



2022

— AMTRUST —

RESTAURANT RISK REPORT

www.amtrustfinancial.com/restaurant-risk-report

Knowing what risks are on the menu – from the most common to the most dangerous – can help restaurant owners and employees avoid potential injuries.

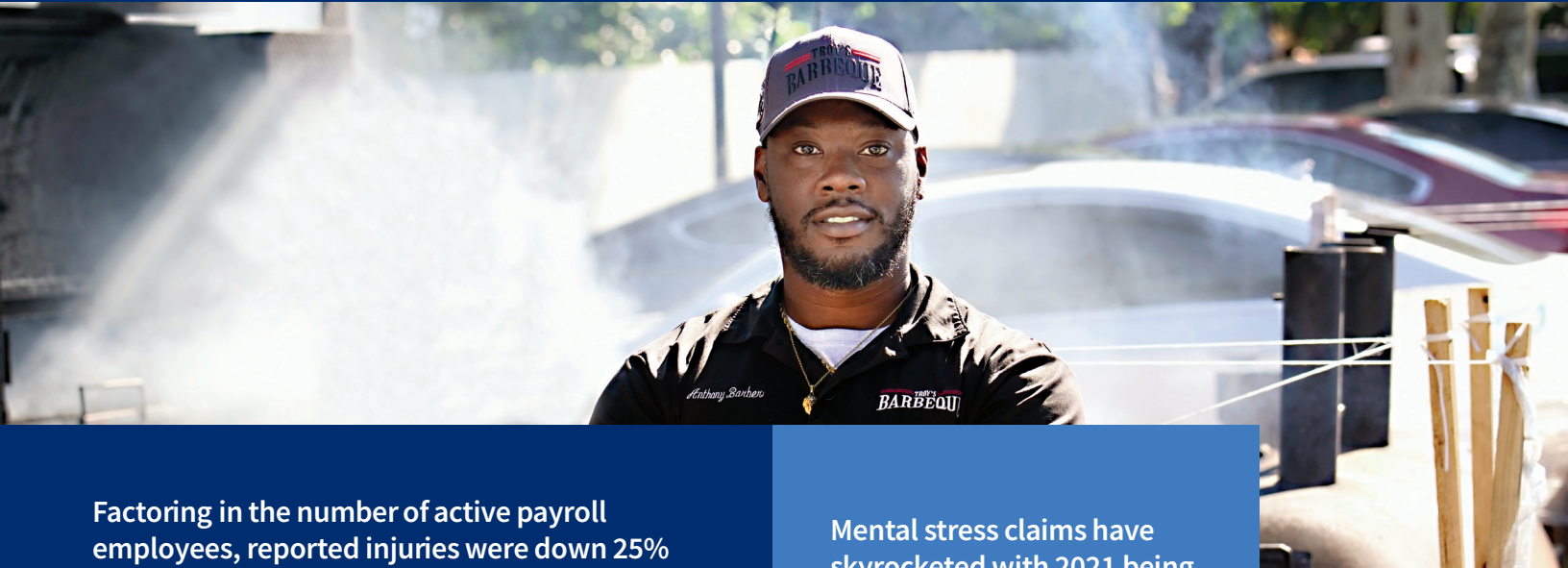
Restaurants employ a wide range of ages and skill sets. With knives, fire and constant movement between the kitchen and dining room, it's no surprise that cuts, strains and falls make up a large portion of workers' compensation claims.

AmTrust examined **over ten years** of workers' compensation claims to help employers identify:

- Common and expensive restaurant injuries
- Trends, including the impact of the pandemic
- Other lesser-known injuries to be aware of
- Prevention methods to reduce injuries and help keep employees safe



Pandemic Influence on Workers' Comp Claims



Factoring in the number of active payroll employees, reported injuries were down 25% during 2020 and remained below pre-pandemic numbers in 2021 at -5%.

Mental stress claims have skyrocketed with 2021 being the highest on record.

AmTrust Insight:

Some injuries have increased post-pandemic, in part due to labor shortages, the great reshuffle and return to work.



