



AmTrust 2022 Restaurant Risk Report Sees Mental Stress and Other Injuries Up Since COVID

Workers' Comp Claims Peak in July; Motor Vehicle Injuries Most Expensive

NEW YORK, December 7, 2022 – AmTrust Financial Services, Inc. (“AmTrust” or the “Company”), a global specialty property and casualty insurer, today released the [2022 AmTrust Restaurant Risk Report](#), identifying common injuries and the resulting time off work for restaurant workers. AmTrust examined nearly 170,000 claims and found that while overall injuries are down, specific injuries, including crushing, fainting, inflammation, strains and mental stress, are up significantly compared to pre-pandemic numbers.

Key findings from the report include

- Injuries are the highest in July and lowest in January, February, September, and November
- Strains are up 23% compared to pre-pandemic numbers in 2019
- Loss control tips on how to reduce the most common injuries

Over the 10-year period:

- Motor vehicles cost the most on average with nearly \$20,000 paid out per claim, 1,215% higher than cuts (the most common injury)
- Total reported losses show that cuts are 30% more common than falls but falls have resulted in 410% more incurred claim expenses

“Restaurant workers can face high stress levels, especially with staffing shortages,” said [Matt Zender, Senior Vice President, Workers' Compensation Strategy at AmTrust](#). “Restauranteurs should lean on their onboarding experience to ensure employee safety. They can use this opportunity to help demonstrate what makes their operation unique and use resources from their workers' compensation carrier to help address injury risks in advance of an accident.”

A full copy of both the 2022 “AmTrust Restaurant Risk Report” can be accessed at <https://amtrustfinancial.com/restaurant-risk-report>.

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

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