

The Most Disabling Workplace Injuries

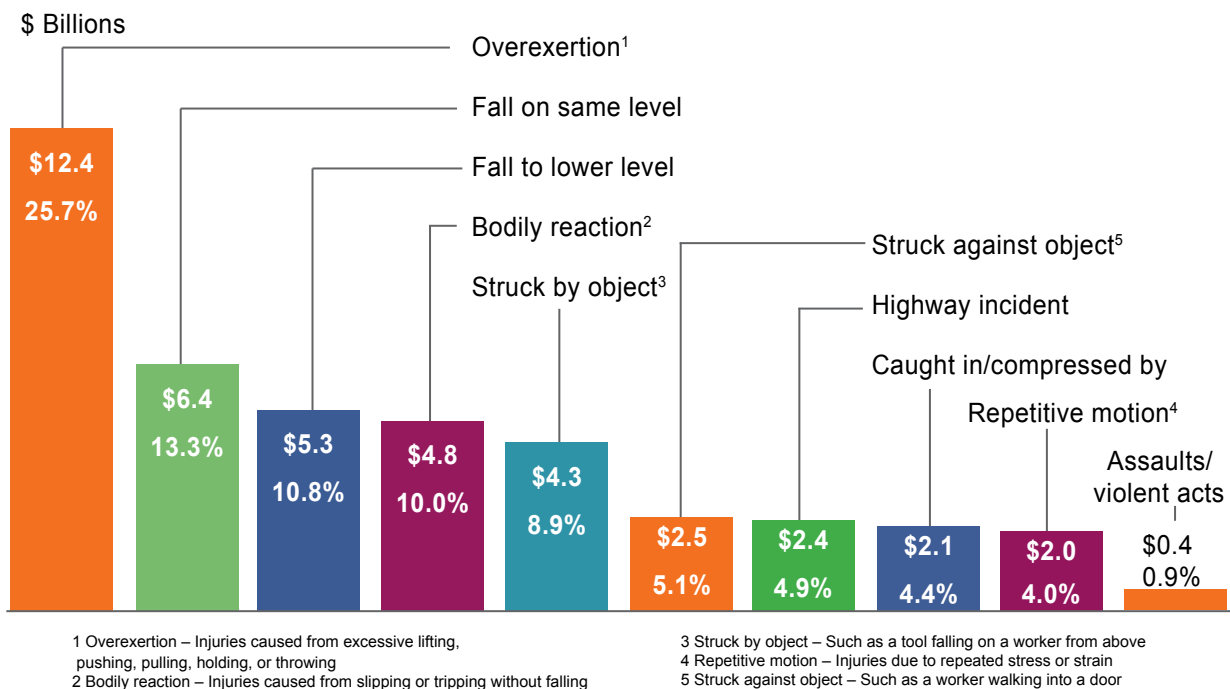
Cost Industry an Estimated \$48.6 Billion

The estimated direct U.S. workers compensation costs for the most disabling workplace injuries and illnesses in 2006 were \$48.6 billion. This finding and many others are presented in the 2008 Liberty Mutual Workplace Safety Index.

Produced annually, the Workplace Safety Index identifies the leading causes of the most disabling U.S. workplace injuries based on data reported from 1998 (the baseline year for Workplace Safety Index data) through the most recent year for which data are available – in this case 2006. The 2008 Index also captures cost trends for the overall and leading causes of the most disabling injuries from 1998 through 2006, with “most disabling” defined as those injuries that cause an employee to miss six or more days from work.

To develop the 2008 Index, researchers applied Liberty Mutual 2006 workers compensation claims costs to the workplace injury frequency information reported by the U.S. Department of Labor’s Bureau of Labor Statistics for injuries occurring that year. The relative proportions of each injury type were then applied to the national estimates of the cost of workers compensation benefits from the National Academy of Social Insurance, which includes information from a broad range of insurance providers.

Top 10 Causes of the Most Disabling Workplace Injuries in 2006



Note: The “most disabling work-related injuries and illnesses” consist of those causing an employee to lose six or more workdays.

2008 Workplace Safety Index

2006 Top Ten Injury Causes

The top 10 causes of the most disabling work-related injuries were similar to prior years, with some shifting among the bottom five categories. *Overexertion* maintained its first place ranking. This event category, which includes injuries related to lifting, pushing, pulling, holding, carrying, or throwing, accounted for more than one-quarter of the overall national burden at 25.7 percent. In 2006, these injuries cost businesses \$12.4 billion in direct costs.

Fall on same level ranked second as a leading cause of disabling injury. In 2006 this category claimed direct costs of \$6.4 billion and accounted for 13.3 percent of the U.S. injury burden. For the second consecutive year, *fall to lower level* claimed the third-place ranking (moving ahead of *bodily reaction*) with \$5.3 billion in direct costs, and 10.8 percent of total injury burden. Ranked fourth was *bodily reaction*, which includes injuries resulting from an incident of free bodily motion (such as bending, climbing, reaching, standing, sitting, or slipping or tripping without falling). Injuries in this category comprised 10 percent of the total injury burden at \$4.8 billion. *Struck by object* maintained its fifth place ranking, accounting for 8.9 percent of the total injury cost burden at \$4.3 billion.

The remaining five injury event categories, which together accounted for less than 20 percent of the direct cost of disabling injuries in 2006, shifted slightly from prior years. *Struck against object* moved up to sixth place (from eighth place in 2005), claiming 5.1 percent of the total injury burden and \$2.5 billion in costs. *Highway incidents* dropped into seventh place (from sixth in 2005) claiming 4.9 percent of the total injury burden and costing industry \$2.4 billion.

Caught in/compressed by (injuries resulting from workers being caught in or compressed by equipment or objects) ranked eighth in 2006 (from ninth place in 2005). This category claimed 4.4 percent of the total injury burden and cost industry \$2.1 billion in direct costs.

The *repetitive motion* category dropped to ninth rank this year (from seventh place in 2005). This category, which has had the most significant drops of any category over the nine years of Index reporting, captured four percent of the total injury burden and cost industry \$2 billion in 2006 (as compared to 1998 when *repetitive motion* was ranked fifth and comprised 6.3 percent of the total U.S. injury burden).

Lastly, *assaults and violent acts* maintained its tenth place ranking, capturing less than 1 percent (.9) of the total injury burden and costing industry \$0.4 billion in direct workers compensation costs.

Overall, these 10 categories produced 87.9 percent of the entire cost burden of disabling work-related injuries in 2006.

Real Growth Trends 1998-2006

Between 1998 and 2006, the costs of *repetitive motion* injuries showed the most significant decline (down 35.3 percent), the costs of *fall on same level* and *fall to lower level* each showed overall cost increases of 17.9, followed by *struck against object*, which increased by 16.2 percent. (See chart below for top 10 growth rates).

