



Travelers Injury Impact Report



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Injuries can occur in any business, regardless of industry or size. Knowing what those injuries are and their root causes can help business owners to develop workplace safety practices to create a safer environment, a more resilient workforce and a healthy bottom line.

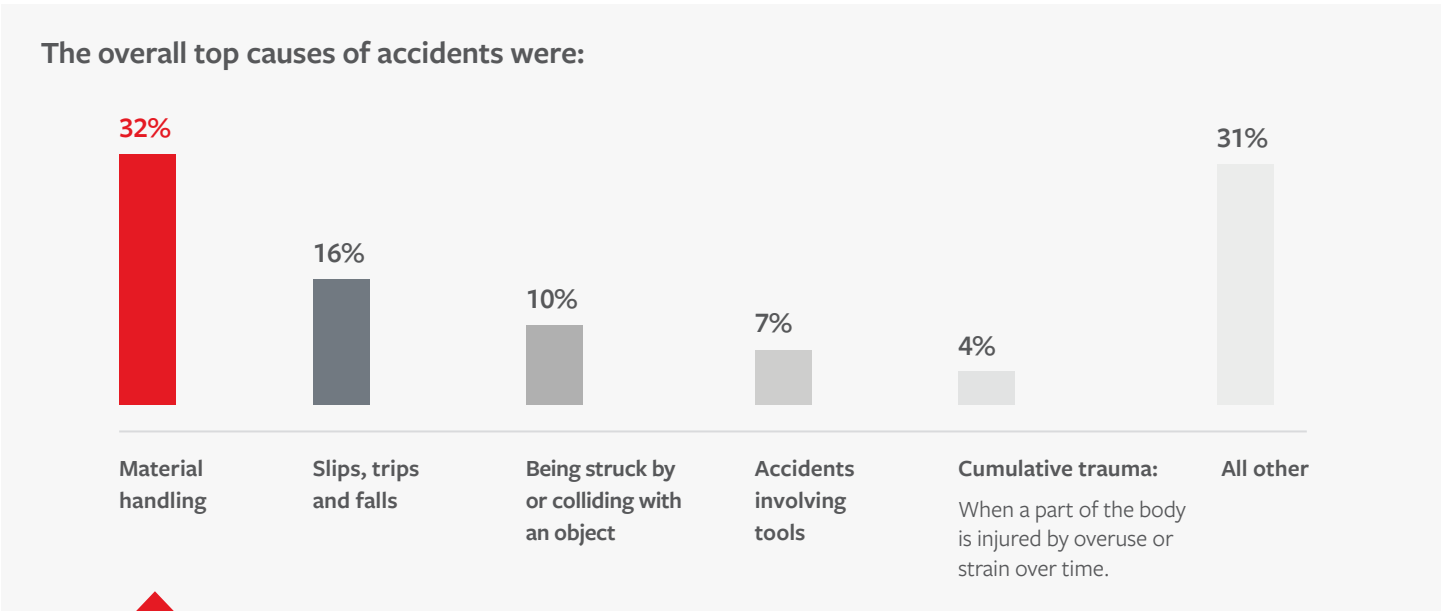
To get a better picture of what’s happening and where, Travelers recently analyzed more than 1.5 million workers compensation claims submitted from 2010 through 2014. The analysis identified the most common workplace injuries, those with the greatest severity and the top causes of accidents by business size, industry and region.



Injury causes

Number one cause of accidents crosses all categories

Material handling was the most common cause of accidents over all claims (32%), and for all businesses and industries analyzed. Manufacturing and retail sectors suffered the most injuries from material handling (37% each), followed by the oil and gas industry and large businesses (34% each).