Crushing



Mental Stress



Fainting



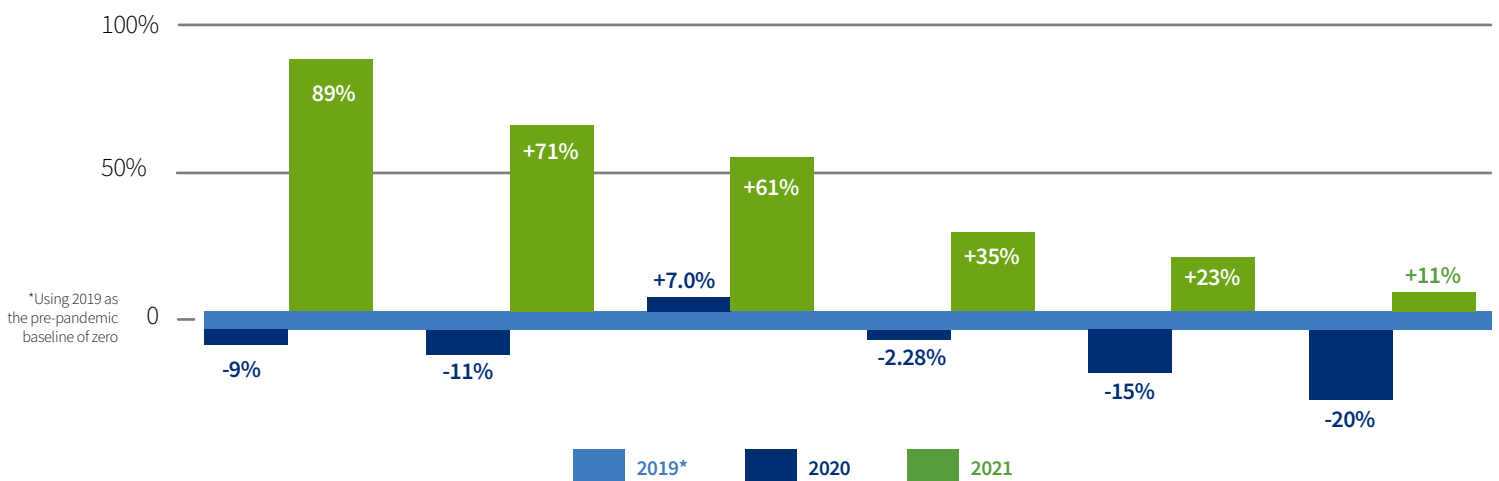
Inflammation



Strains



Dislocation



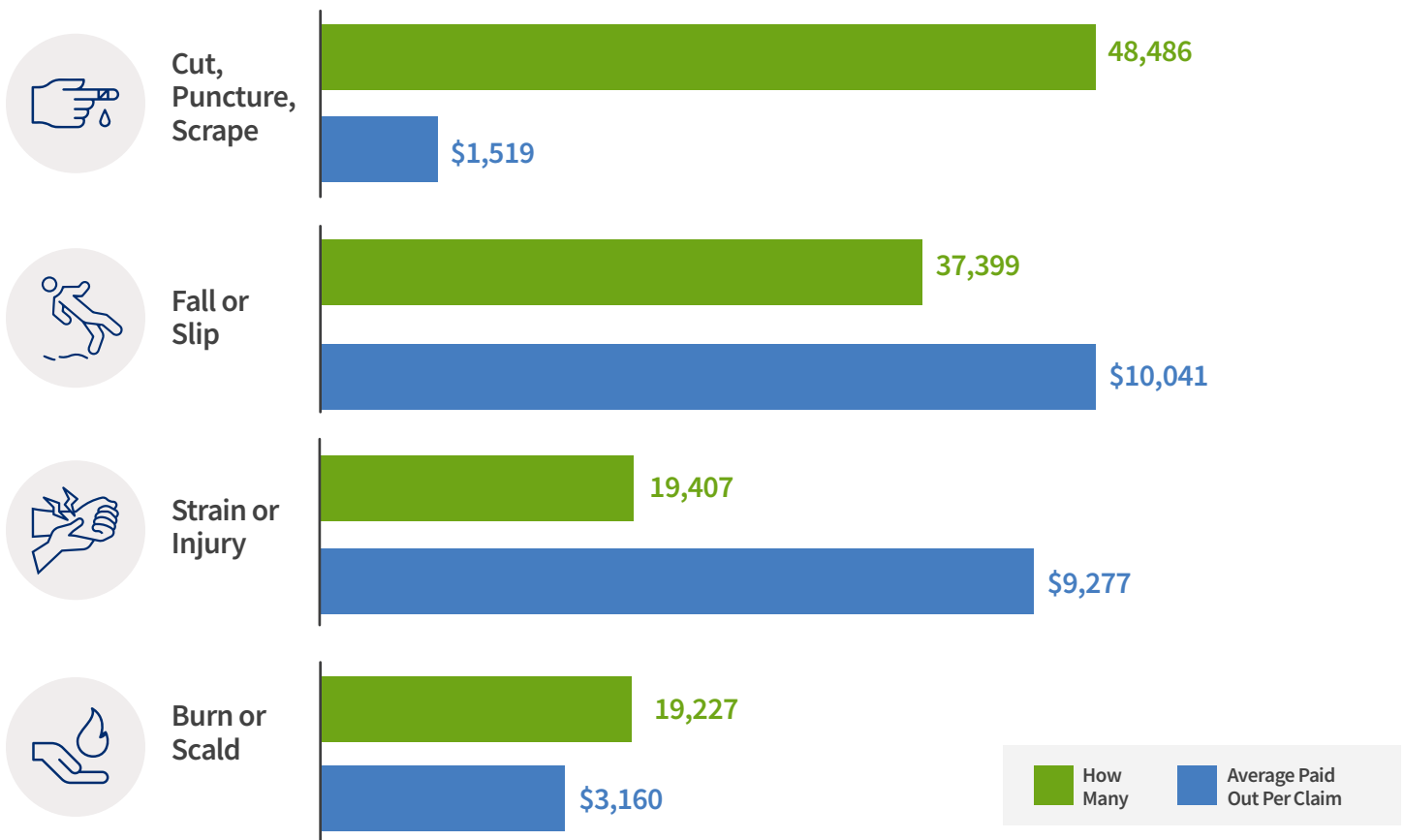
Cuts are the most common cause of injury in restaurants but falls are more costly on average. Motor vehicle-related injuries cost the most on average with nearly \$20K paid out per claim – 1,215% higher than cuts.

The most common restaurant injuries include:

- Cuts, punctures and scrapes from knives and other sharp kitchen objects
- Falls from slippery or wet surfaces around the kitchen as well as movement around dining tables
- Burns from hot surfaces or oil
- Muscle strains and sprains from either slips and falls, repetitive motions, standing in the same place for long periods of time or lifting heavy objects

Cuts are **30% more common** than falls but falls have resulted in **410% more incurred** claim expenses

Cause of Injury (Most Common)



Fingers are the most commonly injured body part – occurring 70% more than the second most common body injury of multiple body parts. However, hands have the highest average claim amount at nearly \$800 per claim.

