



Loss Prevention

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by summit

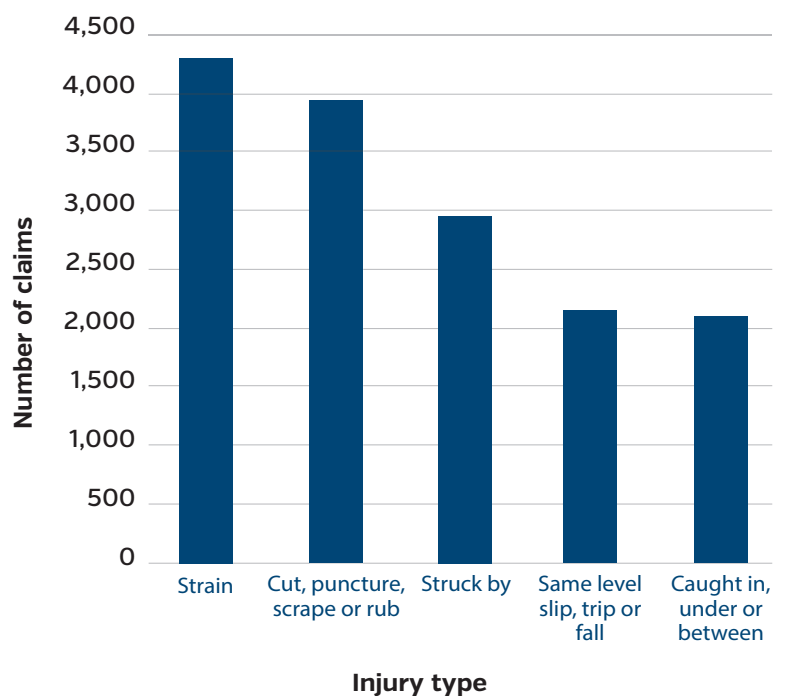
Top Injuries in Manufacturing

From steel construction to woodworking, manufacturing businesses are vital to our economy. Manufacturing companies take raw materials, parts and components and turn them into finished goods. Let's look at the top claims we see in manufacturing based on our internal data—and some recommended measures to avoid them.

Top five claims¹

Based on lost time and medical only claims during 2017–2022 for Summit-managed insurers.

1. **Strain:** Involving lifting, twisting, pushing and pulling of items.
2. **Cut, puncture, scrape or rub:** Using inappropriate personal protective equipment or inadequate equipment and having misplaced objects in a work area.
3. **Struck by:** Involving improperly placed work materials or equipment and contact with falling objects.
4. **Same level slip, trip or fall:** Involving misplaced objects or liquid spills in stairways or walkways.
5. **Caught in, under or between:** Being caught, crushed, pinched or compressed between two objects.

