



## Loss Prevention

# COMPInsiders<sup>®</sup>

by summit

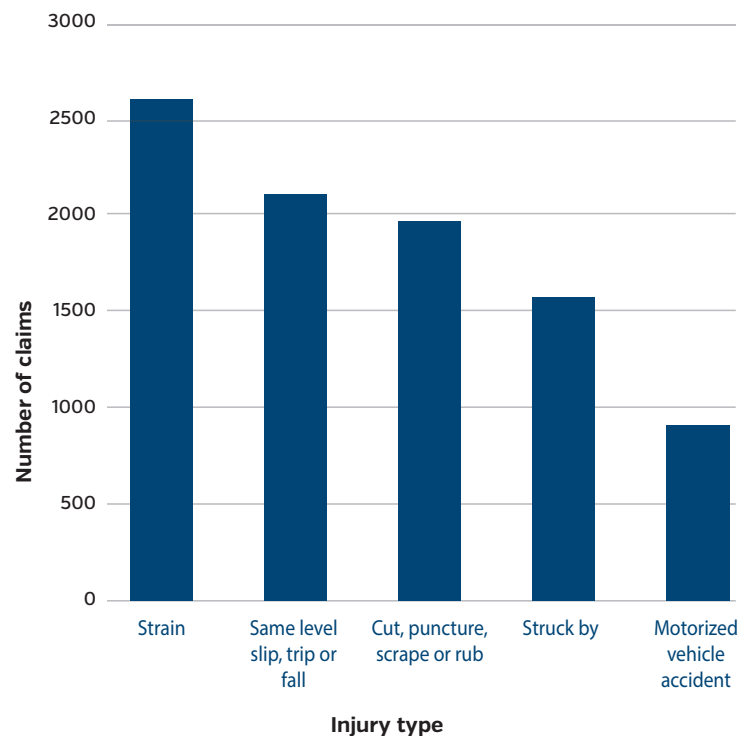
## Top Injuries in Retail

Retail workers are responsible for assisting customers, processing sales, stocking inventory, delivering products, as well as store setup and breakdown.<sup>1</sup> Work-related injuries are common in this industry due to the variety of tasks performed and services provided. Although exposure is often preventable, claims among retail workers continue to rise. Let's look at some of the more common injuries we've seen and some recommended tips to help avoid them.

### Common injuries<sup>2</sup>

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. Same level slip, trip or fall:** Involving spills, poor housekeeping or improper care and maintenance of flooring surfaces.
- 3. Cut, puncture, scrape or rub:** Involving missing guards on equipment, not wearing cut resistant gloves while using sharp blades such as box cutters or discarding the trash.
- 4. Struck by:** Involving being struck by something such as product falling off a shelf.
- 5. Motorized vehicle accident:** Involving employees of car dealerships, building material suppliers, furniture stores, pharmacies and drug stores, and motorcycle and ATV dealerships.

