



2023 Travelers Injury Impact Report



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Keeping employees safe is a top priority for businesses, but injuries can still occur. As a leading workers compensation insurance provider, Travelers regularly examines its workers compensation claim data to understand who is getting injured, the causes of workplace accidents and length of recovery time.

The 2023 Travelers Injury Impact Report is the latest analysis conducted by the company to identify trends that can help inform businesses of all sizes and across all industries about workplace safety risks. Travelers analyzed more than 1.2 million workers compensation claims submitted from 2016 through 2020. The data is based on lost time claims from those accident years.



Who's getting injured?

In 2022, the Travelers Injury Impact Report found new employees, regardless of industry experience, were among the most vulnerable. This trend continued in the 2023 analysis.






34% of workplace injuries occurred during an employee's first year on the job, resulting in almost 7 million missed workdays



First-year injuries made up one-third (34%) of all workers compensation costs

Industries most affected by first-year injuries

Industry	Claims	Claim Costs
 Restaurants	53%	47%
 Construction	47%	51%
 Transportation	40%	40%

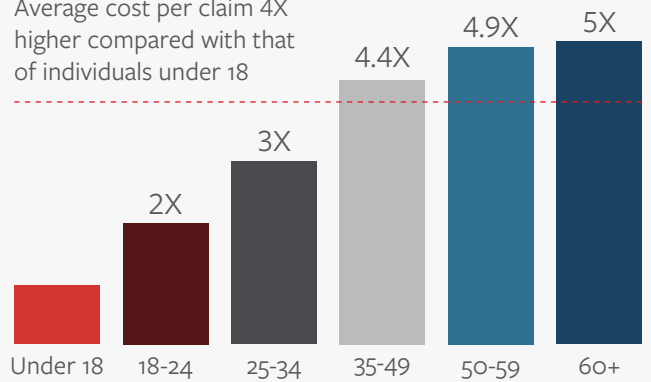


Age can also play a factor in injuries. Travelers' data shows that those in the middle age group (35-49) had the highest percentage of injuries when compared with other groups (31%). However, the average cost per claim increased with age, with costs for employees ages 60 and older totaling nearly 15% more than employees between the ages of 35 and 49 and approximately 140% more than those ages 18 to 24.

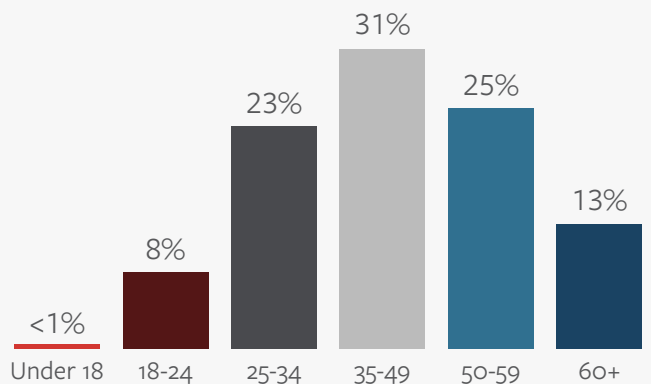
This is especially significant as the number of older employees in the workforce is growing, a trend that is expected to continue. In fact, the U.S. Bureau of Labor Statistics projects the number of people in the workforce who are 65 and older will account for more than 60% of the growth in the labor force over the 2020-2030 decade ([Source](#)).

Average cost per claim by age group

Average cost per claim 4X higher compared with that of individuals under 18



Percentage of injuries by age group



What's causing their injuries?

The top cause of accidents across all industries was overexertion (29%). Examples of this could include strains or injuries resulting from twisting, reaching, lifting, jumping, welding or using a tool or machinery, among others. In the construction and small business segments, slips, trips and falls took the top spot.

Of the top five causes, slips, trips and falls had the highest average cost per claim, followed by motor vehicle accidents. Slips, trips and falls kept injured employees out of work for an average of 83 days, while those who were involved in a motor vehicle accident were away from work for an average of 79 days.



