

TEXAS MUTUAL SAFETY ALERT



JANUARY 2021

As a service to our policyholders, Texas Mutual shares common workplace injuries reported to our claims department. Our goal is to help you ensure these types of incidents do not happen in your workplace. Find tips and suggested e-Learning training courses below to help keep your employees safe on the job. **To access the e-Learning courses, policyholders can log in to their [texasmutual.com](https://www.texasmutual.com) account and then use the new links below.**

If you have questions, we encourage you to call our safety services support center at **844-WORKSAFE (967-5723)** between 8 a.m. and 5 p.m. CST.

IN THIS ALERT

2020 incident trends

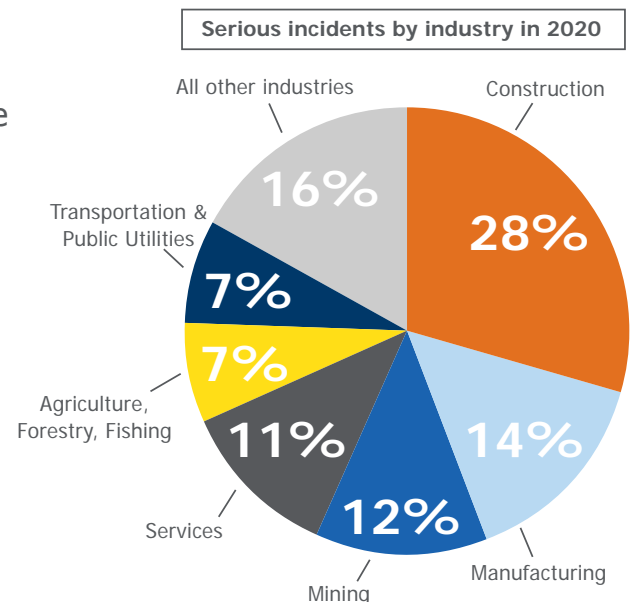
- Slips, trips and falls
- Motor vehicle crashes
- COVID-19

2020 INCIDENT TRENDS

2020 was a year of challenges, adjustments and renewed focus on workplace safety. We're looking back on workplace injury trends among more serious claims reported to Texas Mutual to help spread awareness and assist employers in preventing similar incidents. Serious claims data includes catastrophic injuries and fatalities reported to Texas Mutual, 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 type of industry. Overall, there were significantly less claims reported to Texas Mutual in 2020 due to a variety of reasons, but there are a handful of noticeable takeaways from the previous year.

- The construction industry remained at the top of the list, accounting for almost 30% of serious claims.
- The manufacturing industry had the second highest number of serious reported claims, surpassing services and mining from the previous year.
- The services; agriculture, forestry and fishing; and transportation and public utilities industries were responsible for roughly the same percentage of serious claims between 2019 and 2020.



SLIPS, TRIPS AND FALLS

Slips, trips and falls were the highest cause of injury among reported serious claims. While this is more prevalent in the construction industry where employees are working at heights, many incidents also stemmed from ladder usage and same-level falls across industries.

- **Ladder usage.** Always find the appropriate ladder for the job and fully stabilize it before climbing. While climbing, keep your hands free to allow for proper contact with the rails.
- **Falls from heights.** Ensure that fall protection measures are in place when working at elevations of 4 feet or above in general industry and 6 feet in construction. If you're using a personal fall arrest system, stay attached to the anchorage point at all times.
- **Falls on the same level.** Slips, trips and falls on the same level can also cause serious injuries. Do your part by cleaning up spills, reporting any known flooring hazards and keeping walkways clear.



e-Learning course suggestions:

[Ladder Safety](#)

[Fall Prevention/Protection](#)

[Floor/Walkway Safety Audit](#)

MOTOR VEHICLE CRASHES

Despite fewer drivers on the roads during the past year, dangerous driving habits persisted, further emphasizing roadway safety as a major concern as we move into 2021. Motor vehicle crashes were the second-highest cause of injury in more serious reported claims. While distractions and impairment are significant hazards to consider, some of the most basic driving rules are still causing accidents and deaths.

- **Seatbelts.** Wear a seatbelt at all times, whether you are a driver or passenger. Numerous studies have shown that a seatbelt greatly improves your chances of surviving a crash.
- **Speed.** Speeding is one of the highest causes of deadly crashes. Even when traffic is light, it's crucial to obey the posted speed limit and slow down in poor weather.
- **Focus and alertness.** Driving while fatigued, distracted or impaired can alter your judgement and slow your reaction time. Always make driving your only priority while behind the wheel.



e-Learning course suggestions:

[Alert Driving](#)

[Driving Hazard Recognition](#)

[Fatigue Avoidance](#)

COVID-19

2020 introduced a new claim category: COVID-19. COVID-19 illnesses and deaths were one of the most reported serious claims. Although most industries were affected, manufacturing and services businesses were among the industries that reported the highest number of serious COVID-19-related claims.

As we move into 2021, it's important to continue precautions at home and in the workplace. The following tips are recommended by the Centers for Disease Control and Prevention (CDC).

- Follow good hygiene practices such as covering your mouth and nose during a cough or sneeze and washing your hands frequently.
- Avoid touching your eyes, nose and mouth with unclean hands.
- Wear a face mask in public settings and stay at least 6 feet away from anyone outside of your household.
- Clean and disinfect your workstation and other frequently touched surfaces on a daily basis.
- Monitor yourself for COVID-19 symptoms and stay home if you are sick or suspect exposure.

For more COVID-19 information, visit our [Coronavirus Resources](#) page.



e-Learning course suggestions:

[Hand Wash & Hygiene](#)

GET FREE SAFETY RESOURCES

Texas Mutual policyholders have access to thousands of free training materials in our multimedia [safety resource center](#). This includes access to our robust safety catalog with up-to-date resources, 400 free e-Learning online training courses and more. With e-Learning, you can assign safety courses to your employees to help train them and keep them safe.

To access the free materials, log into 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)**.