

2021 Contractor RISK REPORT





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AmTrust analyzed 26,000 workers' compensation claims over ten years from artisan contractors.

Artisan contractors include business classes such as: carpentry, plumbers, electricians, HVAC and more.

KEY TAKEAWAYS:



New employees pose greatest injury risk



Ladder falls and lifting strains are the most common injuries



Top injuries resulting in most time out include falls, burns and abrasions

Reaching High AND CROUCHING LOW:

Who is getting injured and filing claims?



PLUMBERS AND ELECTRICIANS have the most claims.

28%

OF CLAIMS COME FROM PLUMBING



Companies in business less than **4 YEARS** MAKE UP

3/4 OF CLAIMS paid out

of those plumbing injuries



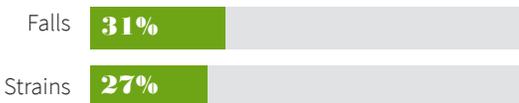
NEWER BUSINESSES AND NEWER EMPLOYEES have more injuries.

19%

OF CLAIMS COME FROM ELECTRICIANS



of those electrical injuries



YEARS EMPLOYED

- 1 year - 33%
- 2 years - 16%
- 3 years - 10%
- 4 years - 7%
- 5 years - 5%
- 6+ years - 29%

BRIDGING THE TALENT GAP: Younger Adults Shying Away from Trades

While most industries see younger workers filing more claims, the median age for AmTrust's contractor claims was 44. This is due, in part, to an industry-wide "talent gap" in specialized contracting and trade work. Younger people are not entering these fields as frequently as they were in the past. Typically younger workers have less experience and safety training and are more likely to get injured. Older workers tend to file fewer claims but are more likely to experience more severe injuries.

Unclogging the Data BEHIND CONTRACTOR INJURIES

How are contractors getting injured on the job?

TIME OFF work:

On average, an injured contractor filing a claim is out for 13 days of work. Median days off for specific injuries:

BURNS

19 days

Burns aren't that common of an injury – 9th on the list – but when they do occur, they result in the second-highest median days out, just behind falls. Gas lines, open flames, welding tools, chemical exposure and electrical wires can all pose a danger to contractors.

FALLS

21 days

With contractors performing work like painting and electrical wiring, it's no surprise that ladders are the most common way to fall. Fall or Slip lost days are 67% greater than the median for all injuries.

- Scaffolding or ladder – 34 days
- Stairs – 27 days
- From liquid or grease – 26 days



STRAINS

11 days

Carrying heavy equipment and working in tight or awkward positions (like under the sink) cause strain injuries. Repetitive motion strains cause twice as many lost days than other strains/injuries.

- Repetitive motion - 23 days
- Reaching - 17 days
- Twisting - 11 days
- Lifting - 11 days

CUTS

14 days

Working with blades, saws, sharp tools and machinery puts contractors at risk for cuts.

TOP FIVE Body Injuries

**MULTIPLE
BODY PARTS**

**LOWER BACK
AREA**

KNEE

FINGER(S)

SHOULDER(S)

**Let AmTrust
PROTECT YOU:**

AmTrust's Loss Control department specializes in loss prevention solutions that improve employee safety. Identifying and taking steps to reduce risks can lower employee injuries. Our library of [workers' compensation safety resources](#) includes ladder safety tips and back injury prevention basics.

No Weather DELAYS HERE

Where are people hurting themselves when working in contractor jobs?

FLORIDA AND CALIFORNIA make up almost half of all Contractor losses for AmTrust.

States with warmer climates make up the majority of historical losses, partly because contractors have a year-round season for outdoor work.



Arizona claims are

+42%

ABOVE U.S. AVERAGE



New York claims are

-48%

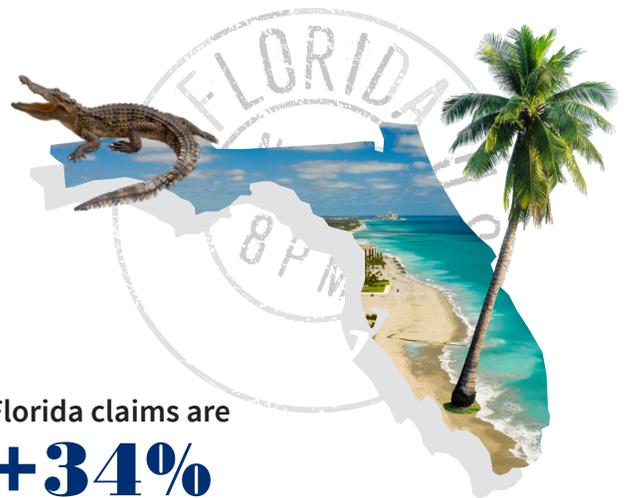
BELOW U.S. AVERAGE



California claims are

+7%

ABOVE U.S. AVERAGE



Florida claims are

+34%

ABOVE U.S. AVERAGE

Let AmTrust PROTECT YOU:

Contact Amtrust's Loss Control team for more information about creating a customized loss control program for your organization. Download your free copy of "ROI of Safety" for more information about workplace safety programs.

