







TAKE FIVE for Safety-Injury Prevention and Regulatory Requirements

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September 9, 2025

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Two Related Needs Associated with Safety

- Safety and Health of Workers
 - Preventing Injuries/Accidents/Events
 - Understanding and Managing Risk
 - Graded Approach
 - Organizational Learning and Improvement
- Compliance with Regulations and Standards
 - DOE Orders and Regulations
 - OSHA Regulations
 - Consensus Standards (i.e., NFPA, ANSI)

Liberty Mutual Insurance Workplace Safety Index



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25 YEARS
of insights

Workplace safety indices: insights and methodology

Together. We can build a safer workplace

For 25 years Liberty Mutual has published the Workplace Safety Index (WSI). Liberty Mutual's WSI estimates the top ten causes of the most serious workplace injuries – those causing an employee to miss more than five days of work – and ranks them by their direct costs of medical and lost-wage payments.

The 2025 WSI also includes indices by industry and body part. To capture accurate injury cost data, each Index is based on data three years prior. Thus, the 2025 Index reflects 2022 data.

The WSI Top Ten: results across all industries

In 2022 (2025 WSI), U.S. industries spent \$58.78 billion on the direct costs of worker injuries, and 86.6 percent of that cost (\$50.9B) was for the top 10 causes of disabling injuries and illnesses. The 10 most costly causes of workplace injuries and illnesses are as follows:

The top 10 most costly causes of injury and their direct costs to U.S. businesses

Cause	Cost (billions)	Percentage
Overexertion involving outside sources	\$13.70	23.3%
Falls on same level	\$10.52	17.9%
Struck by object or equipment	\$5.81	9.9%
Falls to lower level	\$5.78	9.8%
Other exertions or bodily reactions	\$3.90	6.6%
Roadway incidents involving motorized land vehicles	\$2.84	4.8%
Slip or trip without fall	\$2.60	4.4%
Caught in or compressed by equipment or objects	\$2.16	3.7%
Repetitive motions involving microtasks	\$1.83	3.1%
Struck against object or equipment	\$1.73	2.9%

The 2025 Liberty Mutual Workplace Safety Index ranks the top causes of serious workplace injuries by their direct cost to U.S. businesses.

"As we celebrate the 25th anniversary of the Liberty Mutual Workplace Safety Index, we reflect on its crucial role in shaping a safer work environment," notes Dorothy Doyle, SVP and General Manager, Risk Control, Liberty Mutual. "This milestone not only underscores our commitment to data-driven insights, but also reinforces the importance of proactive risk management. The Workplace Safety Index empowers risk managers to pinpoint prevalent injuries, and enables them to prioritize safety measures that protect their workforce. Together, we harness this wealth of information to address today's challenges and ensure that businesses can thrive in the future."



Dorothy Doyle
SVP and General
Manager, Risk Control,
Liberty Mutual

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Cost of Workplace Injuries

- Liberty Mutual's Workplace Safety Indices estimates the top ten causes of the most serious workplace injuries — those causing an employee to miss more than five days of work — and ranks them by their direct costs of medical and lost-wage payments.
- According to the 2025 Index, U.S. businesses spend more than \$1 billion per week on workplace injuries, for a 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.

The top 10 most costly causes of injury and their direct costs to U.S. businesses

Cause	Cost (billions)	Percentage
1. Overexertion involving outside sources	\$13.70	23.3%
2. Falls on same level	\$10.52	17.9%
3. Struck by object or equipment	\$5.81	9.9%
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7. Slip or trip without fall	\$2.60	4.4%
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The top 10 Most Frequently Cited Standards by OSHA in Fiscal Year 2024

1. Fall Protection, general requirements ([29 CFR 1926.501](#))
2. Hazard Communication, general industry ([29 CFR 1910.1200](#))
3. Ladders, construction ([29 CFR 1926.1053](#))
4. Respiratory Protection, general industry ([29 CFR 1910.134](#))
5. Control of Hazardous Energy (lockout/tagout), general industry ([29 CFR 1910.147](#))
6. Powered Industrial Trucks, general industry ([29 CFR 1910.178](#))
7. Fall Protection Training, construction ([29 CFR 1926.503](#))
8. Scaffolding, construction ([29 CFR 1926.451](#))
9. Eye and Face Protection, construction ([29 CFR 1926.102](#))
10. Machine Guarding, general industry ([29 CFR 1910.212](#))

How do these lists correlate?

Most Costly Injury types (Liberty Mutual)

- 1 Overexertion involving outside sources
2. Falls on same level
3. Struck by object or equipment
4. Falls to lower level
5. Other exertions or bodily reactions
6. Roadway incidents involving motorized land vehicles
7. Slip or trip without fall
8. Caught in or compressed by equipment or objects
9. Repetitive motions involving microtasks
10. Struck against object or equipment

Most Common Regulatory Violations (OSHA)

- 1 Fall Protection, general requirements
2. Hazard Communication, general industry
3. Ladders, construction
4. Respiratory Protection, general industry
5. Control of Hazardous Energy (lockout/tagout), general industry
6. Powered Industrial Trucks, general industry)
7. Fall Protection Training, construction
8. Scaffolding, construction
9. Eye and Face Protection, construction
10. Machine Guarding, general industry

Summary- Hazard Identification Includes Requirements and Risk

- Work Planning and Control
 - Hazard Identification
- SCoR Principles
 - Hazards are identified and evaluated for every task, every time.
 - A healthy respect is maintained for what can go wrong.