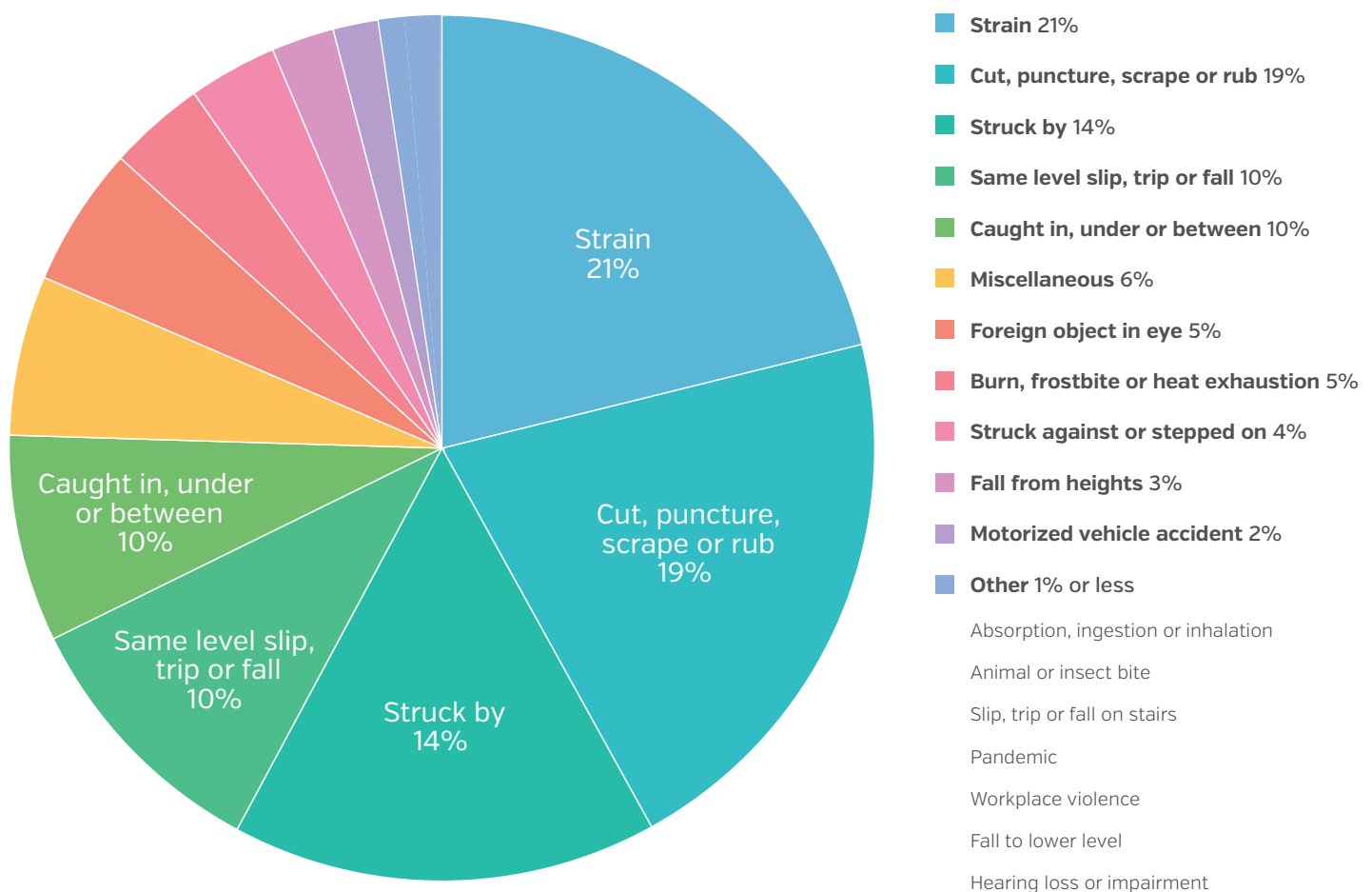


Manufacturing: The bigger picture

Numerous risks are associated with working on a manufacturing site. The most common injuries by body part were lower back [strain] and finger [cut, punctured or scraped and by being caught under or between an object]. For the most part, injuries can be avoided by implementing effective risk control practices and procedures.

Injuries reported in manufacturing¹

Based on lost-time and medical-only claims during 2017-2022 for Summit-managed insurers.



Did you know?

- Back disorders are one of the leading causes of disability for the nation's workforce.²
- Nearly half of all workplace amputations occur in the manufacturing industry.³
- According to the Occupational Safety and Health Administration (OSHA), controlling a hazard at its source is the best way to protect employees.⁴

**Preventing strains**

- Use mechanical aids whenever possible. Manual handling, such as lifting and carrying, can be easier and safer when mechanized by using lift tables, conveyors, yokes or trucks.
- Train employees on proper lifting techniques. When lifting and carrying a heavy object, lift with your legs and tighten your core muscles.
- Pay attention to posture. When standing, balance your weight evenly on your feet.
- Listen to your body. For instance, if you're experiencing discomfort or feeling tired, take a break.⁵

**Preventing being cut, punctured, scraped or rubbed by an object**

- Wear proper personal protective equipment (PPE), such as cut-resistant gloves and protective clothing.⁴
- Use the proper tool for the job at hand.
- Use a sharp blade; a dull blade means a worker has to exert more force when cutting.
- Never leave an exposed blade unattended or place an open blade in your pocket.⁶

