

Workers' Compensation: Five Most Common Injuries

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According to the *Insurance Journal*, the five most common *Workers' Compensation* claim injuries include:

- Strains and sprains (30%)
- Cuts or punctures (19%)
- Contusions (12%)
- Inflammation (5%)
- Fractures (5%)”

The Department of Labor also lists strains and sprains as the top workplace injury. Many of these injuries take place while working in traditional blue collar jobs. For example:

- Strains and sprains can occur from overexertion in material handling jobs.
- Eye injuries most often happen while working in construction or manufacturing jobs.
- Object impact and injuries from machinery or tools often arise in warehouses, manufacturing, and construction jobs.

Slip and fall injuries and repetitive motion injuries can occur in any workplace environment, but falls appear to be more prevalent in jobs that require outdoor activities. Vehicle accidents also contribute to the top five injuries reported under *Workers' Compensation* claims. Disturbingly, workplace violence is listed as a top cause of workplace injuries—this violence includes fights and confrontations in addition to violent retaliatory attacks.

According to studies, four jobs pose the highest risk of injury and represent 20% of all *Workers' Compensation* benefit recipients:

- Police/security officers
- Nursing aides, orderlies, attendants
- Cleaning service workers
- Tractor-trailer/heavy truck drivers

Each requires a high level of physical exertion and possible exposure to dangerous conditions.

All New Jersey employers not covered by federal programs must have workers' compensation coverage or be approved for self-insurance. In some cases, employers or carriers reject valid workers' compensation claims because they are unaware of the facts surrounding the injury, or the laws protecting employees.

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National Law Review, Volumess VI, Number 308

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