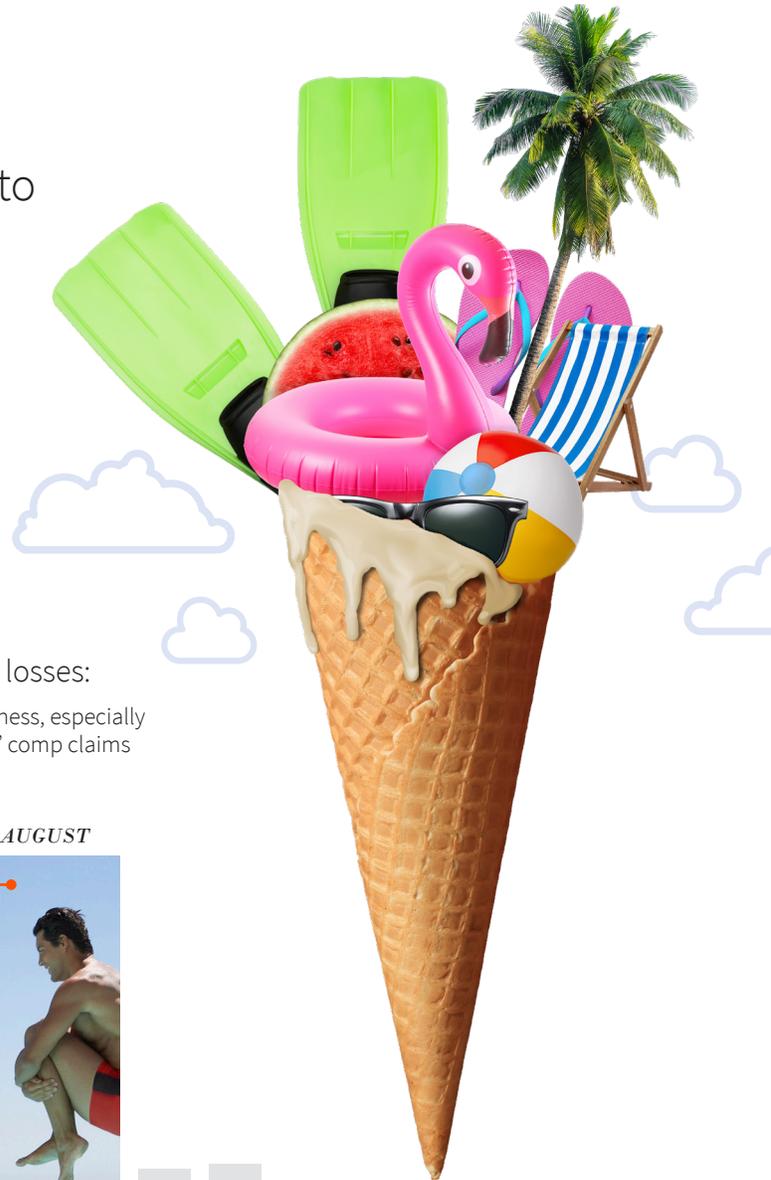
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Suns Out, NAIL GUNS OUT

When are contractors most likely to get injured?

SEASONAL LOSSES PEAK IN **Summer.**

August sees twice as many claims as December.



TEARING DOWN THE SEASONALITY TRENDS of reported losses:

Warmer weather and climates allow for more opportunities for contractor business, especially outdoors. Environmental issues, like heat and smog, can also increase workers' comp claims during the summer months.

11%

OF REPORTED CLAIMS
OCCUR IN AUGUST



**Let AmTrust
PROTECT YOU:**

Businesses face many risks during the summer, including heat-related illnesses. Learn ways you can protect your business from seasonal dangers in [AmTrust's Summer Guide](#).

Reduce risks and **PROTECT YOUR EMPLOYEES**

What can employers do to improve safety?

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.

CONTRACTORS CAN BENEFIT FROM LEARNING MORE ABOUT:

Back Injury Prevention

[Back Injury Prevention](#)

[Safer Lifting](#)

[Manual Material Handling - An Ergonomic Approach](#)

Slip, Trip and Fall

[Restaurant Slip and Fall Accident Prevention Program](#)

[Slips & Falls Prevention](#)

[Slips, Trips & Falls](#)

Fall Protection

[Fall Protection - Working at Heights](#)

[Fall Protection - Sample Lesson Plan](#)

[Sample Fall Protection Program](#)



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