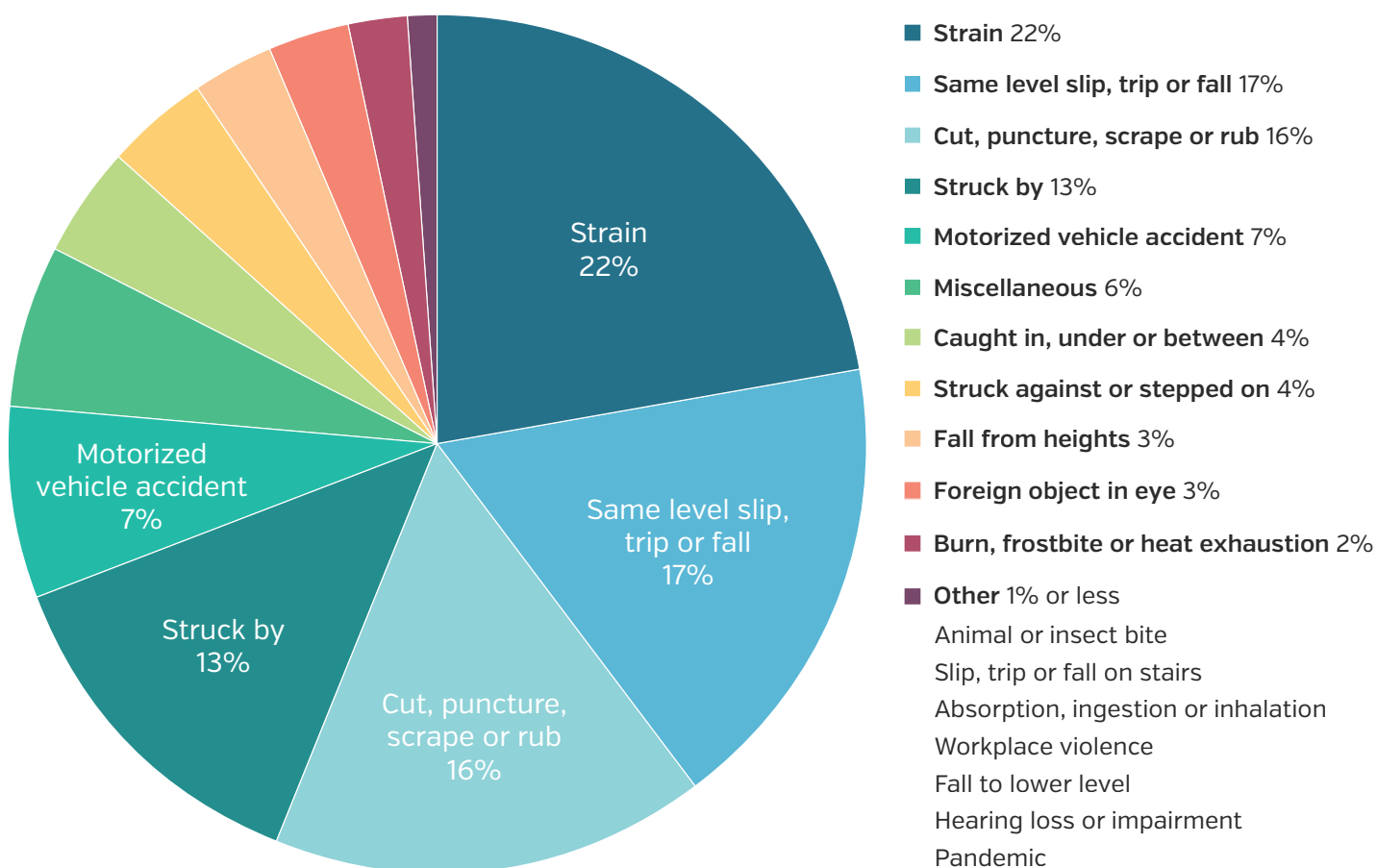


## Retail injuries: Industry-wide effects

Summit's internal data shows that injuries among retail workers made up 7 percent of the total claims reported from 2017 to 2022. The most common body parts involved in these injuries were the finger, knee and lower back with the majority of injuries caused by laceration, contusion and muscle strain or sprain.<sup>2</sup> With the fast-paced, multi-tasking environment of the retail industry, injuries happen. Many of these injuries can be avoided with proper education and safety measures.

## Injuries reported among retail employees<sup>2</sup>

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



### Did you know?

- Nearly 16 million people work in the retail industry, with about half of them being between 16 and 34 years old.<sup>3</sup>
- Retailers hire more than half a million temporary workers in November and December each year to accommodate customer needs.<sup>3</sup>

**Preventing strains**

- Use mechanical aids whenever possible. Manual handling, such as lifting and carrying, can be easier and safer when mechanized by using forklifts, pallet jacks, carts and hand trucks.
- When lifting and carrying a heavy object, lift with your legs and tighten your core muscles.
- Modify repetitive tasks.
- 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.<sup>4</sup>

**Preventing same level slips, trips or falls**

- Maintain floors in a clean and dry condition 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 to 4 feet of width clearance.
- Don't leave tools, materials, boxes, cords, cables or hoses on the floor.<sup>5</sup>

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

- Use the proper tool for the job at hand.
- Use a sharp blade; a dull blade requires more force when cutting.
- Use a self-retracting utility knife that "requires the user to depress a button while cutting" to avoid forgetting to retract the blade.<sup>6</sup>
- Never leave an exposed blade unattended or place an open blade in your pocket.<sup>7</sup>
- Wear proper personal protective equipment (PPE), such as cut-resistant gloves and protective clothing.<sup>8</sup>

**Preventing being struck by an object**

- Repair and/or replace broken equipment, furniture, doors or windows promptly.
- Maintain good stocking practices to prevent stored materials from falling.
- Keep the work area clear.
- Make sure all tools, equipment and machinery have the necessary guards and alarm systems.<sup>9, 10</sup>

