

LIBERTY MUTUAL 2019 WORKPLACE SAFETY INDEX REVEALS WORKPLACE INJURIES COST U.S. COMPANIES OVER \$1 BILLION PER WEEK

Latest study is the first to highlight the top causes of workplace injuries for specific industries, including Manufacturing, Healthcare, Construction, and others

The annual [Liberty Mutual Workplace Safety Index](#) documents the top ten causes of the most serious workplace injuries – those causing an employee to miss five or more days from work – and ranks them by their direct cost to employers, which consists of medical and lost-wage payments.

The 2019 Liberty Mutual Workplace Safety Index is the first to also report the causes and costs of the most serious workplace injuries for eight specific industries that account for a high proportion of all national workplace injuries:

- [Manufacturing](#)
- [Healthcare](#)
- [Construction](#)
- [Professional Services](#)
- [Retail](#)
- [Wholesale](#)
- [Transportation & Warehousing](#)
- [Leisure & Hospitality](#)

“The latest ranking helps employers, risk managers and safety professionals improve workplace safety by highlighting its financial impact in total and for specific industries,” notes James Merendino, General Manager, Risk Control, National Insurance, Liberty Mutual. “To better protect employees and the bottom line, each employer needs to understand the root causes of the most serious workplace injuries they face. Only then can they effectively mitigate and manage these through work design, system controls, technology, training, and strategic risk management. Insurance companies and brokers can be a key ally in these efforts.”

Beyond reporting industry-specific results, the methodology used to produce the 2019 Liberty Mutual Workplace Safety Index was improved in three other important ways, which are detailed in the [online Methodology](#) section. Given these changes, the 2019 findings cannot be compared to those of earlier Indices.

Results Across all Industries

According to the 2019 Liberty Mutual Workplace Safety Index¹, the ten most costly causes of workplace injuries and illnesses are:

Injury Cause:	Cost (billions):	Percentage:
Overexertion involving outside sources	\$13.11	23.65%

Injury Cause:	Cost (billions):	Percentage:
Falls on same level	\$10.38	18.72%
Struck by object or equipment	\$5.22	9.42%
Falls to lower level	\$4.98	8.99%
Other exertions or bodily reactions	\$3.69	6.65%
Roadway incidents involving motorized vehicle	\$2.70	4.88%
Slip or trip without falling	\$2.18	3.93%
Caught in or compressed by equipment or objects	\$1.93	3.48%
Repetitive motions involving microtasks	\$1.59	2.87%
Struck against object or equipment	\$1.15	2.07%
Cost of the top 10 most disabling workplace injuries	\$46.93	84.66%
Total cost of the most disabling workplace injuries	\$55.43	100%

Results for Specific Industries

And here are the top causes by key industries:

Industry	Ranking of Cause of Loss				
	1 st	2 nd	3 rd	4 th	5 th
All Industries	Overexertion, outside sources	Falls, same level	Struck by object or equipment	Falls, to lower level	Other exertions or bodily reactions
Construction	Falls, to lower level	Struck by object or equipment	Overexertion, outside sources	Falls, same level	Slip or trip without a fall

Prof. Services	Falls, same level	Overexertion, outside sources	Falls, to lower level	Roadway incidents	Struck by object or equipment
Manufacturing	Overexertion, outside sources	Falls, same level	Struck by object or equipment	Caught in, compressed by equipment	Repetitive motions, micro tasks
Healthcare	Overexertion, outside sources	Falls, same level	Intentional injury by person	Roadway incidents	Other exertions or bodily reactions
Retail	Overexertion, outside sources	Falls, same level	Struck by object or equipment	Other exertions or bodily reactions	Falls, to lower level
Transport & Warehousing	Overexertion, outside sources	Falls, same level	Roadway incidents	Other exertions or bodily reactions	Falls, to lower level
Wholesale	Overexertion, outside sources	Struck by object or equipment	Falls, to lower level	Falls, same level	Other exertions or bodily reactions
Leisure & Hospitality	Falls, same level	Overexertion, outside sources	Struck by object or equipment	Struck against object or equipment	Other exertions or bodily reactions

Study Methodology

The annual Liberty Mutual Workplace Safety Index is based on information from Liberty Mutual, the U.S. Bureau of Labor Statistics (BLS) and the National Academy of Social Insurance.

Please see the “Study Methodology” section available [here](#) for more detail.

About Liberty Mutual Insurance

Liberty Mutual’s purpose is to help people embrace today and confidently pursue tomorrow. The promise we make to our customers throughout the world is to provide protection for the unexpected, delivered with care.

In business since 1912, and headquartered in Boston, Mass., today we are the fifth largest global property and casualty insurer based on 2017 gross written premium. We also rank 68th on the Fortune 100 list of largest corporations in the U.S. based on 2017 revenue. As of December 31, 2018, we had \$41.6 billion in annual consolidated revenue.

We employ nearly 50,000 people in 30 countries and economies around the world. We offer a wide range of insurance products and services, including personal automobile, homeowners, commercial multi-peril, property, general liability, commercial automobile, surety, workers compensation, specialty lines, and reinsurance.

You can learn more about us by visiting www.libertymutualinsurance.com.

¹ The 2019 *Liberty Mutual Workplace Safety Index* is based on non-fatal 2016 injury data, with more than 5 days away from work. To allow for cost development every Index has been based on claims data 3 years prior to publication.