

OUT OF OFFICE: MOST COMMON SMALL BUSINESS WORKPLACE INJURIES

When small business employees are absent due to a workplace injury, it's no small matter. There's a **50 percent** chance that a small business will experience a workers' comp (WC) claim in the next 10 years, according to a five-year analysis of The Hartford's claims data.

29%
Percentage of small business owners who are concerned about an employee being injured at work¹

SMALL BUSINESS WORKERS' COMP CLAIMS THAT RESULT IN AN ABSENCE

TOP 3 MOST COMMON



40%
arms, hands and shoulders²



27%
feet, legs and pelvis³



20%
neck/back

TOP 3 MOST COSTLY



\$37,000
internal organs



\$34,000
multiple body parts



\$32,000
neck/back

SMALL BUSINESS INDUSTRIES WITH THE COSTLIEST CLAIMS



\$32,000
Construction



\$31,000
Transportation and public utilities



\$29,000
Finance, insurance and real estate



\$28,000
Wholesale trade



\$27,000
Services

TIPS TO HELP CREATE A SAFER WORKPLACE



Conduct regular safety audits to identify and eliminate existing hazardous conditions



Keep the floor clear of any materials that could cause a worker to trip



Provide employees with adequate personal protective equipment and/or guards

For more information, visit THEHARTFORD.COM/PREVAIL.

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METHODOLOGY

The Hartford's claims data is based on an analysis of closed workers' comp claims that include lost time (time an employee is absent from work paid due to their injury) with dates of loss between Jan. 1, 2010 – Dec. 31, 2014. The averages are based on claims paid to date. The industry classifications are defined by the Department of Labor.

¹ According to The Hartford's 2015 Small Business Success Study

² Arms, hands and shoulders refer to the upper extremity, which includes elbows, fingers/thumbs, hand, lower arm, wrist, upper arm, and clavicle.

³ Feet, legs and pelvis refer to the lower extremity, which includes the ankles, feet, toes, knees, upper legs, lower legs, and pelvic area/groin.

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