U.S. businesses spend more than one billion dollars a week on serious, nonfatal workplace injuries.

Total cost of the most disabling workplace injuries: $59.59 billion
Cost of top 10 most disabling workplace injuries: $52.93 billion

1. Overexertion involving outside sources (Handling objects) - $13.98 billion (23.5%)
2. Falls on same level - $10.84 billion (18.2%)
3. Struck by object or equipment (Being hit by objects) - $6.12 billion (10.3%)
4. Falls to lower level - $5.71 billion (9.6%)
5. Other exertions or bodily reactions - $4.69 billion (7.9%)
6. Roadway incidents involving motorized land vehicle (Vehicle crashes)* - $3.56 billion (6.0%)
7. Slip or trip without fall - $2.06 billion (3.5%)
8. Repetitive motions involving microtasks - $2.05 billion (3.4%)
9. Struck against object or equipment (Colliding with objects) - $2.00 billion (3.4%)
10. Caught in or compressed by equipment or objects (Running equipment or machines) - $1.92 billion (3.2%)

* Typically involving a car or truck

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 2020 Index shows that these injuries amounted to $52.93 billion in direct U.S. workers compensation costs. This translates to more than 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 $13.98 billion in direct costs and accounts for 23.5 percent of the overall national burden.

2. **Falls on same level** ranks second, with direct costs of $10.84 billion, and accounts for 18.2 percent of the total injury burden.

3. **Struck by object or equipment** (Being hit by objects) ranks third at $6.12 billion and 10.3 percent.

4. **Falls to a lower level** ranks fourth at $5.71 billion and 9.6 percent of the burden.

5. **Other exertions or bodily reactions**, which include bending, reaching, twisting, climbing, crawling, kneeling, sitting, standing, walking, and running, rank fifth at $4.69 billion and 7.9 percent of the total injury burden.

These top five injury causes account for 69.5 percent of the total cost burden.

The remaining injury causes ranked 6 to 10 on the list combined for 19.5 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, repetitive motions involving microtasks, struck against object or equipment (colliding with objects), and caught in or compressed by equipment or objects (running equipment or machines).

Direct costs of all disabling work-related injuries equal $59.59 billion, with the top 10 causes comprising 89 percent, or $52.93 billion of the total cost burden.

Scientific methodology

The 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. BLS injury data are analyzed to determine which events caused employees to miss more than five days of work, and then ranks those events by total workers compensation costs.

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

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