Most common causes of workplace injuries



29%
Overexertion



23%
Slips, trips and falls



13%
Struck by an object



5%
Motor vehicle accidents

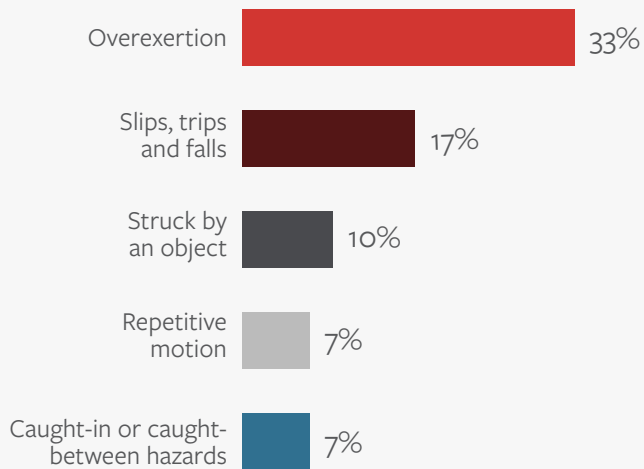


5%
Caught-in or caught-between hazards

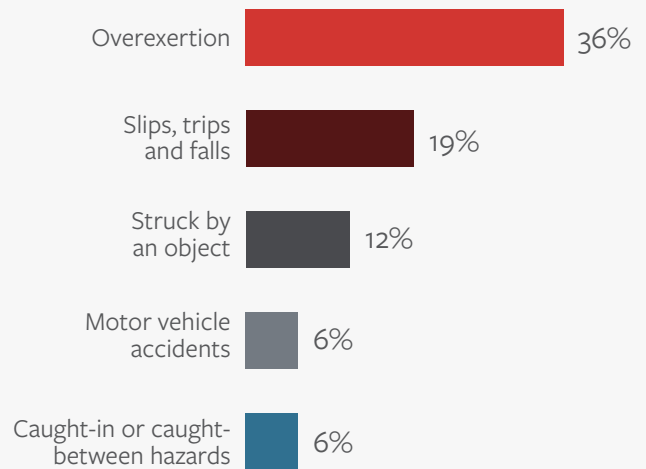
Most common causes of injuries by industry



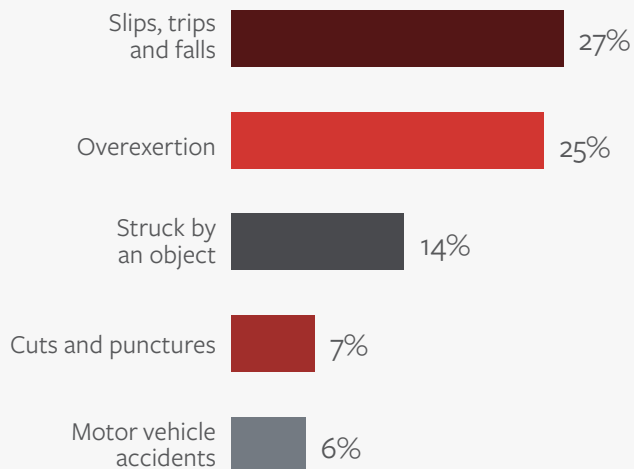
Manufacturing



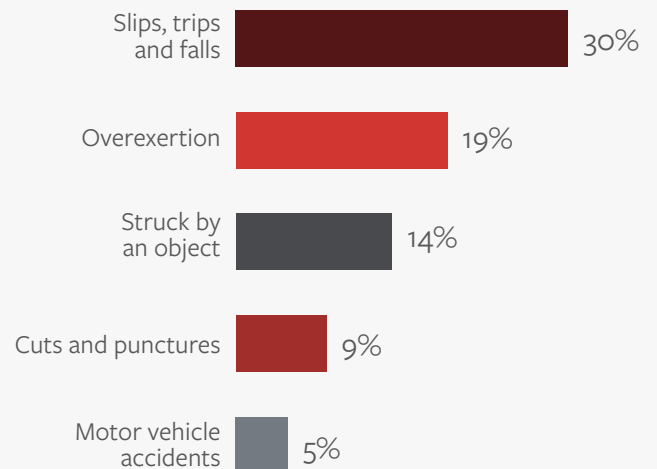
Wholesale



Construction



Small Business



What are their injuries?

Sprains and strains were the most frequent resulting injury across all claims (38%). Dislocations had the highest average cost per claim of the most common injuries, followed by fractures. Fractures were the second most expensive.

Some of the most expensive injuries overall were much less frequent. Amputations were among the most expensive claims, costing nearly five times the average, followed by electric shock and multiple trauma injuries. Together, these injuries accounted for slightly more than 1% of claims.