**Preventing being struck by an object**

- Stack materials properly to prevent sliding, falling or collapse.
- Secure tools and materials so they will not fall on people below. Inspect tools to ensure proper guards are in place.⁷
- Use safety guards, emergency stop devices and ergonomic tools. Provide employees with safety training, lock and tag rules and warning signs.⁶
- Inspect cranes and hoists to check that all components, such as wire rope, lifting hooks, chains, etc., are in good condition.⁸

**Preventing same level slip, trip or fall**

- Maintain floors by keeping them clean, dry and free of potential slip and trip hazards.
- Clean spills immediately. Keep "wet floor" signs and cleaning tools close to wet prone areas.
- Keep aisles and passageways clean and in good repair, with no obstructions across or in aisles that can create a hazard. Keep at least 3 feet of width clearance.
- Don't leave tools, materials, boxes, cords, cables or hoses on the floor.⁹

**Preventing being caught in, under or between objects**

- Before working on machinery, make sure it's completely powered down and use proper lockout/tagout safety procedures.
- Don't wear loose clothing that could get pulled into a machine.
- Learn how machinery works, what moving parts it has and where the entry and exit points are located.
- Pay attention to the task at hand and avoid activities that may be a distraction.¹⁰

Summit is here for you

Ensuring the safety of your employees is necessary to running an efficient and lucrative manufacturing business. Your staff is essential to your business's productivity and success, so it makes sense that you invest in their health and well-being.

Summit is here to support you in that goal—not only by providing premier workers' comp coverage—but also by offering resources to help educate you and your employees on safe work practices.

Our loss prevention visits can assist in injury prevention by:

- Providing assistance and training for hazard identification, job safety analysis and incident investigations
- Conducting site surveys
- Providing recommendations

Our employers and agents have access to an extensive library of online safety training videos and supplemental materials. Insureds and agents can request login credentials by emailing SafetyResourceRequest@summitholdings.com. [Videos provided through JER HR Group, LLC, dba Training Network, a Summit vendor.]

Because we understand that accidents can still happen, even if an insured has initiated safety practices, we also offer a return-to-work program called Back2work®. Benefits of using this program after a work injury include:

- Opportunities for transitional duty
- Quicker recovery
- Lower costs



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1. This information was obtained from Summit managed insurers Bridgefield Casualty Insurance Company*, Bridgefield Employers Insurance Company*, BusinessFirst Insurance Company, RetailFirst Insurance Company and Retailers Casualty Insurance Company [01/01/2017 to 12/31/2022]. *A Summit Affiliate
2. OSHA, OSHA Technical Manual, Section VII, Chapter 1; www.osha.gov/dts/osta/otm/otm_vii/otm_vii_1.html [Accessed Mar. 13, 2023].
3. OSHA, Safeguarding Equipment and Protecting Employees from Amputations; www.osha.gov/Publications/osh3170.pdf [Accessed Mar. 13, 2023].
4. OSHA, Personal Protective Equipment; www.osha.gov/Publications/osh3151.pdf [Accessed Mar. 13, 2023].
5. "Ergonomics." Occupational Safety and Health Administration, U.S. Dept. of Labor, www.osha.gov/SLTC/ergonomics/controlhazards.html [Accessed Mar. 13, 2023].
6. "Hand and Power Tools." Occupational Safety and Health Administration, U.S. Dept. of Labor, www.osha.gov/sites/default/files/publications/osh3080.pdf [Accessed Mar. 13, 2023].
7. OSHA, Guide for Protecting Workers from Woodworking Hazards; www.osha.gov/sites/default/files/publications/osh3157.pdf. OSHA Safety Training Handbook, J. J. Keller & Associates, Inc., 8th Ed. 2017 [Accessed Mar. 13, 2023].
8. OSHA, Construction eTool, Struck by Falling/Flying Objects; www.osha.gov/SLTC/etools/construction/struckby/mainpage.html [Accessed Mar. 13, 2023].
9. "Training Requirements in OSHA Standards." Occupational Safety and Health Administration, U.S. Dept. of Labor, www.osha.gov/Publications/osh2254.pdf [Accessed Mar. 13, 2023].
10. "Occupational Hazards Construction Industry: What is Caught-in or Between?" 360 Training. June 5, 2018, www.360training.com/blog/what-is-caught-in-or-between-hazard [Accessed Mar. 13, 2023].

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