

RISK AND REWARD



Industries With the Most Workers' Compensation Claims



Workers' compensation is a type of insurance that covers lost wages and medical benefits if an employee is injured or falls ill as a result of their job. In exchange for compensation, employees who receive these benefit payouts legally relinquish their right to sue their employer for negligence. Jobs and industries with a higher risk of injury often have more workers' compensation benefits available.



CONSTRUCTION

Most Common Causes of Non-Fatal Injury:

- ▶ Lifting
- ▶ Slips, Falls and Trips
- ▶ Twisting
- ▶ Use of Object or Machine
- ▶ Carrying Heavy Objects
- ▶ Being Struck by Heavy Objects

Frequency of Non-Fatal Injury:
4 out of every 100 employees
(2016)¹



POLICE

Most Common Causes of Non-Fatal Injury:

- ▶ Use of Object or Machine
- ▶ Slips, Falls and Trips
- ▶ Transportation Collisions
- ▶ Violent Encounters
- ▶ Exposure to Harmful Substances
- ▶ Overexertion

Frequency of Non-Fatal Injury or Illness:
4.86 out of every 100 employees
(2014)²



MANUFACTURING

Most Common Causes of Non-Fatal Injury:

- ▶ Slips, Falls and Trips
- ▶ Use of Object or Machine
- ▶ Noise or Bright Light
- ▶ Debris or Shrapnel
- ▶ Lifting

Frequency of Non-Fatal Injury or Illness:
4 out of every 100 employees
(2016)¹



TRANSPORTATION

Most Common Causes of Non-Fatal Injury:

- ▶ Overexertion
- ▶ Slips, Falls and Trips
- ▶ Transportation Collisions
- ▶ Use of Object or Machine

Frequency of Non-Fatal Injury or Illness:
4.6 out of every 100 employees
(2016)³

¹ <https://www.bls.gov/news.release/pdf/osh.pdf>

² <https://www.bls.gov/iif/oshwc/foi/police-officers-2014.htm>

³ <https://www.bls.gov/iag/tgs/iag48-49.htm>