

TEXAS MUTUAL SAFETY ALERT

SAFETY FIRST

JANUARY 2026

As a service to our policyholders, Texas Mutual shares serious workplace injury trends based on catastrophic injuries and fatalities reported to our claims department. Not all of these reported injuries are covered by workers' compensation, but our goal is to help you ensure these types of incidents do not happen in your workplace. Find safety tips below to help keep your employees safe on the job.

If you have questions, we encourage you to contact us at **844-WORKSAFE (967-5723)** or safety@texasmutual.com.

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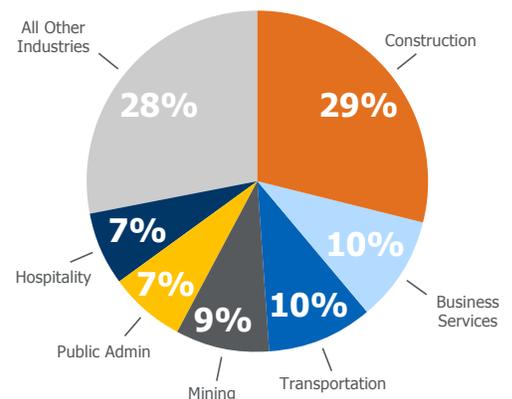
2025 INCIDENT TRENDS

In this article, we're looking back on workplace injury trends among the more serious claims reported to Texas Mutual in 2025. We're sharing this information to raise awareness about common safety hazards and assist employers in preventing similar incidents. Serious claims data includes catastrophic injuries and fatalities reported to us, 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 breaks down serious reported claims by industry for 2025. Overall, there were roughly 13% fewer severe injuries reported to Texas Mutual in 2025 compared to 2024. Here are some insights:

- While construction still led all industries, it saw a 13% decline in serious claims. This is the second year in a row that construction industry claims have declined.
- Other industries with notable decreases from 2024 included agriculture (-52%), wholesale (-35%), consumer goods (-43%) and heavy manufacturing (-45%).
- On the other hand, business services experienced a 17% increase and public administration more than doubled the number of serious incidents.

Serious incidents by industry in 2025



These changes highlight an ongoing shift within our policyholders: traditional industrial sectors reporting improved safety outcomes, and increased risk surfacing in public-facing and service-based fields.

CONSTRUCTION INDUSTRY TRENDS

The construction industry reported about 13% fewer claims in 2025. Four specific construction industries had the largest decrease in serious injuries:

- Framing contractors (-78%)
- Structural steel and precast concrete contractors (-78%)
- Electrical contractors (-67%)
- Highway, street and bridge construction (-64%)



The most common types of serious injuries across construction sectors are slips, trips or falls, motor vehicle incidents, and struck-by injuries.

! Safety tips:

- Ensure ladders and scaffolds are inspected and secured before each use.
- Keep walkways free of debris, tools and cords that can cause trips or slips.
- Wear high-visibility vests and hard hats wherever vehicles or heavy equipment are being operated.
- Set up exclusion zones to keep employees clear of moving equipment and vehicles.
- Follow all safety rules and avoid distractions while on the jobsite.

MINING INDUSTRY TRENDS

While reported mining incidents decreased by almost 12% in 2025, one-third of these claims involved employees being struck by something or caught in, under or between machinery or objects.

Notably, 75% of mining industry claims involved employees with less than 2 years of experience with their employer. This highlights the importance of frequent communication of hazards and safety requirements to all employees.



! Safety tips:

- Avoid standing near suspended loads, moving belts or rotating machinery.
- Do not remove any machine guards or emergency stop devices from equipment.
- Follow lockout/tagout procedures for equipment before conducting maintenance or repairs.
- Attend regular safety meetings and pre-shift briefings and ask questions if you're unsure of any instructions.
- Model safe work practices to support new employees.

MOTOR VEHICLE HAZARDS

In 2025, Texas Mutual received motor vehicle–related claims across nearly every industry. The construction and transportation sectors alone accounted for 50% of these claims, underscoring their elevated exposure to roadway and equipment-related risks.

Additionally, more than half of all reported motor vehicle incidents involved collisions with another vehicle rather than single-vehicle events. Together, these trends highlight the importance of consistent defensive driving programs, driver awareness training and ongoing safety education to reduce the frequency and severity of motor vehicle incidents.



Safety tips:

- Always wear your seatbelt and practice safe driving techniques, including avoiding the use of mobile devices.
- Attend regular defensive driving training.
- Limit driving hours, take rest breaks and plan routes to reduce fatigue from long or irregular shifts.
- Conduct pre-trip vehicle inspections and maintain your vehicle to prevent mechanical failures.
- When working on or near a roadway, wear high-visibility clothing and ensure there's clear signage to alert drivers of your presence.

GET FREE SAFETY RESOURCES

Texas Mutual policyholders have access to thousands of free training materials in our multimedia safety resource center, including our safety catalog with up-to-date resources.

To access the free materials, log in to your [texasmutual.com](https://www.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)**.