Most common causes of workplace injuries



38%
Strains and sprains



13%
Fractures



8%
Contusions



7%
Dislocations

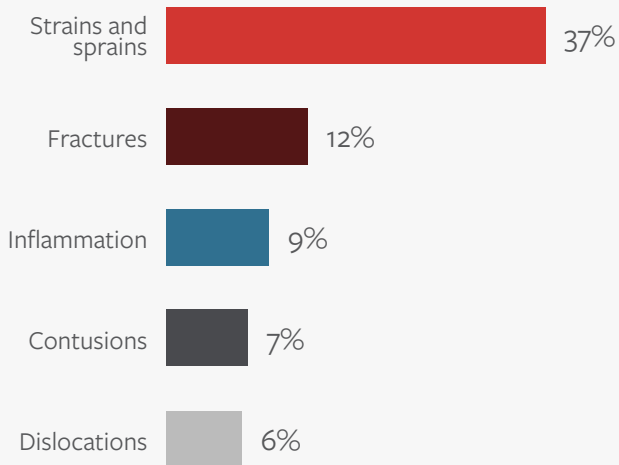


7%
Inflammation

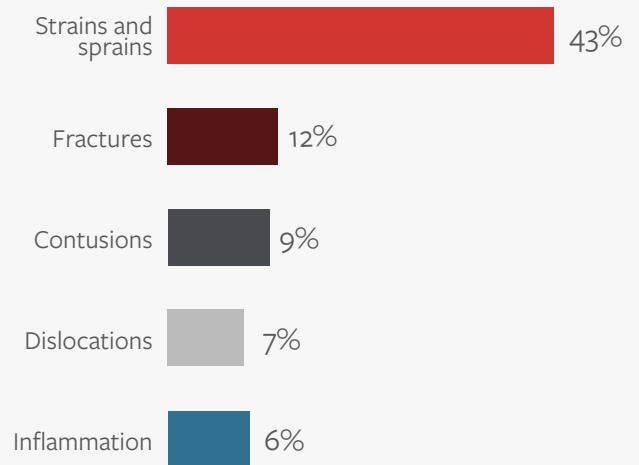
Most common injuries by industry



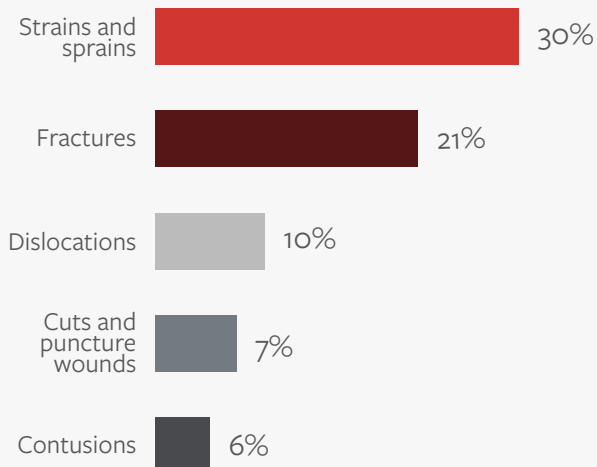
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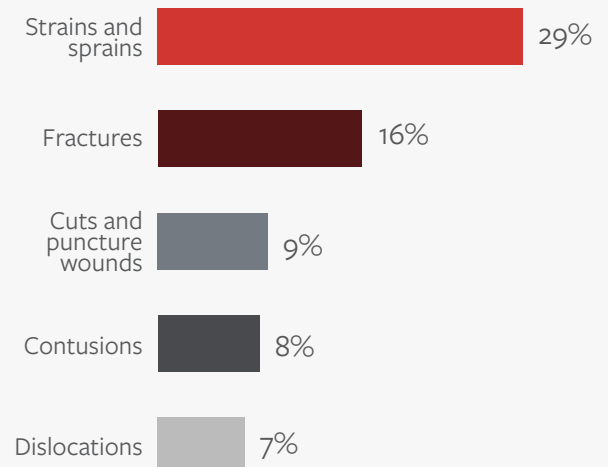
Wholesale



Construction



Small Business



Where are they getting injured?

Lower back and shoulder injuries made up one-quarter of all the claims analyzed.