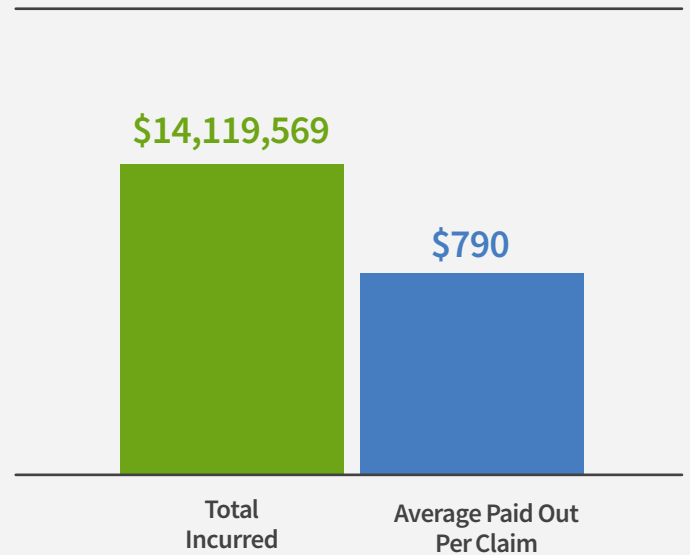
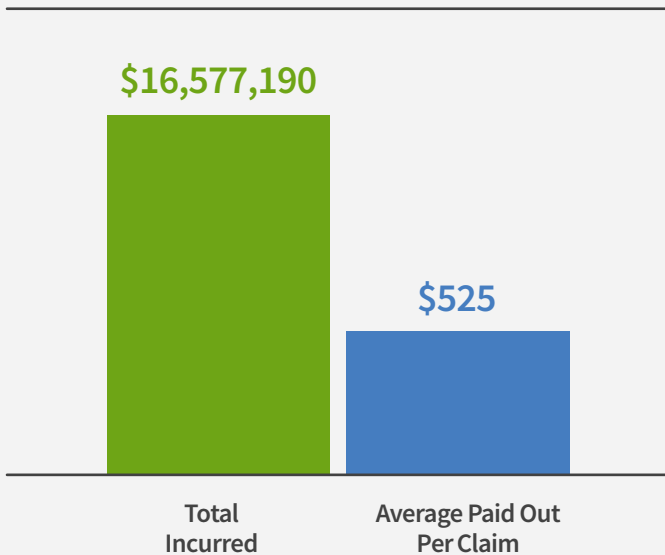
Injury Frequency Comparison



Top Body Parts Most Commonly Injured vs. Most Expensive

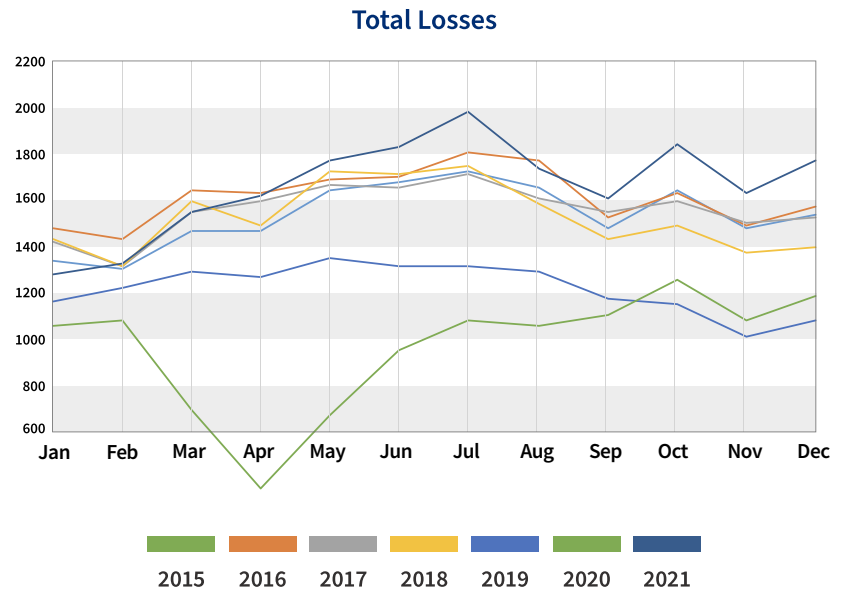
 **Finger(s)**

 **Hands**



Looking at the number of reported injuries each month from 2015 to 2021, we can see some seasonal trends.

- Injuries peak in late spring and into the summer – particularly July. This is usually because seasonal summer staff has less training, typically less experience, and is thus more likely to get injured.
- January, February, September, and November tend to see the lowest number of injuries.



COVID impact:

- Not surprisingly, injuries were lowest during Q2 2020 due to COVID restaurant closures
- Since Q2 2021, as vaccines became more widely available and restrictions on capacity were lifted, restaurants reopened to “normal” operations but faced staffing shortages. We are seeing an increase in the number of reported injuries because of shortages, turnover, and new hires.
- 2021 shows similar injury peaks in summer months and drops in winter months

By cause of injury:

- Cuts are highest in Q2
- Burns are typically lower in Q4
- Motor vehicle losses are higher in Q4, likely because of bad weather

By nature of injury:

- Burn injuries decrease in Q4
- Strains are lower in Q4
- Contusions, sprains, and fractures are consistent injuries throughout the year

By body part:

