Understanding top risks in the workplace is the first step to protecting your business. The Liberty Mutual Workplace Safety Index helps employers, risk managers, and safety practitioners make workplaces safer by identifying critical risk areas so that businesses can better allocate safety resources.

Developed annually, the Index ranks the top 10 causes of serious, nonfatal workplace injuries by their direct costs to U.S. businesses. The 2021 Index shows that these injuries amounted to $58.61 billion in direct U.S. workers compensation costs. Even when considering only the top 10 most costly causes of injury, this translates to more than one billion dollars per week.
Top injury causes

1. **Overexertion involving outside sources** (handling objects) continues to rank first among the leading causes of disabling injuries. This event category includes injuries related to lifting, pushing, pulling, holding, carrying, or throwing objects. Overexertion costs businesses $13.30 billion in direct costs and accounts for 22.7 percent of the overall national burden.

2. **Falls on same level** ranks second, with direct costs of $10.58 billion, and accounts for 18.1 percent of the total injury burden.

3. **Falls to a lower level** ranks third at $6.26 billion and 10.7 percent of the burden.

4. **Struck by object or equipment** (being hit by objects) ranks fourth at $5.61 billion and 9.6 percent.

5. **Other exertions or bodily reactions**, which include bending, reaching, twisting, climbing, crawling, kneeling, sitting, standing, walking, and running, rank fifth at $4.71 billion and 8.0 percent of the total injury burden.

The remaining injury causes ranked 6 to 10 on the list combined for 20.1 percent of the total direct cost of disabling injuries. These injury causes include roadway incidents involving motorized land vehicles (vehicle crashes), slips or trips without falling, struck against object or equipment (colliding with objects), caught in or compressed by equipment or objects (running equipment or machines) and repetitive motions involving microtasks.

Direct costs of all disabling work-related injuries equal $58.61 billion, with the top 10 causes comprising 89.2 percent, or $52.3 billion of the total cost burden.

### Scientific methodology

The 2021 Liberty Mutual Workplace Safety Indices are based on 2018 data from Liberty Mutual, the U.S. Bureau of Labor Statistics (BLS), and the National Academy of Social Insurance (NASI). BLS non-fatal injury data are analyzed with the Liberty Mutual data to determine which events caused employees to miss more than five days of work, and then to rank those events by workers compensation costs, which are then scaled to the NASI total cost.

Looking for more comprehensive safety information? As a policyholder, you have exclusive access to risk control tools and resources through Liberty Mutual SafetyNet™ — visit [lmi.co/safetynet](http://lmi.co/safetynet).

For more information, contact your local service director or the Risk Control Consulting Center. Email anytime — [RCConsultingCenter@LibertyMutual.com](mailto:RCConsultingCenter@LibertyMutual.com) — or call 1-866-757-7324, Monday - Friday, 9 a.m. to 7 p.m. eastern.