

# AmTrust 2023 Food Manufacturing Report

AmTrust's food manufacturing insurance products and risk management solutions address critical exposures faced by the food manufacturing industry.



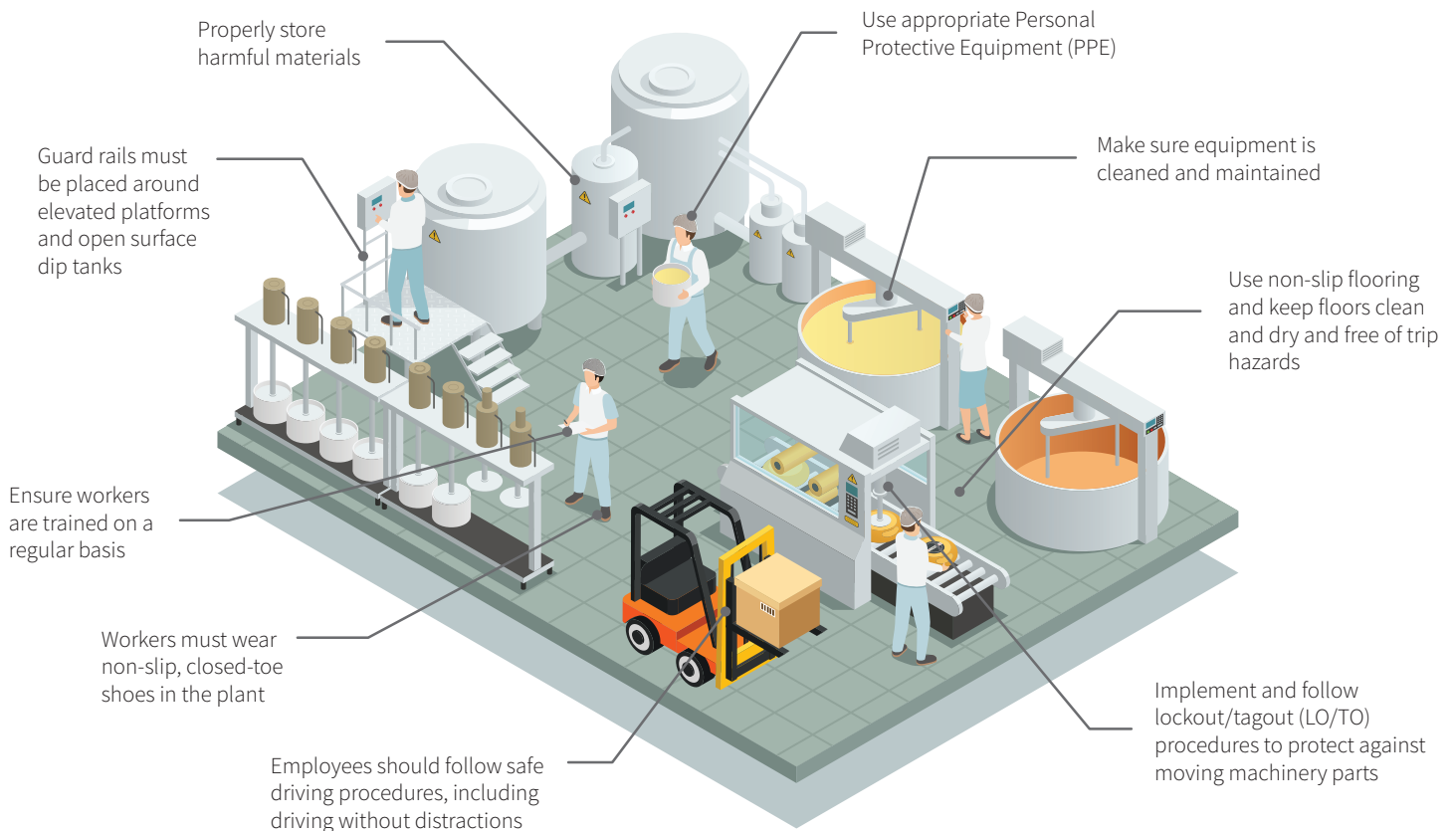


# Food Manufacturing: Most Common & Most Expensive Employee Injuries

Food manufacturing is one of the largest industries within manufacturing. It's a unique industry, with workers taking livestock and agricultural products and turning them into the foods used in restaurants and sold in grocery stores. The work involves processing, packaging and transporting food. Food manufacturers work in many diverse environments, with a lot of specialized equipment and machinery that can cause injuries.

