ZURICH
Resilience Solutions

Manufacturing

Insights into Risk and Emerging Trends

Loss Costs in Workers' Comp, Liability and Auto

2025

The average cost of a manufacturing worker's compensation claim: **$15K**

As of 2023, total employment returned to pre-pandemic levels (~12.9 million), marking only the second time since the 1970s that a full recovery followed a recession[1].

The U.S. Bureau of Labor Statistics (BLS) reports that non-fatal injuries and illnesses in manufacturing declined by approximately 10% in 2023, dropping from around 396,800 cases in 2022 to about 355,800[2].

The Total Recordable Cases (TRC) rate also decreased to 2.8 per 100 full-time equivalent (FTE) workers, as part of roughly 2.6 million reported cases across all private industries[2].

While the reduction in recorded injuries is encouraging, long-term progress depends on better training for new employees, improved ergonomic measures and a stronger overall safety culture. This is particularly important given that Zurich manufacturing customers have seen a 7.4% rise in the average cost of claims and a 7.5% increase in lost time claims since 2019.

Strains and Falls are the primary contributors to the highest worker injury loss costs.

Strains account for approximately 37% of total loss costs over the past five years, making them the leading contributor to workplace injury-related losses*.

The Occupational Safety and Health Administration (OSHA) estimates that Musculoskeletal Disorders (MSDs) account for over $20 billion/year in direct costs across all industries[7]. Within manufacturing, shoulder and lower back MSDs are consistently the costliest, driving up both medical and lost-time claim costs. These injuries result from factors such as repetitive tasks, excessive force, awkward or static postures, vibration exposure, environmental temperature variations in the workplace and improper body mechanics.

What's in it for you? Understanding MSDs and repetitive strain injuries (RSIs) can help prevent long-term injuries. By recognizing the risks early, manufacturers can take steps to protect their teams and create a safer workplace.

Musculoskeletal Disorders

Manufacturing workers face increased musculoskeletal risk when force, awkward posture and repetition converge during daily tasks. Activities such as lifting, reaching, fastening, pushing or pulling place repeated strain on the same muscle groups, elevating the likelihood of developing MSDs over time.

Modern manufacturing trends, including faster cycle times, smaller batch production and expanded human-machine interaction, amplify the importance of identifying and eliminating ergonomic risk early.

Key points:

- Combined exposure to forceful exertions, awkward upper limb or trunk positions and high-cycle repetition increases the likelihood of shoulder, arm and back injuries.
- Workflows that require excessive movement or sustained postures raise the risk of long-term MSDs, lost work time and costly claims.
- Ergonomic Kaizen events help streamline work, reduce motion waste and improve both safety and throughput by addressing the root causes of ergonomic stress.
- Emerging technologies, including collaborative robots and automation, can reduce ergonomic strain when properly integrated but may introduce new risks if workstation design is not aligned with human capability.
- Many manufacturers have improved safety and output by redesigning assembly lines, optimizing part presentation and stabilizing task flow through continuous improvement.
- Compliance with health and safety regulations remains critical as new production technologies evolve, helping minimize regulatory exposure and strengthen workforce protection.
- Smart devices such as wearables and camera-based systems can monitor posture and movement in real time, offering early insight into risk patterns and supporting targeted ergonomic solutions.

Smart devices such as wearables can monitor posture and movement in real time, alerting employees when unsafe body mechanics are detected or when it's time to take a rest or stretch break.

Companies prioritizing ergonomics can expect a return on investment (ROI) up to $2 and $10 for every dollar spent on improving the ergonomic conditions of a workplace[3].

*An analysis of Strain work comp claims was conducted across Zurich's manufacturing customer base, using five years of historical data. The review included over 170 manufacturing customers and focused on claims with a posted reserve, offering valuable insights into key loss drivers and trends across the industry.

Slips, Trips and Falls accounted for 23% of total loss costs over the past five years, making them the second leading contributor to workplace injury-related losses*.

