



The Most Disabling Workplace Injuries Cost Industry an Estimated \$52 Billion

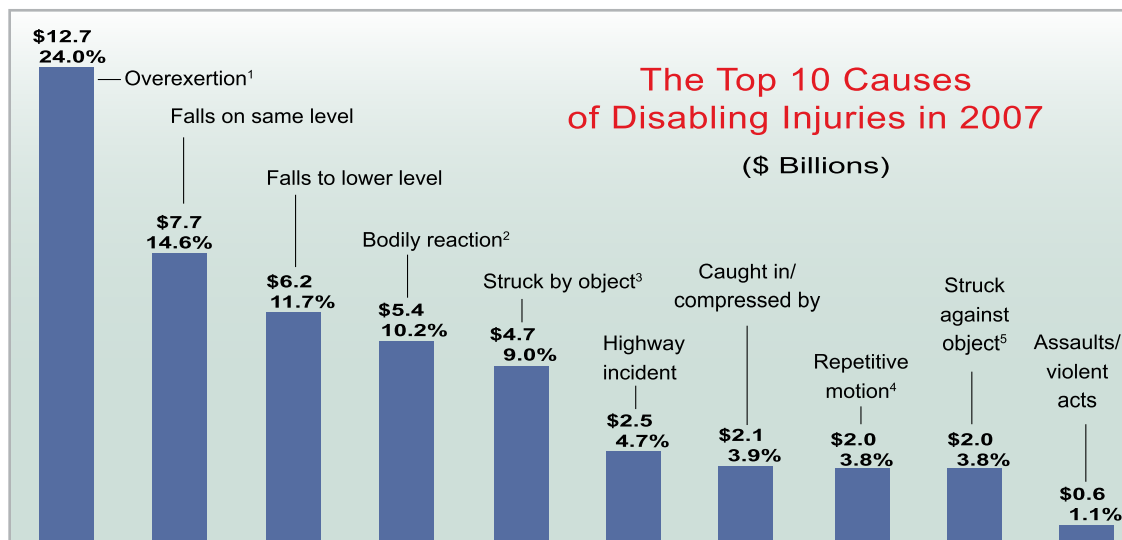
According to the the 2009 Liberty Mutual Workplace Safety Index (WSI), the most disabling workplace injuries and illnesses in 2007 amounted to more than \$52 billion dollars in direct U.S. workers compensation costs, averaging more than a billion dollars per week.

Marking a 10-year milestone, the annual WSI combines information from Liberty Mutual, the U.S. Bureau of Labor Statistics (BLS), and the National Academy of Social Insurance to identify the top causes of serious workplace injuries. Using injury event definitions developed by the BLS, researchers ranked those that cause an employee to miss six or more days from work by total workers compensation costs. The latest WSI provides statistics for injuries occurring in 2007, the most recent year for which data are available.

In 2007, the top 10 categories produced 86.9 percent of the entire cost burden of disabling workplace injuries. *Overexertion* remained a very large burden, representing 24 percent of the total and bearing \$12.7 billion of the total cost. The top five causes remain consistent with last year (*Overexertion*, *Fall on same level*, *Fall to lower level*, *Bodily motion*, and *Struck by object*), together accounting for 69 percent of the total burden.

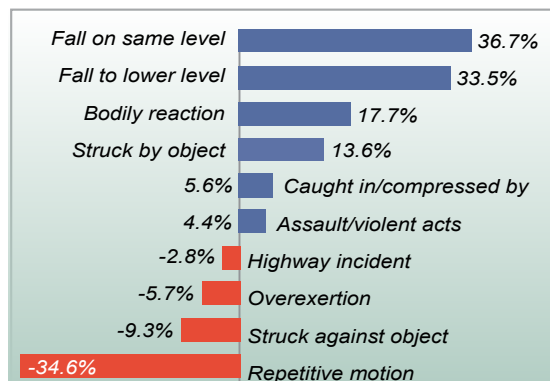
Each of these causes alone comprised over five percent of the total burden. The cost of the combined fall categories was \$13.9 billion, which now exceeds the *Overexertion* category (\$12.7 billion). When Liberty Mutual produced the first WSI in 1998, *Overexertion* (\$10 billion in 1998) far exceeded the combined fall categories (\$7.6 billion in 1998).

While recent WSI reports showed a four-year cost decline, the period from 2006 to 2007 marked an 8.9 percent increase in the cost of the most disabling workplace injuries (from \$48.6 billion in 2006 to \$53.0 billion in 2007). Over the 10-year period from 1998 to 2007, these costs grew 42.8 percent, (\$37.1 billion in 1998 to \$53.0 billion in 2007). After adjusting for inflation, this increase over one year stands at 5.4 percent and 5.8 percent from 1998 to 2007 (bottom right). Based on real growth (bottom left), the two fall categories increased the most. *Fall on same level* increased 37 percent and *Fall to lower level* was up 34 percent.

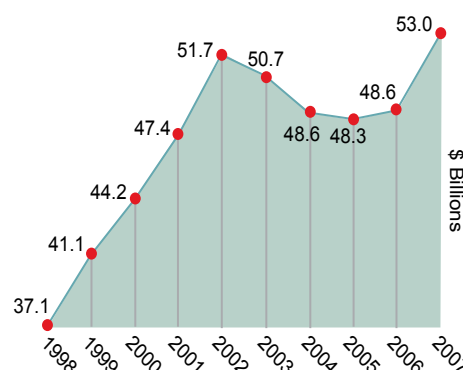


¹Overexertion – Injuries caused from excessive lifting, pushing, pulling, holding, carrying, or throwing
²Bodily reaction – Injuries caused from slipping or tripping without falling

³Struck by object – Such as a tool falling on a worker from above
⁴Repetitive motion – Injuries due to repeated stress or strain
⁵Struck against object – Such as a worker walking into a door



Real Growth Trends Last Ten Years
(Percent change by category)



Liberty Mutual Workplace Safety Index
1998-2007