



**AmTrust Retail Risk Report 2019: Average Retail Injury Results in 24 Days Out of Work  
More than 20,000 Workers' Comp Claims Analyzed;  
Top three highest average payouts for retail injuries revealed**

New York, November 7, 2019 – Injuries to retail workers cause employees to miss an average of 24 days from work, according to claims data analyzed by AmTrust Financial Services, Inc., a leader in insurance solutions for small commercial business and specialty risk.

AmTrust today released the first AmTrust Retail Risk Report, identifying common injuries for retail workers and the resulting lost time. AmTrust analyzed more than 20,000 workers' compensation insurance claims from the company's retail clients with loss payments from 2016 to 2018.

The AmTrust Retail Risk Report found that the top three injuries with highest average payout are:

- Fall or slip from ladder or scaffolding: \$21,000
- Strain or injury by repetitive motion: \$14,000
- Motor vehicle collision with another vehicle: \$13,900

“Analyzing three-years of data gave us new insights into why people in retail miss work, what kind of injuries are the worst or most expensive for employers, and how long it takes for an employee to return to work,” said Matt Zender, Senior Vice President, Workers' Compensation Strategy, at AmTrust. “It reinforced our belief that training – in both operations and safety -- is essential in the retail sector, especially for younger workers where we tend to see more workers' compensation claims.”

The report also found that:

- The most hazardous classes are (1) meat, fish, or poultry retail (2) hardware (3) automobile parts and accessories NOC (not otherwise classified) & drivers (4) barbershop, beauty parlor or hair styling salon
- The average loss paid is greater for men (\$11,641) than women (\$7,030)
- Among the top ten injuries, almost a quarter (23%) of claims payments were associated with lifting
- Age is correlated to higher average payouts: the greater the age, the greater the average payout

The report also offers tips for how business owners can mitigate risks and continue to educate employees about safe practices.

Zender continued: “Lost time is detrimental to both the injured employee and the employer. This report provides visibility into retail risk and insight into how to decrease the occurrence and severity of these costly situations.”

## **Methodology**

AmTrust is a leading workers’ compensation provider for small and medium-sized businesses across the United States. The company, founded in 1998, has three core lines of business – Small Commercial Business, Extended Warranty and International Niche Products.

The report classified the retail sector into the following groups:

- Wholesale NOC (Not Otherwise Classified)
- Meat, Grocery, & Provision Combined – Retail NOC
- Retail – NOC
- Self-Service & Convenience/Grocery
- Hardware Store
- Furniture & Drivers
- Barbershop, Beauty Parlor, or Hair Styling Salon
- Meat, Fish, or Poultry Dealer – Wholesale
- Clothing, Wearing Apparel, or Dry Goods – Wholesale
- Automobile Parts & Accessories NOC & Drivers

The report is available in [AmTrust’s Resource Center](#), which features industry findings like the [ROI of Safety: How to Create a Long-Term Profitable Workplace Safety Program](#). Graphics and charts in this report can be used without copyright permission.

## **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 (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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