

# What Are the 3 Primary Workers' Compensation Claims?

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**Workers' Compensation Handle Many Claims Of Which There Are Three Primary Ways Workers Get Injured. What Are They?**

1. Handling objects; discrimination; workplace violence.
2. Slips, trips and falls; lockout, tagout; radiation.
3. Handling objects; slips, trips and falls; drug and alcohol.
4. Handling objects; slips, trips, falls; collisions with an object.

## **ANSWER**

Handling objects; slips, trips, falls; collisions with an object.

## **WHY IS IT RIGHT**

There are a multitude of ways to become injured at the workplace.

The Travelers Companies, Inc. Injury Impact Report provides the top injuries sustained in the workplace.

1. **Strains and sprains** comprise 30% of total claims and are the most frequently claimed
2. **Cuts or punctures** are 19% of total claims
3. **Contusions**, or bruises, make up 12% of claims
4. **Inflammation** follows with 5% of total claims
5. **Fractures** are 5% of claims from 2010-2014

These injuries can occur due to a variety of accidents. both the injury and cause that help occupational safety professionals minimize further health risks.

There are some helpful safety and prevention strategies that can help minimize the need for workers' compensation.

1. Wearing personal protective equipment is an important safety tip for those working in hazardous areas or with hazardous materials.
2. Erecting a buffer between hazards and employees can also minimize health risks. If at all possible, removing the hazard altogether is the optimum way to ensure safety.
3. The best prevention strategy is to train employees and employers frequently.

Creating a learning environment focused on safety promotes a healthy and safe workplace.

### **Preventing Injury as a Career**

The most ideal strategy is preventing an injury before workers' compensation is needed. Occupational Safety professionals like ergonomists and hygienists work diligently to improve the workplace so that workers minimize their chance of an accident.

### **WHY IS EVERYTHING ELSE WRONG**

Workers compensation varies depending on the severity of the injury. The Travelers Companies says that injuries such as broken bones, electric shock or those requiring amputation need the most compensation. But fortunately, these kinds of injuries make up the least occurrences.