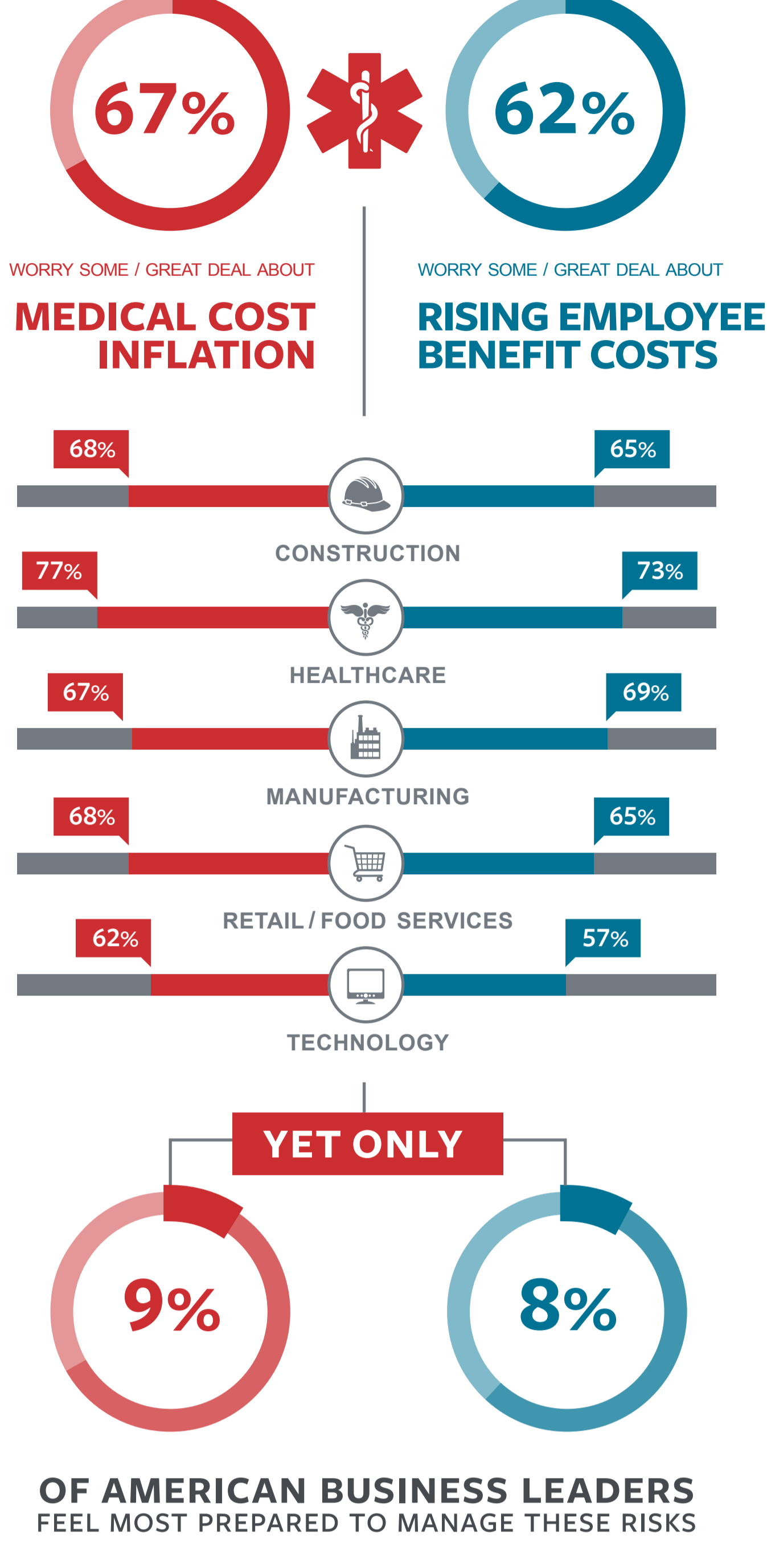


Workplace Safety can impact
THE #1 CONCERN
OF U.S. BUSINESS LEADERS

2014 BUSINESS RISK INDEX

Medical and Employee benefit costs
ARE THE TOP CONCERN



WORKPLACE INJURIES AND ILLNESSES ACCOUNT FOR MANY OF THESE COSTS



4.1+
MILLION

workers suffer a serious job-related injury or illness each year¹

OVER 50%

of recordable cases required either²



DAYS OFF WORK



JOB TRANSFER



JOB RESTRICTION



ESTIMATED ANNUAL COST OF OCCUPATIONAL INJURIES AND ILLNESSES³

\$250
BILLION

PROTECTING YOUR EMPLOYEES CAN HELP PROTECT YOUR BOTTOM LINE

WORKPLACE INJURY & ILLNESS PREVENTION IS YOUR FIRST LINE OF DEFENSE



FOR EVERY \$1 INVESTED in an effective workplace safety program,

\$4 TO \$6 MAY BE SAVED as illnesses, injuries and fatalities decline⁴



THE RIGHT WORKERS COMPENSATION CARRIER CAN HELP FOR THE INJURIES YOU CANNOT PREVENT

— 4 STEPS TO CHOOSING THE RIGHT INSURANCE POLICY —



Look for responsive local services, including integrated medical cost management capabilities designed to help control your total cost of risk



Choose a carrier that can help you design and implement proactive injury, illness, and loss prevention strategies



Make sure claims professionals are accessible, highly-trained, and have local expertise in your state



Ensure levels and types of services are adequate for the size, structure, and nature of your business

WHAT ELSE ARE U.S. BUSINESS LEADERS WORRIED ABOUT? Download the full 2014 Business Risk Index Report to find out

TRAVELERS.COM/BUSINESSRISKINDEX

#HARNESSRISK

Sources: ¹ OSHA. <https://www.osha.gov/dsg/topics/safetyhealth/OSHAwhite-paper-january2012sm.pdf>
² US Bureau of Labor Statistics. <http://www.bls.gov/news.release/osh.htm>
³ USC Davis Research, as reported in OH&S article. <http://ohsonline.com/articles/2012/01/23/us-workrelated-injuries-illnesses-cost-250-billion-annually-study.aspx>
⁴ American Society of Safety Engineers. <http://www.asse.org/newsroom/releaselframe.php?IFrameReleaseLink=releases/press362.htm>

