

## **AmTrust 2024 Restaurant Risk Report Finds Spinal Injuries Inch Toward Six Figure Payouts, And Are on the Rise**

*As restaurant workers become part of the delivery economy, spinal injuries become more prominent*

NEW YORK, October 29, 2024 – AmTrust Financial Services, Inc., a global specialty property casualty insurer, today released the 2024 AmTrust Restaurant Risk Report, which identifies the most common and costly injuries in the restaurant industry in the United States.

In a review of nearly 130,000 workers' compensation claims submitted to the company over the six-year period 2018-2023, AmTrust found that the most expensive injuries to treat are those affecting the back, which were analyzed by three distinct categories: disc, vertebrae and spinal cord.

“When looking at the top ten most common injuries over the past six years, we saw that, fortunately, these injuries amounted to less than one percent of all the claims we examined. But, they are by far the costliest to treat,” said Matt Zender, SVP, Workers' Compensation Product Management at AmTrust. “While not common, disc, vertebrae and spinal cord injuries are the most expensive, with the typical paid-out claim for a worker averaging between \$60,000 to \$85,000.”

Zender added, “Overall, back injuries have been higher than average in the last few years, which may indicate that restaurant workers are a part of our ‘delivery economy’ when it comes to lifting, straining and repetitive motions.”

Other key findings from the 2024 AmTrust Restaurant Risk Report include:

- Cuts, punctures and scrapes are the most common injuries in restaurants but are relatively inexpensive to treat with an average cost of \$1,798 per claim.
- Claims for burns and scalds from hot surfaces and oil are the second largest category of restaurant injuries with an average claim cost of \$4,326.
- Muscle strains and sprains in the workplace – while less frequent than cuts and burns -- are much more expensive to treat with an average cost per claim of \$10,672 and \$9,966, respectively.

Zender concludes, “In restaurant work, musculoskeletal disorders – whether that’s a bad back or sore ‘Barista Wrist’ – are clearly the most expensive injuries to treat. We encourage restaurant owners to train employees in best practices for lifting and setting down objects and other tasks that can stress muscles and the spine. Good ergonomic practices in restaurants go a long way toward preventing injuries and controlling costs.”

To help employers reduce risk and protect employees, The Restaurant Risk Report 2024 also provides workplace safety practices that restauranters can implement. With the goal of protecting a

restaurant's most valuable asset – their employees – these tips and best practices will help reduce employee injuries and expensive claims thereby keeping the workforce healthy and premiums low. Additional resources and helpful information to help restaurateurs can be found here: <https://amtrustfinancial.com/industries/restaurant-insurance>.

Read the free report: [AmTrust: 2024 Restaurant Risk Report](#).

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**About AmTrust Financial Services, Inc.**

AmTrust Financial Services, Inc., a multinational insurance holding company headquartered in New York, offers specialty property and casualty insurance products, including workers' compensation, business owner's policy (BOP), general liability and extended service and warranty coverage. For more information about AmTrust, visit [www.amtrustfinancial.com](http://www.amtrustfinancial.com)

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