AmTrust analyzed over 15,000 workers' compensation claims to help you understand the risks facing your workforce.

## Workplace Safety Tips for Food Manufacturing

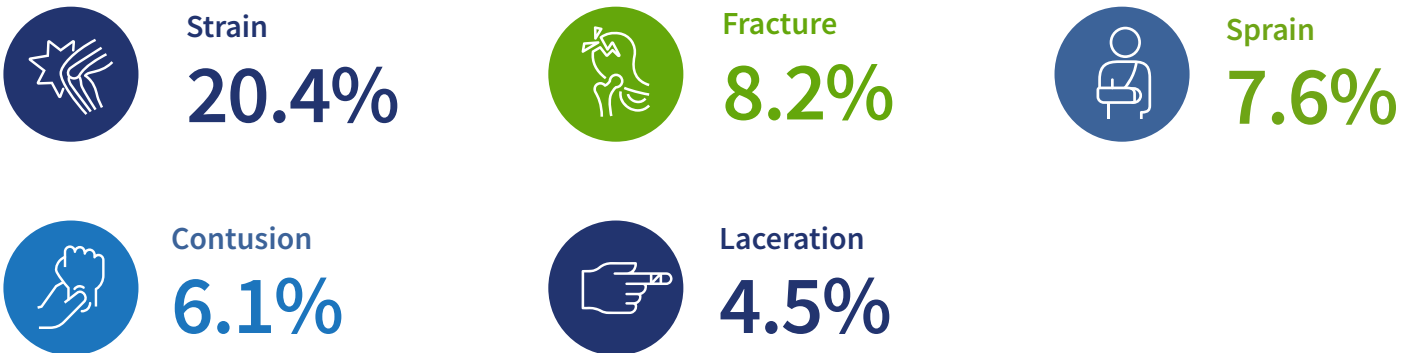


# Nature of the Injury

Nature of injury identifies the principle physical characteristic of the work-related injury.

Of all injuries that resulted in a workers' compensation claim, the five most expensive accounted for nearly half of all claims filed and the three most common accounted for more than 40% of all claims.

## Most Expensive Injuries\*



\*Shows percentage of how much the injury costs relative to all dollars paid out.

## Most Common Injuries\*\*



\*\*Shows percentage of how many claims were filed for the injury relative to the total number of claims filed.

AmTrust has  
you covered

Business protection starts with knowledge. Having the right safety resources and commercial property safeguards are keys to a successful business. AmTrust's Loss Control Department can give you the individual attention you deserve, identifying specific hazards and offering solutions that fit your operation.

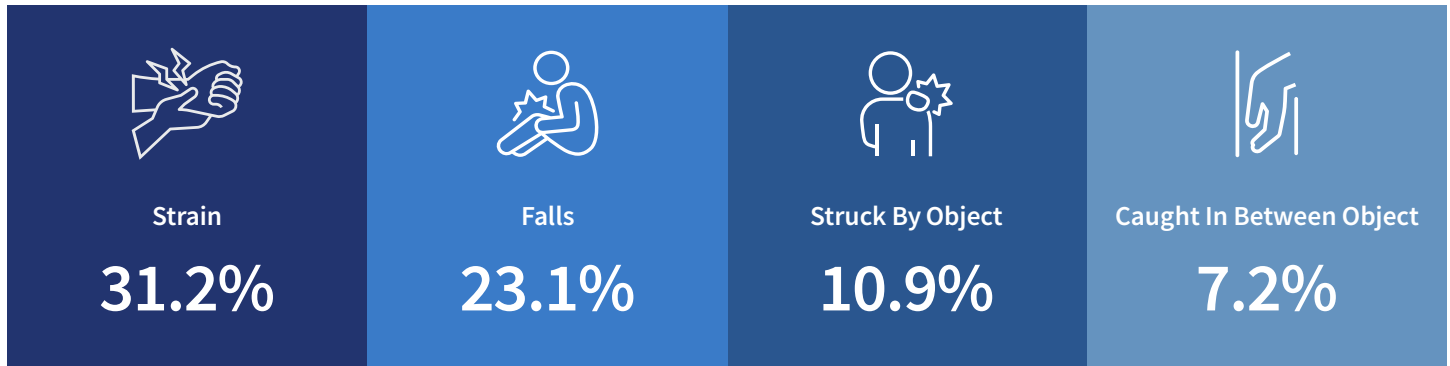
Learn more at: [www.amtrustfinancial.com/loss-control](http://www.amtrustfinancial.com/loss-control)

# Cause of Injury

Cause of injury describes the way the injury was produced or inflicted by the source.