According to the National Safety Council in 2022, 865 workers died in falls, and hundreds of thousands were injured badly enough to require days off work. A worker doesn't have to fall from a high level to suffer a fatal injury; 144 workers were killed in falls on the same level in 2022[8].

What's in it for you? By staying alert to these hazards and taking simple preventive steps, you can create a safer, healthier workplace for everyone. Fall prevention isn't just a safety measure, it's an investment in your people and the future of your business.

Slippery surfaces

Floor condition

These incidents can lead to serious injuries, lost work time and even legal consequences if proper safety protocols are not followed. Slips, trips and falls (STFs) on the same level have cost Zurich's insureds more than $100 million over the past five years, with some individual claims exceeding $5 million*.

Top STF loss causes in Manufacturing:

- Spills of oils, coolants or water
- Debris or clutter in walkways
- Damaged or uneven flooring

Key points:

- Many of these incidents could have been prevented by focusing on floor safety.
- Encourage the use of slip-resistant shoes for staff, especially for those working on the plant floors.
- Look for tasks or areas where accidents happen most often. This helps you identify where your team is most at risk, so you can focus your safety efforts where they'll have the greatest impact.
- Environmental factors can also affect visibility and need to be considered to include mist, steam, condensation, dust clouds, etc.
- Repair damaged or uneven surfaces promptly.
- Remove clutter from walkways.
- Fix broken steps and handrails.
- Use clear signage to warn about hazards.
- Apply slip-resistant floor coatings specifically designed for heavy industrial traffic.

Wearing slip-resistant footwear, promptly cleaning spills, routine inspections and repairs of damaged walking surfaces are among the most effective preventive measures for reducing slip, trip and fall incidents in the workplace.

Preventing slips, trips and falls protects your people, reduces downtime and helps you avoid costly claims.

*An analysis of slip, trip, and fall work comp claims was conducted across Zurich's manufacturing customer base, using five years of historical data. The review included over 170 manufacturing customers and focused on claims with a posted reserve, offering valuable insights into key loss drivers and trends across the industry.

The average cost of a manufacturing liability claim: **$45.5K**

Modern manufacturers must adapt to a dynamic risk landscape defined by regulatory transformation, emerging technologies, informed consumers and the expanding reach of international litigation.

Liability risks expose manufacturers to financial losses, reputation damage and legal consequences, often stemming from defective products, workplace incidents or environmental harm.

The adoption of emerging technologies, such as Internet of Things (IoT) and AI, brings new challenges, including threats from data breaches, cybersecurity vulnerabilities and issues with software updates.

Additionally, cyber-related supply chain disruptions are an emerging major source of loss in manufacturing, as attackers exploit vulnerabilities across both internal systems and third-party providers.

According to Zurich data, in 2023, claims tied to issues such as regulatory violations, operational breakdowns and cyber-attacks have, in some cases, exceeded $10 million per incident.

Internet of Things (IoT)

A network of physical objects, including devices, sensors, appliances and machines, that are connected to the internet and can collect, send and receive data.

Products and Cyber are the primary contributors to the highest liability loss costs.

Product Defects/Failures accounted for 51% of total loss costs in 2023, making them the leading contributor to liability-related losses*.

Product liability is a major source of legal risk for manufacturers, particularly as supply chains globalize and regulatory scrutiny intensifies. U.S. companies that manufacture or sell products domestically face heightened exposure to product liability litigation. Past lawsuits have highlighted the significant legal risks that U.S.-based manufacturers and their affiliates may encounter, emphasizing their direct vulnerability to such claims.

Design and Manufacturing Defects

In 2024, a total of 869 injuries were associated with recalled consumer products, marking the highest figure in eight years, according to the U.S. Public Interest Research Group (PIRG)[9]. Additionally, the National Safety Council reported that 15.1 million individuals received emergency treatment for injuries related to consumer products, underscoring the ongoing and widespread safety risks linked to defective or hazardous items[10].

