

2022

Direct costs for the professional and business services industry:

Total for non-fatal workers compensation claims with more than five days away from work.

Cost in billions	Percent total
\$1.58	20.8%
\$1.29	16.9%
\$0.71	9.3%
\$0.65	8.6%
\$0.62	8.2%

Workplace Safety Index: Professional and business services

Annual report from Risk Control Services

The U.S. professional and business services industry loses more than \$7.60 billion a year to serious, nonfatal workplace injuries.

The top five causes

	Cost in billions	Percent total	
1.	\$1.58	20.8%	Overexertion involving outside sources <i>(handling object)</i>
2.	\$1.29	16.9%	Falls on same level
3.	\$0.71	9.3%	Roadway incidents involving motorized land vehicle <i>(vehicle crashes)</i>
4.	\$0.65	8.6%	Falls to lower level
5.	\$0.62	8.2%	Other exertions or bodily reactions <i>(awkward postures)</i>

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 help protect your workers and your bottom line.

Although not a comprehensive list, here are a few questions.

Ask yourself

- Do we pre-plan product delivery and storage and provide lifting aids?
- Are floors inspected regularly?
- Do we have a distracted driver policy in place?

The experienced specialists of Risk Control Services understand the complexity of the professional and business services 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

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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