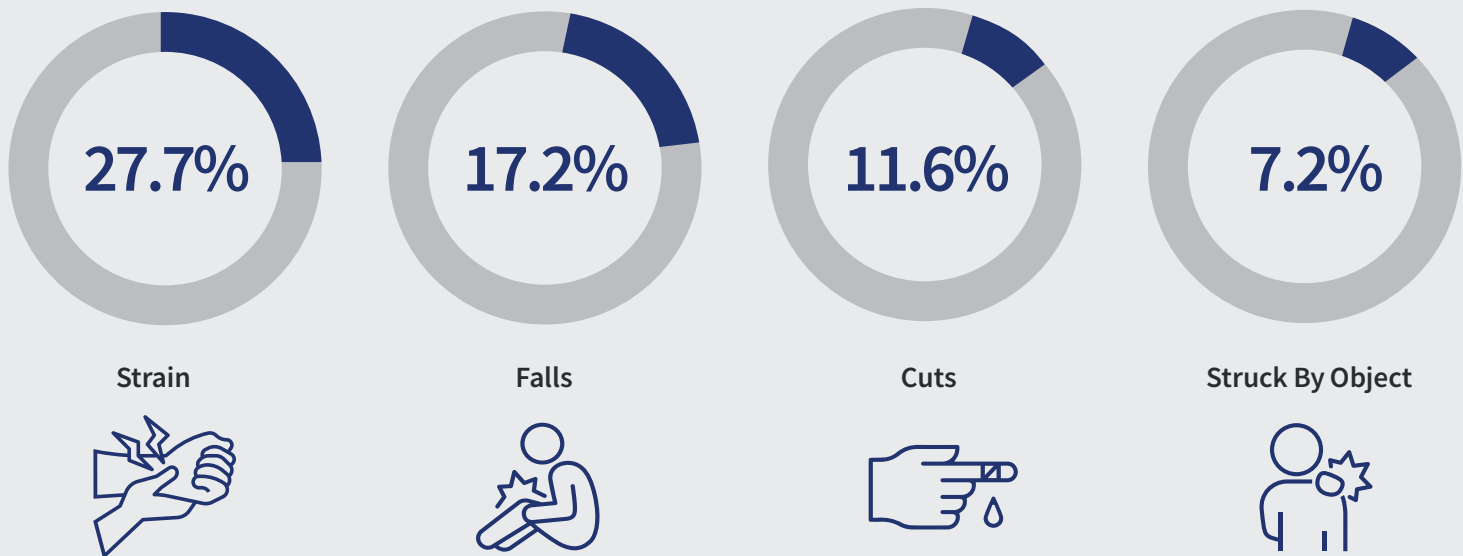
When looking at cause of injuries that resulted in a workers' compensation claim, the four most expensive accounted for over 70% of all claims filed and the four most common accounted for just over nearly two-thirds.

## Most Expensive Injuries\*



\* Shows percentage of how much the injury costs relative to all dollars paid out.

## Most Common Injuries\*\*



\*\*Shows percentage of how many claims were filed for the injury relative to the total number of claims filed.

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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.

Learn more at: [www.amtrustfinancial.com/loss-control](http://www.amtrustfinancial.com/loss-control)

# Top Causes of Common Food Manufacturing Employee Injuries



## Strains

Strains, the most expensive and most common food manufacturing injury, can impact multiple body parts, but most often affect the lower back, hands, shoulders and knees. These can occur from:

- Slips and falls on wet or slippery floors, in cluttered walkways or uneven surfaces
- Awkward or repetitive motions such as cutting and portioning food, using machinery and tools
- Lifting heavy objects
- Bending over at workstations or reaching up high repeatedly
- Reaching across conveyor belts



## Lacerations

Employees in food manufacturing plants often use machinery and sharp blades that can cause cuts and punctures. In extreme cases, some machinery can even cause amputations.



## Contusions and Fractures

Food manufacturing facilities often utilize heavy machinery like forklifts to move pallets with large load units to prepare for transportation. When not used properly, this type of equipment can lead to major injuries like broken bones when employees are struck by or against the machinery itself or from items falling from the pallets.



