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Employee safety at work is a top concern for small business owners, according to a survey sponsored by EMPLOYERS a provider of small business workers' compensation insurance.

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First, a bit of good news for the millions of Americans who work for small businesses: Employee safety at work is a top concern for small business owners, according to a survey sponsored by [EMPLOYERS](#) a provider of small business workers' compensation insurance.

Workplace safety risks were cited as the source of greatest worry and the area where small business owners expect to dedicate most of their attention this year, more than professional liability risks, cyber-security risks, natural disaster risks and terrorism risks.

“Small business owners realize they have to protect their most valuable assets – their employees,” said EMPLOYERS Chief Operating Officer Stephen V. Festa. “Employee injuries can carry a significant cost, not only in terms of medical and workers’

compensation expenses, but also in terms of lost productivity and potentially lower

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Natural disaster risks	10%
Terrorism risks	0.2%

Which one of the following types of risks do you expect to spend the most time addressing in 2014?

Risk	EMPLOYERS Survey
Workplace safety	35%
Professional liability	24%
Cyber-security	23%
Natural disasters	11%
Terrorism	1%

“We wanted to see how prepared small business owners believe they are for the types of injuries that are most common in the workplace, or if they were placing too much emphasis on events that are unlikely to occur,” Festa said. “We were relieved to find that the most common type of injuries – slips, trips and falls – was cited most often. However, we were surprised that almost four out of five small business owners did not claim to be most prepared for them.”

Slips, trips and falls account for nearly a quarter of all nonfatal workplace injuries¹ and 15 percent of all fatal workplace injuries² that occur in the private sector, according to the [U.S. Bureau of Labor Statistics](#). Other common causes of workplace injuries that small business owners said they are prepared to handle include motor vehicle accidents (12 percent) and employees coming into harmful contact with objects and equipment (12 percent).

Small business owners felt least prepared to address acts of violence or fires or explosions that occur at the workplace.

More results from the survey:

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	Survey	illnesses(1)	illnesses(2)
Slips, trips, falls	21%	24%	15%
Motor vehicle accident	12%	5%	41%
Contact w/ objects & equipment	12%	25%	16%
Sprains, strains, tears	10%	—	—
Fire / explosion	8%	0.2%	3%
Repetitive motion injury	7%	3%	0%
Exposure to harmful substance or environment	7%	4%	7%
Act of violence	4%	4%	17%

For which one of the following workplace risks is your business least prepared?

Event or Exposure	EMPLOYERS	Event / Exposure % of all nonfatal	Event / Exposure % of all fatal
		Survey injuries / illnesses(1)	injuries / illnesses(2)
Act of violence	29%	4%	17%
Fire / explosion	17%	0.2%	3%
Motor vehicle accident	13%	5%	41%
Exposure to harmful substance or environment	12%	4%	7%
Repetitive motion injury	6%	3%	0%
Slips, trips, falls	5%	24%	15%

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