Most common body parts injured



13%
Lower back



12%
Shoulder(s)



10%
Knee(s)



6%
Finger(s)

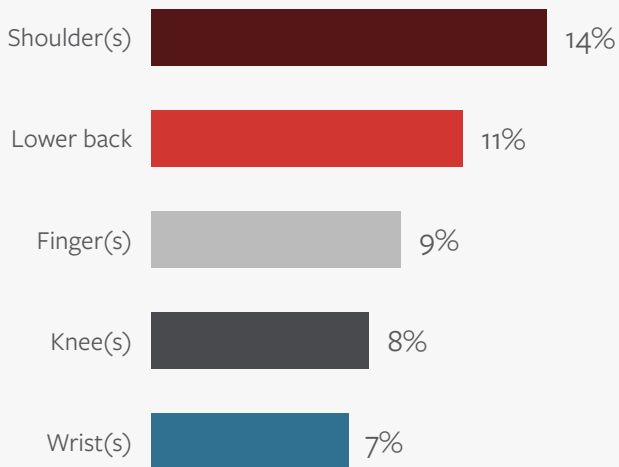


6%
Wrist(s)

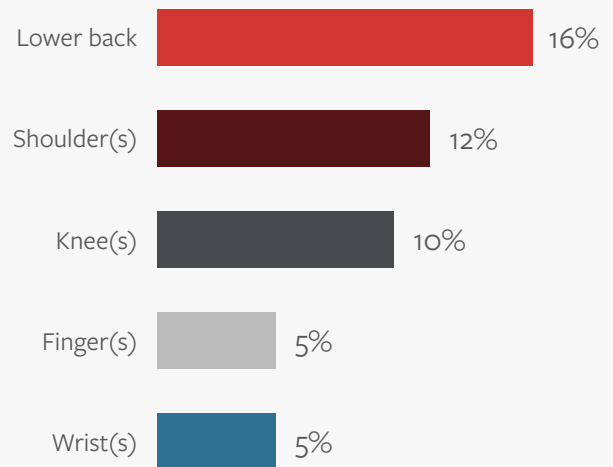
Most common body parts injured by industry



