

2025 Workplace Safety Index

Annual report from Risk Control Services

25
YEARS
of insights

U.S. businesses spend more than \$1 billion per week on workplace injuries, for a staggering total of more than \$58 billion per year. The top 10 causes cost U.S. businesses \$50.87 billion per year or 86.55% of total.



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

Developed annually for the past 25 years, the Index ranks the top 10 causes of serious, nonfatal workplace injuries by their direct costs to U.S. businesses.

The top 10 causes

			Cost in billions	Percent of total
1		Overexertion involving outside sources (handling object) — This event category includes injuries related to lifting, pushing, pulling, holding, carrying, or throwing objects.	\$13.70	23.31%
2		Falls on same level	\$10.52	17.89%
3		Struck by object or equipment (being hit by objects)	\$5.81	9.88%
4		Falls to lower level	\$5.78	9.84%
5		Other exertions or bodily reactions (awkward postures) — include bending, reaching, twisting, climbing, crawling, kneeling, sitting, standing, walking, and running.	\$3.90	6.63%

These top five injury causes account for 67.55 percent of the total cost.

The rest of the top 10 injury causes combined for 19 percent of the total direct cost of disabling injuries.

6		Roadway incidents involving motorized land vehicle (vehicle crashes)	\$2.84	4.83%
7		Slip or trip without fall	\$2.60	4.43%
8		Caught in or compressed by equipment or objects (running equipment or machines)	\$2.16	3.68%
9		Repetitive motions involving microtasks	\$1.83	3.12%
10		Struck against object or equipment (hitting in-place objects)	\$1.73	2.94%



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

Specialized industries come with specialized risks. This year's WSI examines common causes of injury and how they may be unique to specific industries. Learn more.



Reflecting on 25 years of the WSI

Perhaps the most concerning takeaway from 25 years of the Workplace Safety Index is that the top ten causes of loss have remained relatively stable. Although some small changes have been evident over time, the top ten causes of loss in 2025 have represented the Index in 235 out of the 250 available spots over the last 25 years, and 12 of the 15 positions not represented are explained by a coding change in 2013 to include slip or trip without a fall as its own category. Thus, outside of that coding change, the only variation in the causes of loss included in the top-10 list were non-roadway incidents involving motorized land vehicles in the tenth spot in 2022 as well as the inclusion of exposure to other harmful substances and pedestrian vehicular incidents in 2023 (representing the 2020 data year, the year of COVID-19 onset).

One of the most significant trends evident over the past 25 years is that falls on same level have shown a clear upward trend in estimated cost and proportion of total cost, averaging \$5.5B (12.4%) in 2001 to 2005 compared to \$10.1B (17.2%) from 2021 to 2025. Injuries due to repetitive motions involving microtasks appear to be reducing in impact over time. Specifically, injuries due to repetitive motions represented the sixth-ranked cause of loss and an average cost of \$2.7B from 2001 to 2005, whereas in 2021 to 2025, these injuries were not included in the top-10 list for two of those years, were ranked as either the ninth or tenth most-costly cause of loss in the other 3 years, and averaged only \$1.5B in cost.

Comparing the 2024 and 2025 Indices, struck-by injuries and falls to lower level switched between the third- and fourth-ranked causes of loss. Likewise, repetitive-motion and struck-against injuries switched between the ninth- and tenth-ranked causes of loss.

Direct costs of the most disabling work-related injuries and illnesses equal \$58.78 billion, with the top 10 causes comprising 86.55 percent, or \$50.87 billion of the total cost.

Scientific methodology: The Liberty Mutual Workplace Safety Index is based on information from Liberty Mutual, customized data from the U.S. Bureau of Labor Statistics (BLS) Office of Safety, Health, and Working Conditions, 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 2025 index reflects 2022 data.

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