## Burns

Employees responsible for cooking as part of their job duties are at a higher risk for burns from hot surfaces, boiling liquids or steam. Using chemicals for cleaning may also cause skin irritation and burns.



## Tips to Protect Workers

1. Ensure workers are trained on a regular basis
2. Make sure equipment is cleaned and maintained
3. Properly store harmful materials

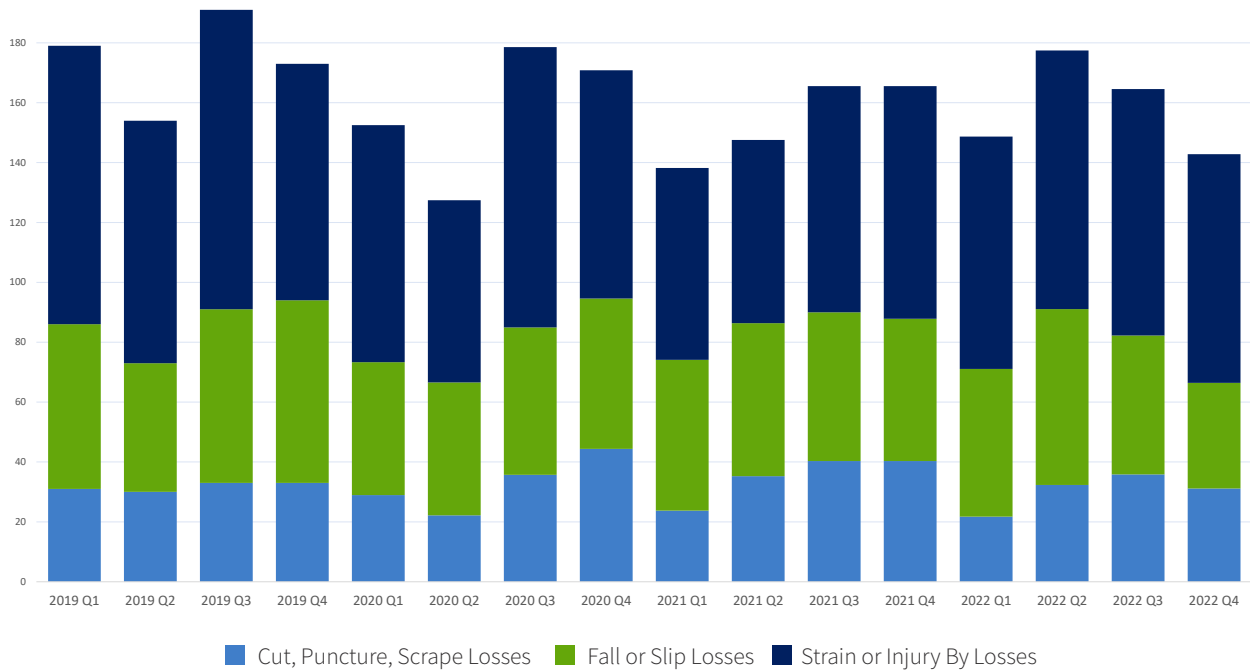
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# Seasonal Trends

Since COVID, with supply chain issues and labor fluctuations, there has not been a consistent pattern in the number of injuries. In Q3, injuries gradually increase as manufacturers prep for the busy holiday season, adding more staff and more hours to the schedule. Then, injuries decrease in Q4 when staffing returns to normal levels.

The top three injuries - strains, cuts and falls - were reduced by 13% in 2022 compared to 2019.

Cause of Injury By Quarter



The numbers are adjusted by payroll to account for the variations in the number of insureds.

Injuries by strains were reduced by



**Over 27%**

in Q4 of 2022 since peaking in Q3 of 2019.

Injuries by falls or slips were reduced by



**Over 54%**

in Q4 of 2022 since peaking in Q4 of 2019.

Injuries by cuts, punctures or scrapes were reduced by



**Over 34%**

in Q4 of 2022 since peaking in Q4 of 2020.

Every Q2 for the



**Past 3 yrs**

the number of slips and falls have increased.

