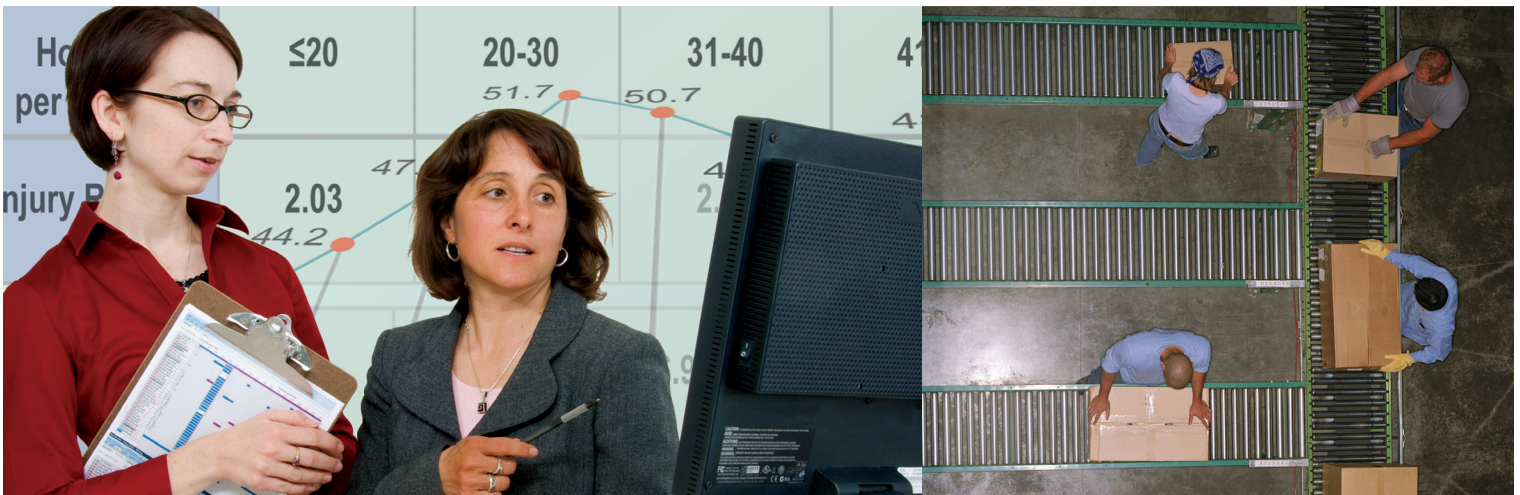


2010 Liberty Mutual Workplace Safety Index

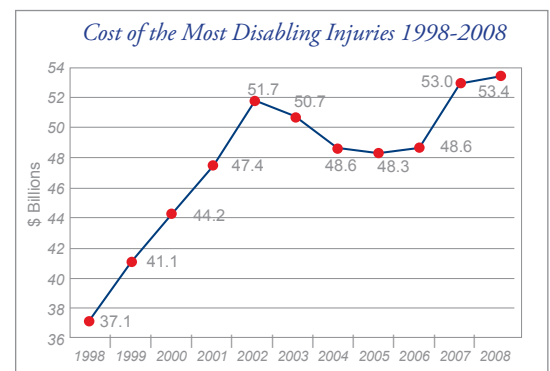


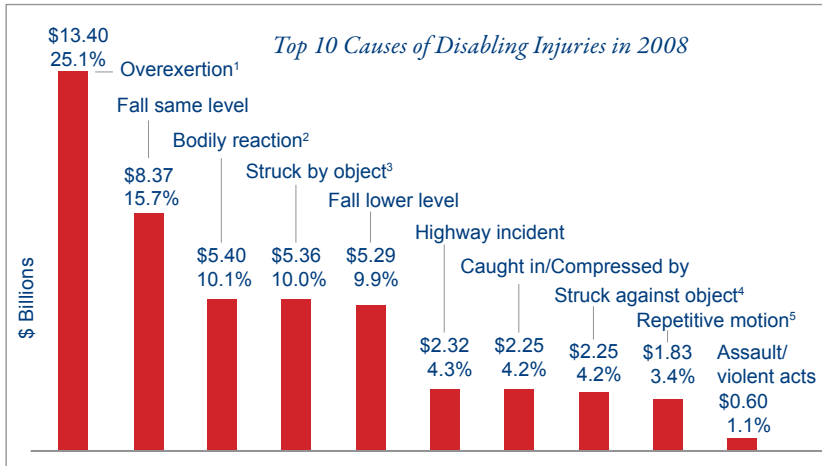
According to the 2010 Liberty Mutual Workplace Safety Index, the cost of the most disabling workplace injuries and illnesses in 2008 amounted to \$53.42 billion in direct U.S. workers compensation costs, averaging more than one billion dollars per week.

