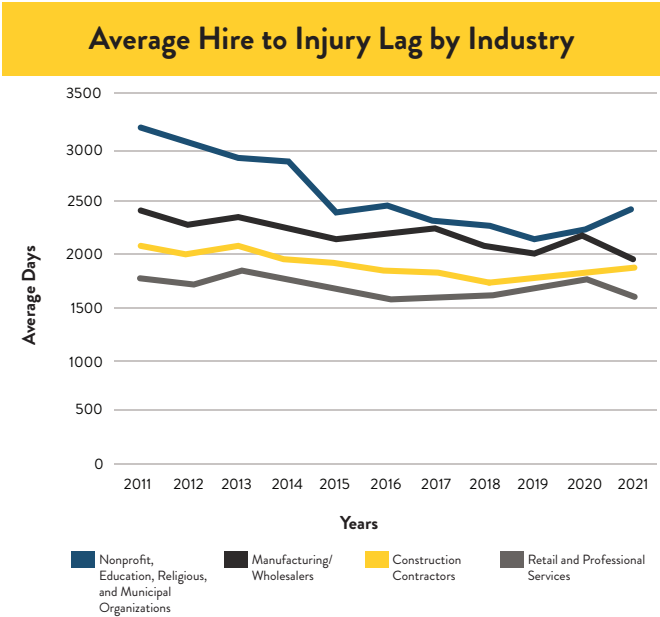
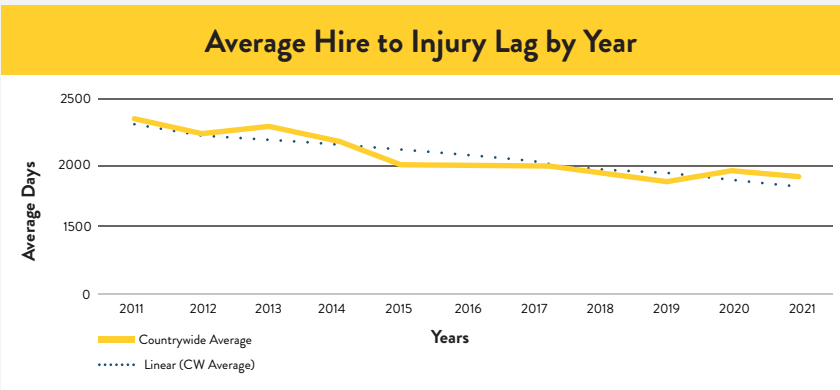


WORKPLACE INJURY TRENDS

A 10-YEAR STUDY FROM SELECTIVE INSURANCE

New analysis from Selective indicates employees are reporting a workplace-related injury 18% earlier in their tenure compared to 10 years prior.

On average, employees filed a Workers Comp claim after 5.2 years of service in 2021, compared to 6.4 years of service in 2011.



The average hire to injury lag has declined across multiple industries over ten years. The following shows the difference in the average number of tenure days when a workplace injury is reported by industry from 2011 to 2021.

Nonprofit, Education, Religious, and Municipal Organizations: ~ 792 days or 2.2 years earlier.

Manufacturing/Wholesalers: ~ 480 days or 1.3 years earlier.

Construction Contractors: ~ 202 days or a half year earlier.

Retail and Professional Services: ~ 180 days or a half year earlier.

The top three most common types of Workers Comp claims by industry from 2010 to 2021

Based solely on analysis of employee tenure and not claim frequency, the workplace injury study found that slips, falls, and strains are the most commonly reported injuries over the last ten years.

Nonprofit, Education, Religious, and Municipal Organizations	Fall/Slip Injury	<div></div>	29%
	Strain Injury	<div></div>	20.2%
	Struck/Injured By	<div></div>	20%
Construction Contractors	Strain Injury	<div></div>	22.4%
	Fall/Slip Injury	<div></div>	19.7%
	Cut/Puncture/Scrape	<div></div>	16.8%
Manufacturing and Wholesalers	Strain Injury	<div></div>	27.2%
	Cut/Puncture/Scrape	<div></div>	18.6%
	Struck/Injured By	<div></div>	16.4%
Retail and Professional Services	Cut/Puncture/Scrape	<div></div>	23.5%
	Fall/Slip Injury	<div></div>	21.1%
	Strain Injury	<div></div>	17.3%

Other less frequent types of injury include: motor vehicle related, burn/scald, striking against/stepping on, and caught in/between.

Comparing 2011 to 2021 data, the percentage of reported first-year employee injuries has gradually increased across industries that Selective monitors, aside from construction contractors:

