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 2022 Index shows that these injuries amounted to $49.18 billion in direct U.S. workers compensation costs. This translates to almost one billion dollars per week that businesses spend on just the top 10 most costly injuries.
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 $12.63 billion in direct costs and accounts for 21.8 percent of the overall national burden.

2. **Falls on same level** ranks second, with direct costs of $10.26 billion, and accounts for 17.67 percent of the total injury burden.

3. **Struck by object or equipment** *(being hit by objects)* ranks third at $5.66 billion and 9.76 percent of the burden.

4. **Falls to a lower level** ranks fourth at $5.07 billion and 8.73 percent of the burden.

5. **Other exertions or bodily reactions** *(awkward postures)* ranks fifth at $4.01 billion and 6.91 percent of the total injury burden.

These top five injury causes account for 64.83 percent of the total cost burden. The remaining injury causes ranked 6 to 10 on the list combined for 19.90 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, caught in or compressed by equipment or objects (running equipment or machines), struck against object or equipment (colliding with objects), and non-roadway incidents involving motorized land vehicles.

Direct costs of all disabling work-related injuries equal $58.05 billion, with the top 10 causes comprising 84.7 percent, or $49.18 billion of the total cost burden.

**Are these injuries just the cost of doing business?**

Risk is often a part of doing business, but understanding the risk and having controls in place can protect your workers and your business. Although not comprehensive, here are some questions to ask yourself to start the process of reducing risk.

<table>
<thead>
<tr>
<th>Ask yourself</th>
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<tbody>
<tr>
<td>Can we design out the need to lift or use mechanical lifting aids?</td>
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<td>Are floors and walkways kept clear, level, and dry?</td>
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<tr>
<td>Do we restrict access underneath work areas?</td>
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<tr>
<td>Do we have fall protection in place?</td>
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<tr>
<td>Do we design our work to reduce awkward, end-range, or prolonged postures?</td>
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</tbody>
</table>

The experienced specialists of Risk Control Services understand the complexity of your industry — and the risks involved.

Liberty Mutual policyholders have exclusive access to risk control tools and resources through Liberty Mutual SafetyNet™ — visit lmi.co/safetynet to chat live with the Risk Control Consulting Center, or email them anytime at RCConsultingCenter@LibertyMutual.com

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**Scientific methodology:** the annual Liberty Mutual Workplace Safety Index is based on information from Liberty Mutual Insurance, 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. To capture accurate injury cost data, each index is based on data three years prior. Accordingly, the 2022 index reflects 2019 data.

The illustrations, instructions, and principles contained in the material are general in scope and, to the best of our knowledge, current at the time of publication. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority for interpretation or clarification.

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