Marking its 11th year, the annual Workplace Safety Index combines information from Liberty Mutual, the U.S. Bureau of Labor Statistics (BLS), and the National Academy of Social Insurance to identify the top causes of serious workplace injuries. Using injury event definitions developed by the BLS, researchers rank those injuries that cause an employee to miss six or more days from work by total workers compensation costs. The latest Workplace Safety Index provides statistics for injuries that occurred in 2008, the most recent year for which data are available.

2008 Top Five Injury Causes

The top five injury causes, overexertion, fall on same level, bodily reaction, struck by object, and fall to lower level, accounted for 71% of the total 2008 cost burden. Overexertion, which includes injuries related to lifting, pushing, pulling, holding, carrying, or throwing, maintained its first place rank, costing businesses \$13.40 billion in direct costs. Consistent with past years, this event category accounted for more than one-quarter of the overall national burden.





¹Overexertion – Injuries from excessive lifting, pushing, pulling, holding, carrying, throwing
²Bodily reaction – Injuries from slipping or tripping without falling
³Struck by object – Such as a tool falling on a worker from above
⁴Struck against object – Such as a worker walking into a door
⁵Repetitive motion – Injuries due to repeated stress or strain

Fall on same level ranked second as a leading cause of disabling injury. This category claimed direct costs of \$8.37 billion and accounted for 15.7% of the total 2008 injury burden. Bodily reaction, which includes injuries resulting from an incident of free bodily motion (such as bending, climbing, reaching, standing, sitting, or slipping or tripping without falling), ranked third at \$5.40 billion. Struck by object took the fourth-place ranking at \$5.36 billion. Fall to lower level ranked fifth at \$5.29 billion in costs. The latter three categories each made up 10% of the total injury burden and were very close in rank.

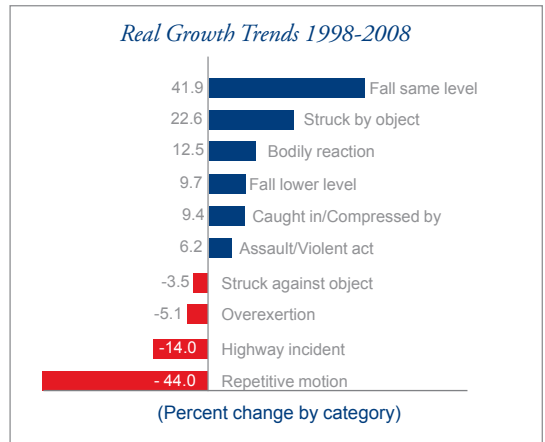
The costs of the combined fall categories, \$13.67 billion, slightly exceeded the costs of overexertion. This demonstrates that falls, when considered together, were comparable to overexertion in terms of impact on the overall cost burden.

Remaining Injury Causes

The remaining five injury events in the top 10 each accounted for less than 5% of the direct cost of disabling injuries in 2008. Highway incidents represented 4.3% of the total injury burden at \$2.32 billion; caught in/compressed by (injuries resulting from workers being caught in or compressed by equipment or objects), accounted for 4.2% of the total injury burden at \$2.25 billion; struck against object accounted for 4.2% at \$2.25 billion; repetitive motion, with related injuries, accounted for 3.5% of the burden at \$1.83 billion; and assaults/violent acts accounted for 1.1% at \$603 million. Overall, the top 10 categories comprised 88.2% of the entire cost burden of disabling work-related injuries in 2008.

Real Growth Trends 1998 to 2008

The overall real (inflation adjusted) direct costs of disabling workplace injuries increased 2% between 1998 and 2008. Fall on same level, struck by object, bodily reaction, fall to lower level, caught in/compressed by, and assaults/violent acts increased by 41.9, 22.6, 12.5, 9.7, 9.4, and 6.2%, respectively. During this same period, the real cost of disabling overexertion injuries decreased 5.1%, and repetitive motion, highway incidents, and struck against object also showed cost declines, down 44%, 14%, and 3.5%, respectively.



To learn more about the Liberty Mutual Research Institute for Safety and its programs, or to download scientific updates and our Annual Report of Scientific Activities, visit our website at www.libertymutual.com/researchinstitute.