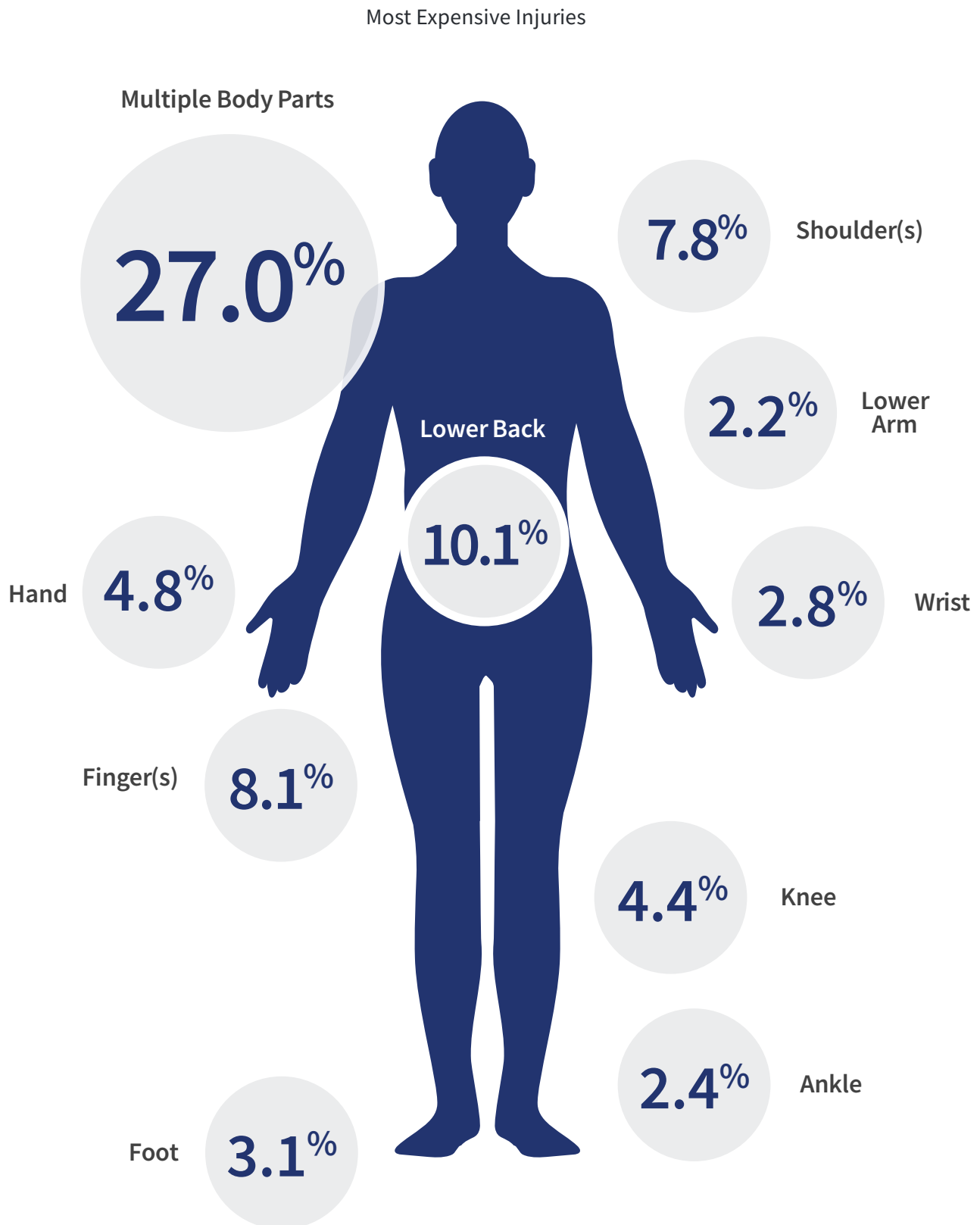


“Post-COVID has been a very volatile time for the food manufacturing industry due to labor shortages, supply chain issues and inflationary costs. In general, though, workplace injuries were down in 2020, 2021 and 2022 compared to 2019.”

Matthew Zender  
SVP, Workers' Compensation Product Manager

# Body Parts Injured

Not surprisingly, injuring multiple body parts results in the biggest percentage of workers' comp claims paid out. Lower back injuries are the second most expensive.





# Reduce Risks and Protect Your Employees

AmTrust has the resources and helpful information to help you protect yourself and your business. For more information visit, [www.amtrustfinancial.com/industries/manufacturing](http://www.amtrustfinancial.com/industries/manufacturing).

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