

2025 Workplace Safety Index: Retail

Annual report from Risk Control Services



The U.S. Retail industry loses nearly \$5.11 billion a year to serious, nonfatal workplace injuries.

Ask yourself

Do we regularly conduct assessments to identify and control slip, trip, and fall hazards?

Is the housekeeping and storage arrangement in the stock area controlled to prevent struck-by incidents?

Are ladders appropriate for the job and inspected periodically?

Direct costs for the Retail industry:

Total for non-fatal, work-related injuries and illnesses with more than five days away from work.

The top five causes				
			Cost in billions	Percent of total
1		Overexertion involving outside sources <i>(handling object)</i>	\$1.49	29.2%
2		Falls on same level	\$1.13	22.1%
3		Struck by object or equipment <i>(being hit by objects)</i>	\$0.56	10.9%
4		Falls to lower level	\$0.37	7.3%
5		Other exertions or bodily reactions <i>(awkward postures)</i>	\$0.37	7.2%

Are these injuries just the cost of doing business?

Risk is often a part of doing business, but understanding the risk and having controls in place can help protect your workers and your bottom line. Have you done all you can to help mitigate the risk of these injuries?

The experienced specialists of Risk Control Services understand the complexity of the retail industry – and the risks involved.



Liberty Mutual policyholders have exclusive access to risk control tools and resources through Liberty Mutual SafetyNet™ – visit lmi.co/safetynet to chat live with the Risk Control Consulting Center, or email them anytime at RCConsultingCenter@LibertyMutual.com

Scientific methodology: The Liberty Mutual Workplace Safety Index is based on information from Liberty Mutual, customized data from the U.S. Bureau of Labor Statistics (BLS) Office of Safety, Health, and Working Conditions, and the National Academy of Social Insurance (NASI). BLS non-fatal injury data are analyzed with the Liberty Mutual data to determine which events caused employees to miss more than five days of work, and then to rank those events by workers compensation costs, which are then scaled to the NASI total cost. To capture accurate injury cost data, each index is based on data three years prior. Accordingly, the 2025 index reflects 2022 data.

The illustrations, instructions, and principles contained in the material are general in scope and, to the best of our knowledge, current at the time of publication. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority and/or your own independent legal counsel for interpretation or clarification.