Material handling injuries

Lifting, lowering, filling, emptying or carrying an item caused several injuries, the most frequent being:

- Strains and sprains
- Contusions
- Fractures
- Cuts or punctures
- Inflammation

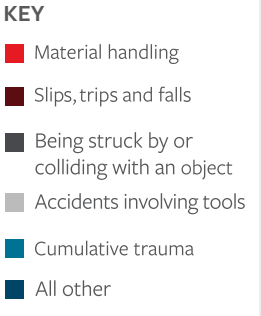




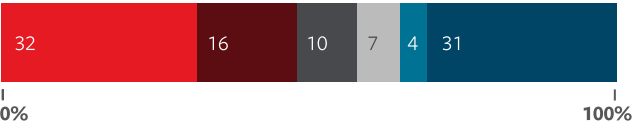
Accidents involving tools

Accidents involving tools were among the top five most common causes of injury across all industries. However, small business suffered the highest percentage of accidents involving tools (13%).

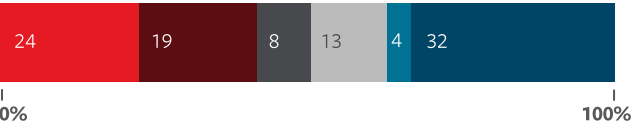
Most common accident causes overall and by business size



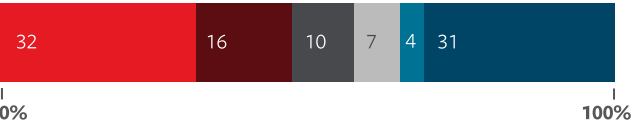
Overall



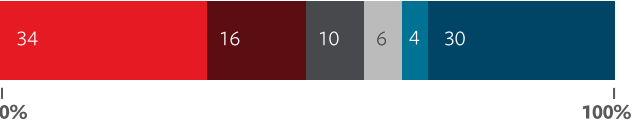
Small business



Midsize business



Large business (National Accounts)

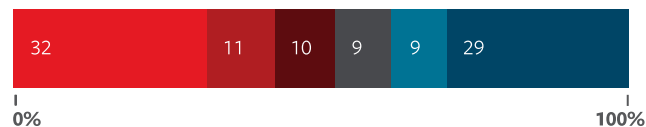


Most common accident causes by industry

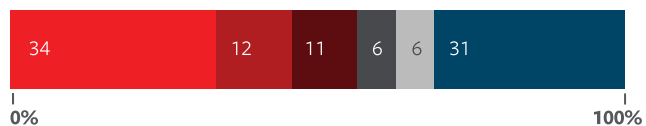
KEY

- Material handling
- Slips, trips and falls
- Being struck by or colliding with an object
- Accidents involving tools
- Cumulative trauma
- MVAs
- Fall from heights
- All other

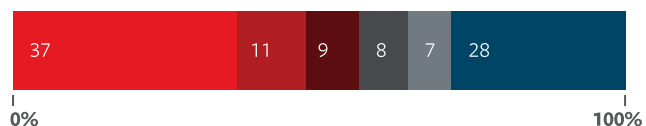
Construction



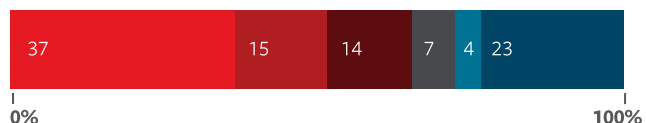
Oil & Gas



Manufacturing



Retail



Unique injury causes

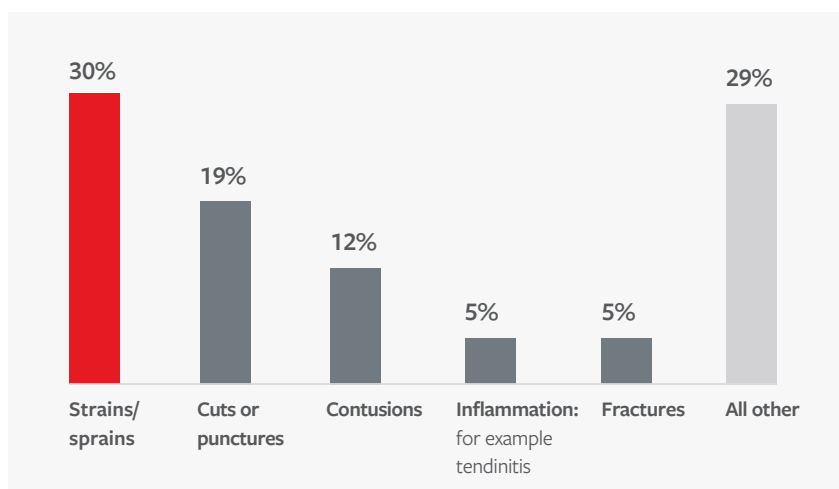
When broken down by industry, the data revealed that some industries experienced unique accident causes.