Top 3 consumer product-related injuries:[4]

1. **Falls from Home Structures** (e.g., stairs, ramps, landings and floors) accounted for the highest number of injuries treated in U.S. emergency departments in 2024—approximately 2.72 million cases.
2. **Injuries from Beds, Mattresses and Pillows** resulted in over 824,000 emergency visits in 2024.
3. **Injuries from Chairs, Sofas and Sofa Beds** caused roughly 558,000 injuries seen in emergency departments.

Primary factors contributing to product liability risks (defects):

- **Manufacturing defects:** Finished product deviates from the manufacturer's design standards and specifications, typically due to flaws in construction, assembly or the materials used during production.
- **Design defects:** Product is built exactly according to the manufacturer's plans and specifications but is still deemed defective because its design makes it unreasonably dangerous.
- **Marketing defects:** Inadequate instructions or a failure to warn consumers about hidden dangers associated with a product. This type of defect occurs when the product is used in foreseeable but unintended ways that pose risks, and the manufacturer does not provide proper warnings.

Key points:

- Ensure transparency by carefully documenting each step taken in the design, production and marketing of a safe product.
- Perform a thorough product hazard analysis, adhere to relevant standards and codes and carry out inspections and testing to verify quality and alignment with design specifications.
- Clear warnings and detailed instructions are key components of an effective product liability prevention and defense strategy.
- A structured product liability loss control program can reduce the risk of claims and enhance the manufacturer's ability to defend against potential litigation.

Following a record low number of consumer product-related injuries reported in 2020, injuries increased 6.8% in 2021, 7.8% in 2022, 0.6% in 2023 and 18.2% in 2024[5].

In 2024, 15.1 million people were treated in emergency departments for injuries resulting from consumer products[5].

*An analysis of liability claims was conducted across Zurich's manufacturing customer base, using five years of historical data. The review included over 170 manufacturing customers and focused on claims with a posted reserve, offering valuable insights into key loss drivers and trends across the industry.

Cybersecurity and privacy liability accounted for 34% of total loss costs in 2023, making them the second leading contributor to liability-related losses[11].

As manufacturing operations and products continue to digitize, the associated cybersecurity and data privacy risks are escalating. The widespread adoption of IoT-connected equipment, AI-powered systems and cloud-based platforms has significantly increased manufacturers' exposure to cyber threats.

According to a 2025 report from Viking Cloud, up to 44% of computers in manufacturing are affected by ransomware and approximately around 62% of ransomware victims in manufacturing choose to pay the ransom[12].

Ransomware is now one of the most serious cyber threats facing the manufacturing sector, with attackers increasingly aiming at production environments to cause maximum disruption and pressure companies into paying ransoms. It ranks among the leading causes of cyber-related losses in the industry, frequently encrypting critical systems and data, and forcing full operational shutdowns that result in substantial financial and reputational damage.

Why is Manufacturing Targeted?

Valuable IP: Manufacturing companies hold valuable intellectual property that attackers can steal for profit or espionage.

Operational Disruption: Cyberattacks can halt manufacturing operations, causing costly downtime and equipment damage.

Supply Chain Weaknesses: Attackers exploit vulnerabilities in interconnected supply chains to access multiple organizations.

Outdated Systems: Many manufacturing facilities use legacy systems with known security flaws, making them easy targets.

Low Cyber Awareness: The sector often lacks cybersecurity training, making employees more susceptible to phishing and other attacks.

Key points:

- Supply chain attacks can significantly strain business resilience, and incidents that lead to operational disruptions often result in the most severe financial losses.
- Many manufacturers either lack formal plans for incident response, disaster recovery and business continuity, or the plans they do have are often outdated and insufficient in scope.
- A shortage of skilled personnel and limited cybersecurity resources frequently present significant challenges for manufacturing organizations.

In the event of a cyberattack, a manufacturing company is likely to incur total losses of $290k - $50M+[11]

Manufacturing companies face a 20% average likelihood of experiencing a cyber event within the next 12 months[11].