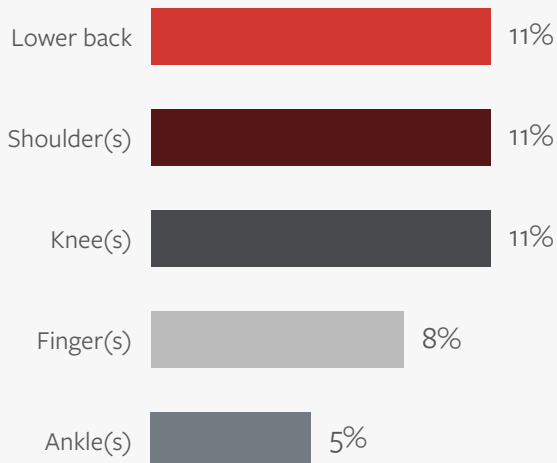
Manufacturing



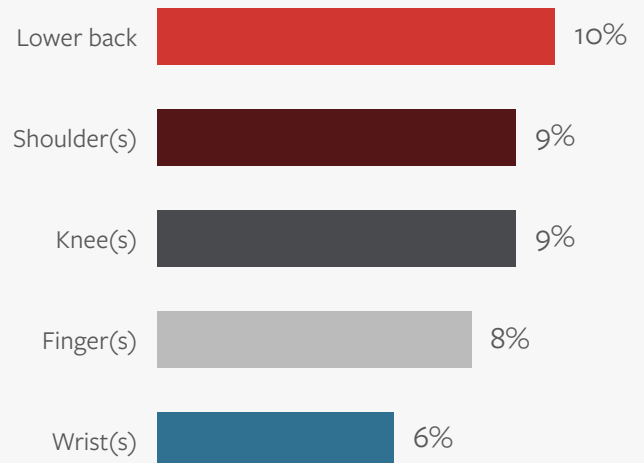
Wholesale



Construction

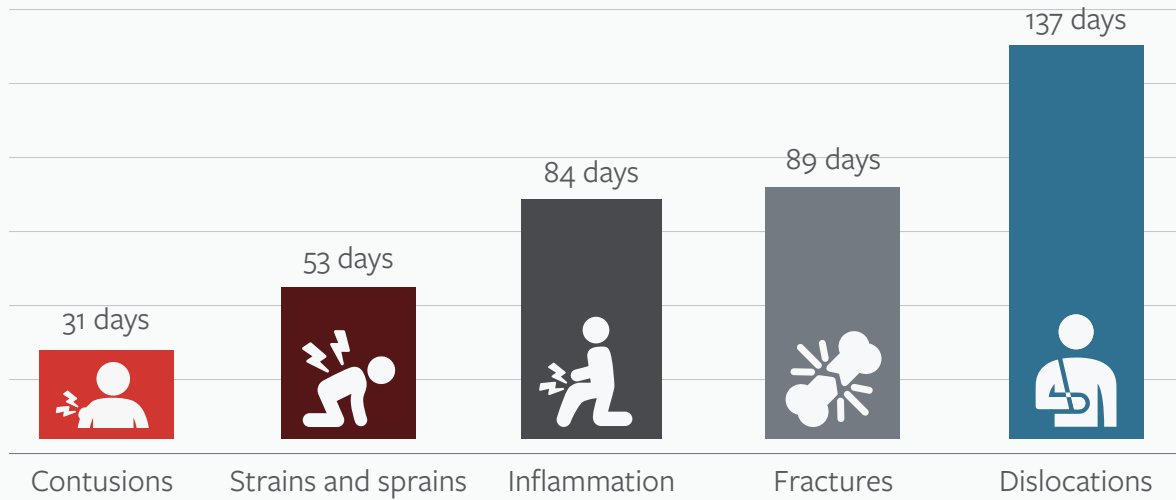


Small Business



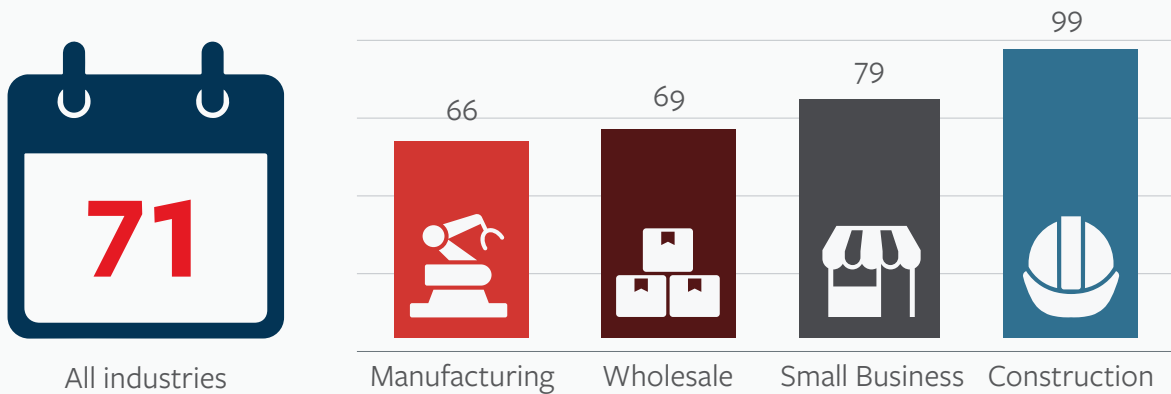
Average number of lost workdays based on injury type

Number of days away based on injury type



Across the industries analyzed, construction had the highest average number of lost workdays per injury.

Average lost workdays by industry



Why does this matter for businesses?

Understanding who is getting injured, what causes may be leading to these injuries and what the costs are, including time away from work, can help inform the processes and training programs employers put in place to help keep their employees safe and their businesses running.



Why Travelers?

As a key partner to thousands of businesses throughout the United States, Travelers knows that safe and engaged employees drive strong and productive businesses. To help customers develop a safer workforce, Travelers developed Travelers Workforce Advantage[®], a comprehensive approach consisting of three main areas of focus: supporting and engaging employees to create a culture of safety, onboarding and training, and attracting and hiring qualified candidates.

When an employee is injured, getting them back to work as soon as medically appropriate is essential to keeping a business running smoothly. Travelers combines intelligent analytics, digital capabilities and a personal touch to help achieve optimal outcomes. To support injured employees, Travelers claim professionals and nurses take a biopsychosocial approach, identifying and addressing the many factors that may affect the recovery process after an injury or illness. This results in an injured employee feeling empowered to manage their recovery, which may lead to lower disability duration, lower claim costs and increased satisfaction with the process.

For more information, visit [travelers.com](https://www.travelers.com)



[travelers.com](https://www.travelers.com)

All data except where noted is Travelers indemnity claim data, in 2016-20 accident years. Zero-dollar claims excluded. Valued 12/31/2021. Losses are unlimited and undeveloped.

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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