrics impacting workers' compensation:⁶

- + Lost-time claim frequency: ↓ 5%
- + Medical claim severity: ↑ 6%
- + Indemnity claim severity: ↑ 6%

A plausible interpretation is that injuries such as acute slips/trips in office settings have decreased. At the same time, cumulative or chronic conditions related to prolonged sitting, suboptimal setups, and sustained computer work may be under-recognized, under-reported, or delayed in claim reporting. These cumulative trauma and chronic pain patterns can have long latency and complex causation.

WORKERS' COMPENSATION AND LIABILITY RAMIFICATIONS FOR REMOTE & HYBRID EMPLOYERS

Remote work can blur boundaries between work tasks and the home environment. Employers should anticipate that workers' compensation investigations will rely more heavily on documentation, including defined work hours, designated workspace expectations, job/task descriptions, incident narratives, and contemporaneous reporting.

Considerations for remote and hybrid settings:

- + **Clearly defined work hours** and expectations for breaks (helps separate "course and scope" work activity from personal activity).
- + **Best practice recommends** incorporating recovery breaks every 30 minutes, taking at least 2–3 minutes away from repetitive or static tasks.
- + **Defined/approved work locations** (home office, coworking space, travel).
- + **Incident reporting standards** that require prompt notice, location details, the task being performed, and any contributing environmental factors.
- + **Adopt an ergonomic assessment process** for remote and hybrid workers to address concerns early, before they become chronic claims. Online ergonomic assessment platforms are an effective first line of defense for remote and hybrid workers.
- + **Provide ergonomic accessories**, such as laptops, external keyboards, mice, stands, risers, and footrests, for hybrid and remote workers.
- + **Ensure that appropriate office equipment**, such as adjustable chairs and desks, is also available to employees working remotely.

ARE WE SEEING A TRUE REDUCTION—OR A LEADING EDGE OF FUTURE CLAIMS?

A decline in claim frequency for remote-friendly office work can be a positive signal, but it should be interpreted alongside trends in severity and health surveillance. NCCI’s State of the Line reporting for 2024 indicates increases in medical and indemnity severity (unadjusted) and underscores why prevention and early intervention remain critical—even in a “strong” workers’ compensation system.⁷

In addition, a meaningful portion of ergonomic and soft-tissue injuries or discomfort complaints are being addressed through employee health insurance rather than reported through workers’ compensation. This dynamic can further distort injury trend analysis, as musculoskeletal conditions related to work activities may not appear in WC data. As a result, employers may observe an apparent reduction in claims frequency that does not fully reflect the underlying prevalence of discomfort, cumulative trauma, or early-stage musculoskeletal issues. This fragmentation of reporting underscores the importance of proactive ergonomic programs, early-intervention processes, and cross-functional awareness between risk management, HR, and benefits teams to ensure emerging risks are identified before they evolve into more severe or costly conditions.

As remote/hybrid work continues, employers should assume the risk profile is changing rather than disappearing: fewer acute office incidents may be offset by more cumulative trauma, sedentary-related discomfort, and complex causation claims that are harder to investigate and manage.

PRACTICAL RECOMMENDATIONS FOR EMPLOYERS

A practical remote/hybrid ergonomics and risk-management program typically includes the following components:

Program design

- + **Define** remote/hybrid governance roles, responsibilities, and escalation paths (HR, Safety/Risk, IT, Managers).
- + **Standardize** minimum workstation expectations and provide options (managed-stipend assessments, loaner program, approved equipment list).
- + **Deploy** an ergonomic self-assessment and rapid response process (virtual evaluations when needed).

Training and communication

- + **Train** managers to recognize discomfort early and to route requests (to avoid delays that worsen the situation).
- + **Educate** employees on home-office ergonomics, microbreaks, and safe work practices (reinforce periodically).

- + **Publish** clear incident reporting instructions for remote workers (what to report, how fast, what details).

Claims defensibility and documentation

- + **Document** approved work hours/work locations and confirm employees understand boundaries and reporting requirements.
- + **Use** consistent incident investigation protocols for remote events (fact pattern, work-task linkage, environmental factors).
- + **Track** trends and review quarterly: body regions, job roles, reporting lag, and severity; adjust controls accordingly.



CONCLUSION

The ergonomic landscape has shifted from a controllable office environment to a decentralized system of home and hybrid workspaces. For many organizations, WC claim frequency in remote-friendly roles may be trending downward, yet musculoskeletal pain remains common in remote populations, and severity trends remain relevant. The path forward is a balanced program that combines clear remote-work governance, ergonomic enablement, and strong documentation and reporting systems to protect employees and reduce avoidable liability.

Learn more about tracking, reporting, and documenting injuries in remote/hybrid workforces in our [Risk Control webinars](#).

SOURCES

¹ The Economics Daily. (2024, July 15). *35 percent of employed people did some or all of their work at home on days they worked in 2023*. U.S. Bureau of Labor Statistics. <https://www.bls.gov/opub/ted/2024/35-percent-of-employed-people-did-some-or-all-of-their-work-at-home-on-days-they-worked-in-2023.htm>

² Gómez, Ivan Neil, et al. (2022, December 8). *Work from home-related musculoskeletal pain during the COVID-19 pandemic: a rapid review*. National Center for Biotechnology Information. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9731643/>

³ Gómez. (2022).

⁴ Gómez. (2022).

⁵ Coate, Patrick; Lara, Valeria; and Colón, David. (2025, October). *Remote Work and Workers Compensation Frequency*. National Council on Compensation Insurance. <https://www.ncci.com/Articles/Documents/Remote-Work-and-Workers-Compensation-Frequency.pdf>

⁶ NCCI. (2025, May 14). *2025 State of the Line Guide*. NCCI. https://www.ncci.com/SecureDocuments/SOLGuide_2025.html#WC_Loss_Drivers

⁷ Glenn, Donna. (2025, May 14). *State of the Line Report*. National Council on Compensation Insurance. <https://www.ncci.com/Articles/Pages/Insights-AIS2025-SOTL.aspx>

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