- Slight increase in knee injuries in Q2
- Eye injuries were lower in Q1
- Fingers are most likely to be injured in Q2
- Hands injuries are consistent throughout the year
- Back injuries were lower in Q4
- Lower arm injuries were higher in Q3
- Multiple upper extremities injuries spiked in 2021
- Lower leg injuries were higher in Q3
- Elbow injuries were higher in Q2 and Q3
- Multiple lower extremities injuries were lowest in Q4

Reduce Risks and Protect Your Employees



Protecting a company’s most valuable asset – its employees – is of utmost importance. Promoting workplace safety to help reduce employee injuries and expensive claims is one way to help keep your workforce healthy and productive and keep your premiums down.

AmTrust has the resources and helpful information to help you protect yourself and your business. For more information visit, www.amtrustfinancial.com.

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How can restaurants reduce some of the most common injuries?



Laceration Prevention Tips:

- Wear protective gear, like steel mesh or Kevlar gloves, to guard hands against knives and mandolin slicers and sturdy, closed-toe shoes to protect feet should a knife be accidentally dropped
- Use stable cutting boards or a solid surface when chopping and cut away from the body
- Avoid distractions while slicing and dicing
- Properly store knives when not in use



Burn Prevention Tips:

- Use protective oven mitts or gloves when lifting hot pots and pans – not a hand towel
- Wear splatter shields or gauntlets to protect arms from hot grease splashes
- Allow heavy, hot stockpots or oil containers to cool before attempting to lift them
- Follow the proper procedures for using deep fryers



Strain Prevention Tips:

- Provide lifting aides such as dollies, carts or another employee when possible
- Train employees to understand that objects over 50 pounds require a two-person lift
- Allow for breaks from repetitive movements
- Encourage employees to avoid awkward positions and ensure workstations are the appropriate height



Contusion Prevention Tips:

- Properly store items on high shelves to ensure they do not fall and strike employees
- Store heavy objects close to the floor
- Prevent file cabinets from tipping over by opening one drawer at a time
- Wear proper PPE such as hard hats and steel-toe boots



Sprain Prevention Tips:

- Enforce a policy that makes slip-resistant shoes mandatory for all employees
- Clean up spills immediately or place a wet floor sign over the area if the spill cannot be immediately cleaned
- Use slip-resistant mats with beveled edges in wet areas
- Ensure employees understand the proper soap-to-water ratios when mopping floors



Fracture Prevention Tips:

- Practice ladder safety, including inspecting the ladder for damage before use and not overreaching when on the ladder
- Prevent slips, trips and falls by keeping the floor clear of fallen objects, cleaning up reported spills, checking the pathway for obstructions and ensuring slip-resistant mats and rugs are placed throughout the restaurant
- Properly store items with the largest, heaviest boxes at the bottom and lighter items on higher shelves and do not overload the shelves past their maximum weight capacity



Puncture Prevention Tips:

- Make cut-resistant gloves available for staff that use knives or slicing equipment to prepare food
- Use designated buckets to dispose of broken glass, bottles and plates – do not use regular trash
- Do not pick up broken glass with bare hands
- Do not carry knives in your pocket
- Cut away from yourself when using a knife



Inflammation Prevention Tips:

- Use easy-to-grip knives and kitchen utensils with sturdy, padded handles
- Make sure employees are allowed to take frequent breaks from repetitive tasks, like cutting, to help avoid injury
- The height of the work surface should be appropriate to the employee's height and the task involved
- Use good posture to prevent additional strain on neck, shoulder and arm muscles
- Keep everything within easy reach



Foreign Body Prevention Tips:

- Read and understand the safety data information for each unknown kitchen cleaning product or tool
- Wear proper personal protective equipment, such as protective glasses or gloves, when needed
- Store chemicals in designated storage areas below eye level



Concussion Prevention Tips:

- Prevent slips, trips and falls by keeping the floor clear of fallen objects, cleaning up reported spills, checking the pathway for obstructions and ensuring slip-resistant mats and rugs are placed throughout the restaurant
- Wear proper non-slip shoes
- Pay attention to your surroundings
- Remove any clutter from high-traffic areas
- Teach staff proper lifting and carrying techniques



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