**Preventing motorized vehicle accidents**

- Protect lives by never texting or talking on the phone while driving.<sup>11</sup>
- Make necessary adjustments [e.g., adjust controls, program directions] to your car before you begin driving.
- Avoid driving fatigued by aiming for at least seven hours of sleep each day. Report fatigue to your employer to prevent incidents.
- Evaluate road and traffic conditions before traveling and drive appropriately for them.
- Maintain sufficient following distance from the vehicle in front of you. [Think of the 3-second rule: the time it takes for you to reach the same marker as the vehicle in front of you.]<sup>12</sup>

# Summit is here for you

Ensuring the safety of your workers is crucial for running an efficient and lucrative retail business. Your employees are 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 recommended solutions to improve safety

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](mailto: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 may include:

- Opportunities for transitional duty
- Quicker recovery
- Lower costs



1-800-282-7648 | [summitholdings.com](http://summitholdings.com)

1. "What Retail Sales Workers Do." U.S. Bureau of Labor Statistics, U.S. Dept. of Labor, [www.bls.gov/ooh/sales/retail-sales-workers.htm#tab-2](http://www.bls.gov/ooh/sales/retail-sales-workers.htm#tab-2) [Accessed May 5, 2023].
2. 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
3. Djurovic, Ana. "15 Interesting Retail Employment Statistics." *Go Remotely*, Jan. 22, 2022, [goremotely.net/blog/retail-employment-statistics/](https://goremotely.net/blog/retail-employment-statistics/) [Accessed May 5, 2023].
4. "Ergonomics." *Occupational Safety and Health Administration (OSHA)*, U.S. Dept. of Labor, [www.osha.gov/SLTC/ergonomics/controlhazards.html](http://www.osha.gov/SLTC/ergonomics/controlhazards.html) [Accessed May 5, 2023].
5. Occupational Safety and Health Administration (OSHA). *Training Requirements in OSHA Standards*. U.S. Dept. of Labor, OSHA 2254-09R 2015, [www.osha.gov/Publications/osh2254.pdf](http://www.osha.gov/Publications/osh2254.pdf) [Accessed May 5, 2023].
6. Ohio Bureau of Workers' Compensation. *Safety Talk: Utility Knife Safety*. June 2020, [www.bwc.ohio.gov/downloads/blankpdf/SafetyTalk-UtilityKnife.pdf](http://www.bwc.ohio.gov/downloads/blankpdf/SafetyTalk-UtilityKnife.pdf) [Accessed May 5, 2023].
7. Occupational Safety and Health Administration (OSHA). *Hand and Power Tools*. U.S. Dept. of Labor, ISBN 0-16-049865-1, 2002 [Revised], [www.osha.gov/sites/default/files/publications/osh3080.pdf](http://www.osha.gov/sites/default/files/publications/osh3080.pdf) [Accessed May 5, 2023].
8. Occupational Safety and Health Administration (OSHA). *Personal Protective Equipment*. U.S. Dept. of Labor, OSHA 3151-02R 2023, [www.osha.gov/Publications/osh3151.pdf](http://www.osha.gov/Publications/osh3151.pdf) [Accessed May 5, 2023].
9. "Workplace Safety Topics - Housekeeping." *Safety.BLR.com*, [www.safety.blr.com/workplace-safety-topics/emergency-planning-and-response/safe-housekeeping/](http://www.safety.blr.com/workplace-safety-topics/emergency-planning-and-response/safe-housekeeping/) [Accessed May 5, 2023].
10. Occupational Safety and Health Administration (OSHA). *Safeguarding Equipment and Protecting Employees from Amputation*. U.S. Dept. of Labor, OSHA 3170-02R 2007, [www.osha.gov/Publications/osh3170.pdf](http://www.osha.gov/Publications/osh3170.pdf) [Accessed May 5, 2023].
11. "Distracted Driving." *National Highway Traffic Safety Admin. (NHTSA)*, U.S. Dept. of Transp., [www.nhtsa.gov/risky-driving/distracted-driving](http://www.nhtsa.gov/risky-driving/distracted-driving) [Accessed May 5, 2023].
12. "Motor Vehicle Safety at Work: Driver Fatigue on the Job." *The Natl. Inst. for Occup. Safety and Health (NIOSH)*, U.S. Dept. of Health and Human Services, last reviewed Aug. 30, 2022, [www.cdc.gov/niosh/motorvehicle/topics/driverfatigue/](http://www.cdc.gov/niosh/motorvehicle/topics/driverfatigue/) [Accessed May 5, 2023].

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders of Summit managed insurers in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Summit Consulting LLC does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Summit Consulting LLC and its managed insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.