The average cost of a manufacturing transportation claim: **$13.5K**

Transportation incidents rank among the top causes of workplace injuries and fatalities in the manufacturing sector, occurring both on public roadways and within on-site facility environments.

In the manufacturing industry, transportation incidents pose serious risks to worker safety, product integrity and overall operational stability. Whether they happen on public roads or within facility grounds, such events can result in injuries, regulatory fines, legal exposure and costly disruptions to operations.

Zurich data from 2023 indicates that the most common causes of transportation losses stemmed from insured drivers rear-ending other vehicles and intersection collisions, with some incidents resulting in losses exceeding $1 million each.

These risks can lead to delays, injuries, property damage, regulatory violations and financial losses, making effective fleet risk management a critical component of operational resilience.

To safeguard both workers and business operations, manufacturers must adopt a proactive, systematic approach to transportation safety.

Rear-end and intersection collisions are the leading causes of the most significant auto-related loss costs.

Rear-ending other vehicles accounted for 26% of total loss costs in 2023, making them the leading contributor to liability-related losses*.

Rear-end collisions are a major cause of accidents involving commercial vehicles, including those used by manufacturing fleets. Given the large size and weight of these vehicles, such collisions often lead to severe injuries, substantial property damage and, in some cases, fatalities. When passenger vehicles are involved, these incidents commonly result in third-party liability claims and legal action.

Rear-end collisions are consistently identified as a leading driver of auto liability loss costs in fleet insurance data, with certain claims surpassing $1 million in damages. Within the manufacturing sector, these incidents commonly occur during urban deliveries, congested traffic or last-mile operations—scenarios where frequent stop-and-go driving significantly increases collision risk.

Distracted Driving

Tailgating

The two leading causes of rear-end collisions are distracted driving and tailgating. Drivers often divert their attention due to mobile phones, in-vehicle technology or other distractions, causing them to miss slowing or stopped traffic ahead and limiting their reaction time.

Failing to keep a safe distance from other vehicles decreases reaction time and raises the risk of collisions, particularly during sudden stops or heavy stop-and-go traffic. These risks are particularly prevalent where tight delivery schedules and extended driving hours can amplify the likelihood of such incidents.

Keypoints:

Distracted Driving[13]

- Recent studies reveal that commercial motor vehicle (CMV) drivers who text while driving are 23 times more likely to be involved in a safety-critical event, such as a crash, near-miss or unintended lane departure.
- Texting drivers typically take their eyes off the road for an average of 4.6 seconds. At a speed of 55 mph, this is equivalent to traveling the length of a football field—about 300 feet—without watching the road.
- CMV drivers who dial a mobile phone while driving are six times more likely to be involved in a safety-critical event compared to those who refrain from doing so.

The National Highway Traffic Safety Administration (NHTSA) found that distracted driving claimed 3,275 lives in 2023[15].

Tailgating[14]

- The Federal Motor Carrier Safety Administration (FMCSA) reports that tailgating, or following too closely, is the direct cause of 5% of all crashes involving large trucks.
- When driving under 40 mph, allow at least one second of following distance for every 10 feet of a vehicle's length. For a standard tractor-trailer, this means maintaining a 4-second gap from the vehicle ahead. At speeds above 40 mph, an extra second should be added for increased safety.
- Under ideal conditions, a fully loaded tractor-trailer traveling at 55 mph requires an average stopping distance of 196 feet, while a standard passenger vehicle needs only about 133 feet to come to a complete stop.

Tailgating accounts for over 60% of all traffic collisions involving fatalities[6].

*An analysis of auto liability claims was conducted across Zurich's manufacturing customer base, using five years of historical data. The review included over 170 manufacturing customers and focused on claims with a posted reserve, offering valuable insights into key loss drivers and trends across the industry.

Intersection collisions accounted for 23% of total loss costs in 2023, making them the second leading contributor to liability-related losses*.