Falls from height were a key cause of injury for the construction and retail industries. Oil and gas was the only industry to have motor vehicle accidents among its top five most common injuries.

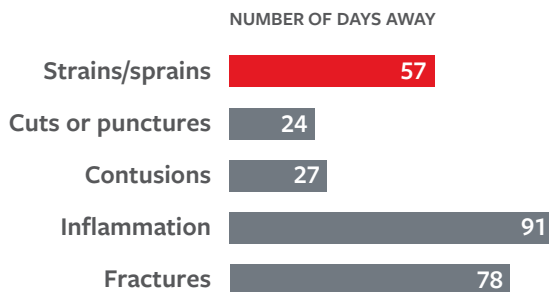
Injuries

Most common injuries

The top five injuries as a percentage of total claims were strains and sprains (30%), cuts or punctures (19%), contusions (12%), inflammation (5%) and fractures (5%). When broken down by business size and a sampling of industries, strains and sprains topped all lists for the most common type of injury except for small businesses, which experienced cuts or punctures most frequently, followed by strains and sprains. Eye injuries were among the most common injuries in both construction and manufacturing.



Data also showed the average number of days employees were away from work for each of these commonly occurring injuries:

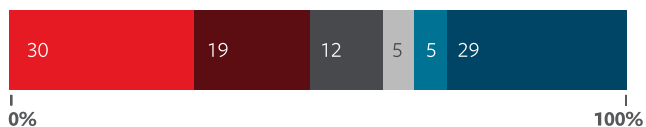


Most common injuries overall and by business size

KEY

- Strains/Sprains
- Cuts or punctures
- Contusions
- Inflammation
- Fractures
- All other

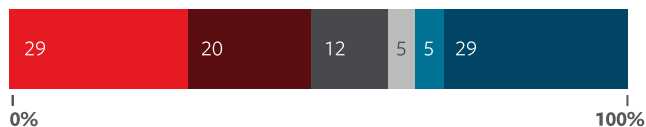
Overall



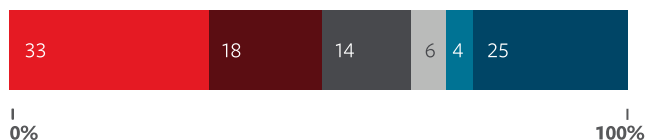
Small business



Midsize business



Large business (National Accounts)

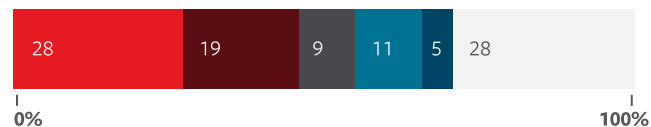


Most common injuries by industry

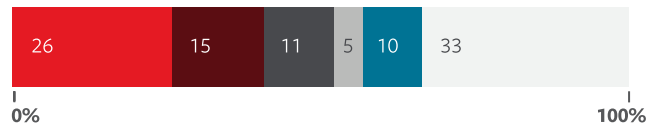
KEY

- Strains/Sprains
- Cuts or punctures
- Contusions
- Inflammation
- Fractures
- Eye injury
- All other

