

THE TOP THREE CLAIMS FOR DELIVERY DRIVERS

(AND HOW TO AVOID THEM)

Brought to you by Summit, the *people who know workers' comp*.®

Ensuring the safety of your employees is necessary to running a safe and efficient delivery service. 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. Let's look at the top three claims we see in delivery services based on our internal data—and provide you with some recommended measures on how to avoid them.

THE TOP THREE CLAIMS*



1

Same level slips, trips and falls:

Involving inappropriate walking stride or slippery or uneven walking surfaces.



2

Strain:

Involving lifting, twisting, pushing and pulling of materials.



3

Animal bites:

Startling an animal or lack of communication with homeowner about restraining pets.



DID YOU KNOW?¹

According to the United States Postal Service (USPS), mail carriers are one of the top three victims of dog bites.² The USPS educates the public through a national awareness campaign on how to protect mail carriers and provides training to their employees to maintain safety as top priority. They encourage customers to place stickers on their mailboxes to notify postal workers if a dog is present (an orange paw print sticker signifies that a dog lives at that address, while a yellow sticker means that a dog lives at a neighboring address).^{3,4}

YOU KNOW THE OLD SAYING: AN OUNCE OF PREVENTION IS A WORTH A POUND OF CURE.**

PREVENTING SLIPS, TRIPS AND FALLS⁵

- Take your time and pay attention to your surroundings.
- Adjust your stride to a pace that is suitable for the walking surface and the task at hand.
- Take short steps on slippery surfaces to keep your center of balance under you and point your feet slightly outward.
- Make wide turns at corners.
- Use walkways when available and never run.

PREVENTING STRAINS⁶

- Stretch muscles prior to and after shift.
- Use material handling equipment when moving heavy loads.
- Break up large shipments into smaller units.
- Favor pushing movements over pulling movements to avoid straining the lower back.
- Avoid twisting motions.

PREVENTING ANIMAL BITES^{3,7,8}

- Avoid startling a dog by making your presence known before you enter its territory by whistling, honking your horn or rattling the fence to gauge their response.
- Pay close attention to a dog's body language. Some signs of aggression are growling, barking, stiffness, baring teeth, yawning and pulled back head and ears.
- Communicate with homeowners about pets before entering a yard or home. Ask them to move animals inside or in a separate room of the house.
- Carry dog repellent, mace, or a loud air horn. Make sure you adhere to the guidelines of use set by your employer.

OUR LOSS PREVENTION PROFESSIONALS CAN ASSIST IN INJURY PREVENTION BY:

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

Our insured businesses and agents have access to an extensive library of online safety training videos and supplemental materials. Insureds and agents can request access by emailing SafetyResourceRequest@summitholdings.com. (Videos provided through JER HR Group LLC, dba Training Network NOW, 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

*Statistical information based on Summit's internal data.

**Benjamin Franklin (Jan. 6, 1705–April 17, 1790).

Footnotes

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 (01/01/2016 to 12/31/2019).

2. "Using Dog Repellent." United States Postal Service, 2007, about.usps.com/postal-bulletin/2007/html/pb22205/dogk-it.3.21.html (Accessed 29 July 2020).

3. "Dog Bite Prevention." Postal Posts, United States Postal Service, 11 June 2020, uspsblog.com/dog-bite-prevention (Accessed 23 July 2020).

4. "National Dog Bite Awareness Week." United States Postal Service, about.usps.com/what/corporate-social-responsibility/activities/dog-bite-awareness.htm (Accessed 23 July 2020).

5. Occupational Health & Safety Admin. Slips, Trips and Falls Handout for Safety Committee Meetings. www.osha.gov/sites/default/files/2018-12/fy16_sh-29672-sh6_SlipsTripsFallsHandoutforSafetyCommitteeMeetings.pdf (Accessed Aug. 28, 2020).

6. "Preventing Lower Back Injury in the Workplace." OSHA.net, OSHA-Pros USA, LLC, www.osha.net/workplace-safety/safety-training-prevent-workplace-low-back-injury/ (Accessed Oct. 7, 2020).

7. Trotto, Sarah. "Avoiding Dog Bites." Safety+Health Magazine, 21 Feb. 2015, www.safetyandhealthmagazine.com/articles/11903-avoiding-dog-bites (Accessed 23 July 2020).

8. "Aggression." ASPCA, American Society for the Prevention of Cruelty to Animals, www.aspcanet.org/pet-care/dog-care/common-dog-behavior-issues/aggression (Accessed 22 July 2020).

9. "Work-Related Roadway Crashes: Prevention Strategies for Employers." Centers for Disease Control and Prevention, U.S. Dept. of Health & Human Serv., June 6, 2014, www.cdc.gov/niosh/docs/2004-136/ (Accessed Oct. 7, 2020).

10. "Contact with Objects: It Pays to Pay Attention." National Safety Council, www.nsc.org/work-safety/safety-topics/-struck-by-objects (Accessed Sept. 2, 2020).