

TEXAS MUTUAL SAFETY ALERT



As a service to our policyholders, Texas Mutual shares serious workplace injury trends based on catastrophic injuries and fatalities reported to our claims department. Not all of these reported injuries are covered by workers' compensation, but our goal is to help you ensure these types of incidents do not happen in your workplace. Find safety tips below to help keep your employees safe on the job.

If you have questions, we encourage you to contact our safety services support center at **844-WORKSAFE (967-5723)** or safety@texasmutual.com.

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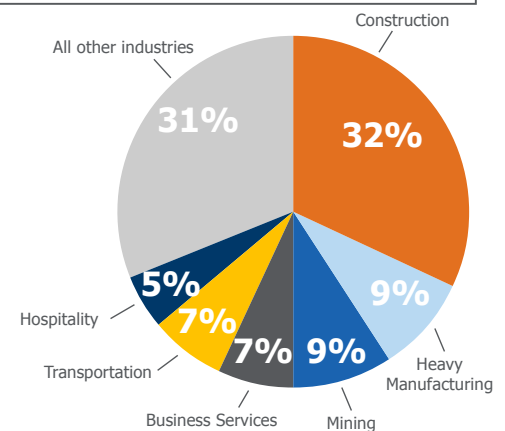
2024 INCIDENT TRENDS

In this article, we're looking back on workplace injury trends among the more serious claims reported to Texas Mutual in 2024. We're sharing this information to raise awareness about common safety hazards and assist employers in preventing similar incidents. Serious claims data includes catastrophic injuries and fatalities reported to us, some of which may have been deemed as non-compensable at a later date and were not covered by workers' compensation.

The chart to the right shows a breakdown of serious reported claims by industry. Overall, there were over 13% fewer severe injuries reported to Texas Mutual in 2024 compared to the previous year. Here are a few key takeaways:

- The construction industry remained at the top of the list but reported 20% fewer claims.
- Three other industries shown in this chart reported fewer serious injuries, including mining (-24%), transportation (-29%) and business services (-45%).
- However, heavy manufacturing reported 14% more claims and hospitality reported 41% more.

Serious incidents by industry in 2024



CONSTRUCTION INDUSTRY TRENDS

The construction industry reported over 20% fewer claims in 2024. Three specific construction industries had the largest decrease in serious injuries:

- All other specialty trade contractors (-36%)
- Electrical contractors (-46%)
- Power and communication line and related structures construction (-71%)



Despite decreases across most specific construction industries, framing contractors reported 200% more claims in 2024. Over 55% of these claims involved slips, trips or falls from heights.

Safety tips:

- If using a personal fall arrest system (PFAS), keep your lanyard clipped to an anchorage point at all times.
- Maintain three points of contact (two hands and one foot or two feet and one hand) while using ladders.
- Only use designated walkways and avoid unprotected edges.
- Keep your tools and materials close to your body to prevent them from becoming falling hazards.
- Avoid the use of a cell phone or headphones, which could distract you from hearing warnings from others or hazards like creaking flooring or splintering wood.

HOSPITALITY INDUSTRY TRENDS

The hospitality industry reported 41% more claims in 2024 than 2023. Over 40% of these claims involved employees with one to six years on the job. The majority of the 2024 reported claims were from miscellaneous causes, which included employees collapsing due to unknown medical conditions, having a stroke or being assaulted.

Although no motor vehicle accidents (MVAs) were reported from the hospitality industry in 2023, multiple MVA injuries were reported in 2024. All of these injuries occurred after dark, and half of them, unfortunately, claimed the lives of the employees.



Safety tips:

- Always ensure your vehicle is properly maintained, including lights, tires and brakes.
- Avoid distractions such as cell phones or eating while driving.
- Be extra vigilant for wildlife, especially deer, which are more active at night.
- Increase following distance to allow for increased reaction time.
- If you feel fatigued, pull over to a safe location and rest before continuing your drive.

BURNS FROM FIRE OR FLAME

Despite fewer claims in all injury categories across industries, there was no reduction in the number of burns or scalds from heat or cold in 2024. This may be attributed to a nearly 67% increase in injuries among employees with less than one year of experience who were injured by direct contact with either fire or flame. This trend occurred in multiple industries, including construction and heavy manufacturing.



Safety tips:

- Ensure that fire safety equipment such as fire extinguishers, sprinklers and fire alarms is maintained.
- Report any fire safety hazards to a supervisor.
- Do not try to fight a fire unless trained to do so.
- In the event of a fire emergency, follow your company's evacuation plan.
- Wear the appropriate personal protective equipment (PPE) when working around flames.

GET FREE SAFETY RESOURCES

Texas Mutual policyholders have access to thousands of free training materials in our multimedia [safety resource center](#), including our safety catalog with up-to-date resources.

To access the free materials, log in to your texasmutual.com account and select Safety. If you need help accessing the safety resource center or you have a workplace safety question, call us toll-free at **844-WORKSAFE (967-5723)**.