Construction



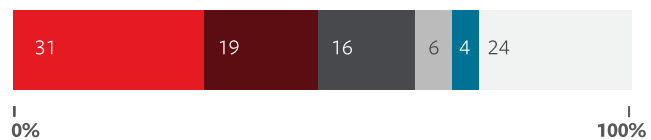
Oil & Gas



Manufacturing



Retail





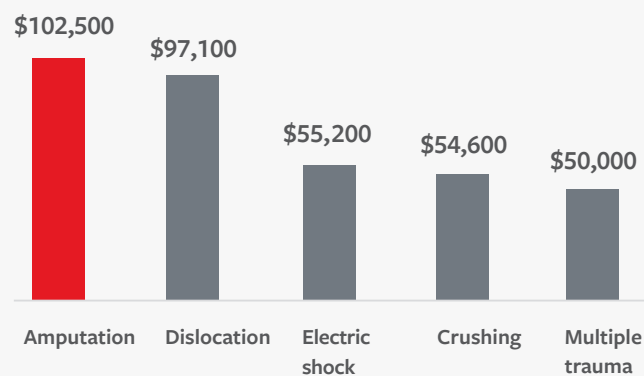
Injury costs

Costliest injuries not the most common

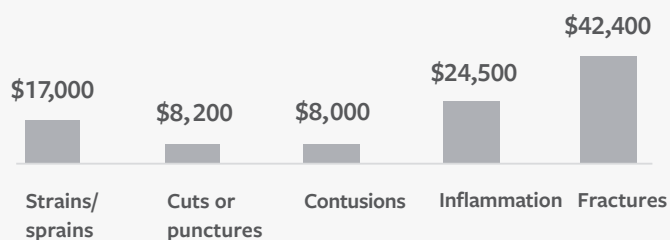
The costliest injuries were not the same injuries that occurred most often. Heading the list was amputation, which had the highest average cost* per claim of \$102,500. Dislocation was second costliest at \$97,100. Electric shock was third (\$55,200), crushing fourth (\$54,600) and multiple trauma, the fifth costliest at \$50,000.

By contrast, the average claim cost per injury for the most frequently occurring injuries ranged from \$8,000 to \$42,400 per claim.

Costliest injuries**



Average claim cost of top 5 most frequent injuries**



* Average costs reflect results for indemnity claims only and have been rounded to the nearest 100.

**According to average dollars incurred per injury over all claims.

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Injury claim costs by business size and industry

When total claim costs were broken down by business size, it showed that small businesses, midsize businesses and large businesses each spent the most claim dollars on treating dislocations.

When the data was analyzed for four industries – construction, manufacturing, retail, and oil and gas – it showed that amputation or dislocation accounted for the largest amount of claim dollars spent by each industry except oil and gas. That industry spent the most on multiple trauma injuries in which more than one body part was injured. The data also showed that construction was the only industry that spent large amounts of claim dollars on cardiovascular and electric shock injuries.

Costliest claims by industry and size*

Small business	Medium business	Large business	Construction	Manufacturing	Oil & Gas	Retail
Dislocation	Dislocation	Dislocation	Amputation	Dislocation	Multiple trauma	Amputation
Amputation	Amputation	Amputation	Head trauma	Amputation	Dislocation	Dislocation
Electric shock	Multiple trauma	Crushing	Cardiovascular	Crushing	Amputation	Crushing
Multiple trauma	Crushing	Multiple trauma	Electric shock	Burn	Head trauma	Cumulative trauma
Fracture	Head trauma	Fracture	Dislocation	Electric shock	Crushing	Fracture

*Lists in order from highest to lowest, the five injuries that account for the largest amount of claim dollars spent.

Conclusion

This analysis of five years of workers compensation claim data can provide business owners with valuable insights they can use to create a safer work environment. Knowing what causes the most common accidents – and the costliest in terms of claim costs and time away from work – can help them develop processes and training programs to avoid injuries and keep employees and their businesses healthy and thriving. Travelers has developed an approach called [*Travelers Workforce Advantage*SM](#) to help businesses establish a safer workplace and prevent employee injuries. The approach begins with the development of safety programs that focus on the employee and highlights three key areas: attracting and hiring the right candidates, onboarding and training, and supporting and engaging the current workforce.



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