Intersections, especially those in urban areas, present increased dangers because of complex traffic patterns and numerous points of conflict. According to FMCSA data from 2020, 17.8% of fatal large truck crashes took place at four-way intersections, with 7.9% occurring at T-intersections[16].

Frequent contributing factors to these collisions include failure to yield the right of way, driver inattention or distraction, improper turning procedures, excessive speed or inadequate braking distance, restricted visibility from vehicle blind spots, non-compliance with traffic control devices and operator fatigue or impairment.

Insurance analyses indicate that intersection collisions represent a disproportionately large portion of claim expenses, frequently surpassing 30% of the overall accident-related costs for commercial fleets.

Roughly 17.8% of fatal crashes involving large trucks take place at four-way intersections, highlighting that these intersections account for a substantial share of serious commercial vehicle collisions, even though most fatal truck crashes occur outside of intersections.

About 8% of fatal large truck crashes happen at T-intersections, representing a significant portion, though less than the percentage occurring at four-way intersections[16].

Key points:

Four-way intersection collisions

The severity of these collisions is frequently attributed to several factors such as:

- High traffic density and intersecting travel paths
- Limited sight distance or visual obstructions.
- Driver miscalculation during yielding or turning maneuvers.
- Extended stopping distances required by heavy commercial vehicles.

Four-way intersections are commonly associated with T-bone (side-impact) collisions, which pose a heightened risk to occupants of smaller vehicles and often lead to severe injuries, fatalities and substantial liability exposures.

Intersection-related incidents represent a significant driver of both operational disruptions and insurance-related loss expenses for manufacturing fleets.

The National Highway Traffic Safety Administration (NHTSA) reports that side-impact collisions, common at intersections, account for nearly 25% of fatal crashes involving large trucks[16].

T-intersection collisions

These intersections present drivers unique challenges

- Unclear right-of-way requiring turns or yielding amid conflicting traffic flow(s).
- Limited visibility due to road design, signage or environmental factors.
- Drivers must quickly judge gaps and oncoming vehicle speed.

Collisions due to failure to yield commonly happen when a commercial vehicle enters a T-intersection from the terminating leg without yielding, resulting in side-impact or angle crashes.

Left-Turn Across Path (LTAP) collisions are the second most common T-intersection crashes, occurring when a commercial vehicle turns left across oncoming traffic, often leading to high-speed impacts due to misjudged vehicle approach.

Studies show that failure to yield right of way contributes to over 40% of intersection-related commercial vehicle crashes[16].

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Emerging Risks – Top 2

Supply Chain Disruptions

Manufacturers face mounting challenges related to supply chain disruptions, with costs averaging **$1.5 million** lost per day[22].

As manufacturing supply chains grow more complex and interconnected, they face a range of emerging risks that can cause significant operational disruptions. Global uncertainties, geopolitical conflicts and events such as pandemics are driving delays, shortages and rising costs. Manufacturers dependent on just-in-time inventory or sole suppliers are especially vulnerable.

Supply chain disruptions can reduce manufacturers' annual profits by as much as 45% in severe cases[17]. Additionally, each hour of production downtime may result in losses ranging from thousands to millions of dollars, depending on the operation's size and complexity.

Today's supply chains are tightly linked through digital technologies like cloud platforms, IoT devices, vendor systems and shared software. While this digital integration enhances efficiency, it also expands potential entry points for cyber threats, making cybersecurity risks inherently tied to supply chain operations.

Key Points

- **Third-Party Risks:** Suppliers and partners connected to manufacturers can create security gaps that cybercriminals exploit to access more critical systems.
- **Supply Chain Visibility:** Manufacturers often lack visibility into suppliers' cybersecurity, creating blind spots that delay risk assessment and breach response.
- **Aged Infrastructure and Security Gaps:** Supply chain partners often use outdated tech or inconsistent security, creating weak links attackers can exploit to access secure systems.
- **Internal Security Risks:** Employees or suppliers can unintentionally or intentionally cause security breaches, especially without proper training and oversight.
- **Data Exchange and Integration Vulnerabilities:** Collaboration tools between manufacturers and suppliers can expose sensitive data if not properly secured.
- **Supply Chain Transportation Vulnerabilities:** Digitized logistics systems create new cyber risks that can disrupt deliveries and alter shipping data.
- **Cloud and SaaS Vulnerabilities:** Manufacturers rely more on cloud supply platforms, where misconfigurations or breaches can cause data leaks and disruptions.

Case Studies

In February 2023, a ransomware attack compelled a North American food manufacturer to halt operations to contain the breach and the theft of personal data belonging to over 3,000 U.S. employees. Compromised information included names, addresses, driver's license and passport numbers, birth dates and phone numbers.

The shutdown disrupted grocery shipments, causing product shortages in several stores for days. The **attack resulted in $10.5 million in costs** during the first quarter[18].

A cyberattack disrupted operations at a major American goods manufacturer. An SEC filing revealed that the breach took many automated systems offline, including those used by large retailers to place orders, demonstrating how a single company's compromise can impact an entire supply chain.

The attack led to a **20% drop in sales** and cost the company **$350+** million due to reduced production. Additionally, the organization experienced a significant stock price decline and spent **$25 million on post-breach security enhancements**[19].

Cybersecurity Breaches

In 2024, the average data breach cost in the industrial sector was **US $5.56 million**, up 18% from 2023.

Cybersecurity is the second leading cause of liability-related losses and continues to be a significant emerging risk due to the rapid evolution and expansion of technology. Advancements in Industrial Internet of Things (IIoT) and Industry 4.0 (Fourth Industrial Revolution) are driving a substantial rise in connected devices within the manufacturing sector, with projections indicating continued significant growth over the next decade.

A Mordor Intelligence report forecasts that the manufacturing IoT market will grow to USD 1.51 trillion by 2030, with a compound annual growth rate (CAGR) of 25.33% starting in 2025[20]. The growth is driven by increased investments in connected equipment, low-latency wireless networks and data-driven automation, all accelerating digital transformation in manufacturing plants worldwide. Manufacturers are focusing on predictive maintenance, edge analytics and digital traceability to boost productivity, minimize downtime and strengthen regulatory compliance.

The global IoT-connected machines market, valued at $176.04 billion in 2023, is projected to reach $770.94 billion by 2032, growing at a 17.8% CAGR[21]. This highlights a major increase in connected devices and the ongoing digital transformation in manufacturing.

Keypoints

- As manufacturing networks grow more interconnected, attackers increasingly target third-party vendors, making supply chain breaches a major risk.
- Many factories use outdated Operational Technology (OT) systems without modern security, making them vulnerable to attacks.
- Ransomware attacks on manufacturing are expected to increase in frequency and sophistication, risking major shutdowns and financial losses.
- Insider risks, intentional or accidental, will stay significant as manufacturing grows more complex and data driven.
- Merging IT and OT boosts efficiency but expands the attack surface, increasing cyber risks.
- Manufacturers will face stricter cybersecurity and data privacy laws, requiring ongoing security investments and training.
- Advancements in quantum computing pose risks to existing encryption, prompting manufacturers to adopt post-quantum cryptography to safeguard sensitive data.
- Cyber attackers will use AI to automate attacks, complicating detection and defense.

Case Studies

A multi-national manufacturer of industrial control systems was the victim of a ransomware attack in fall of 2023, as their Asia offices were breached, causing a virus to spread across the organization. The threat actors that took credit for the attack, and **exfiltrated over 27 TB of data**. They demanded an initial **ransom of $51 million USD**.

While the firm did not disclose whether they paid a ransom, they filed a disclaimer with the SEC, stating that the **cost of remediating** the attack **totaled $27 million**[19].

A multi-billion-dollar supplier of semiconductor technology was affected by a supply chain ransomware attack in February 2023 that disrupted shipments, reportedly linked to a breach through one of their customers.

The incident is estimated to have resulted in **$250 million in lost sales** during Q2 2023[19].

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