



# 2024 AmTrust Restaurant Risk Report

As a leading insurer of restaurants and their employees in the U.S., AmTrust's restaurant insurance products and risk management solutions address critical exposures faced by the restaurant industry.



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# Restaurant Safety: The Recipe for Success

In the demanding world of restaurants, employees face significant hazards daily. These hazards range from sharp knives and open flames to slippery floors and long hours spent standing. However, restaurant owners and employees can work to prevent the most common injuries like cuts, burns, and strains, as well as the most expensive like disc, vertebrae, and spinal cord injuries.

To effectively prevent these incidents, restaurant owners and managers must understand the most frequent, severe, and costly types of injuries. That's where data-driven insights come in.

## Key Trends & Analysis

After analyzing six years (2018-2023) of workers' compensation claims, AmTrust has identified key trends to help employers:



### Injuries

Recognize the most common injuries in the restaurant industry.



### Expense

Understand which injuries lead to the most expensive claims.



### Prevention

Implement targeted prevention strategies to safeguard employees and reduce costs.

With this knowledge, restaurants can take proactive steps to create safer work environments for their teams.



# Knife Safety & Fall Prevention Is Key

Cuts are the most common restaurant cause of injury, but of the top five most common causes,

strains have the highest average cost per claim at

\$10,672



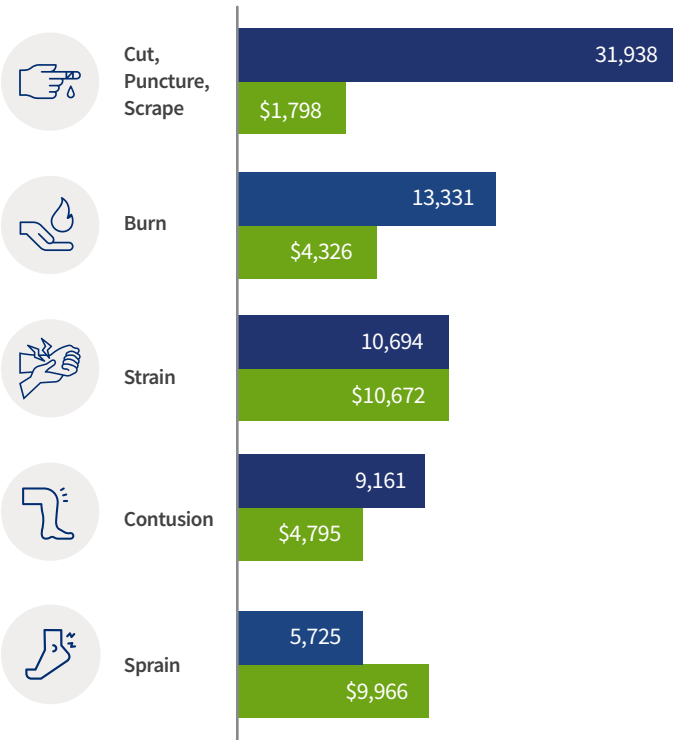
Cuts may be nearly  
**200% more common,**  
but strains are nearly  
**500% more expensive.**

Strains, which can happen across the body and can happen to the back of the kitchen and front alike, require as much attention and training as cuts do to prevent.

## The most common restaurant injuries include:

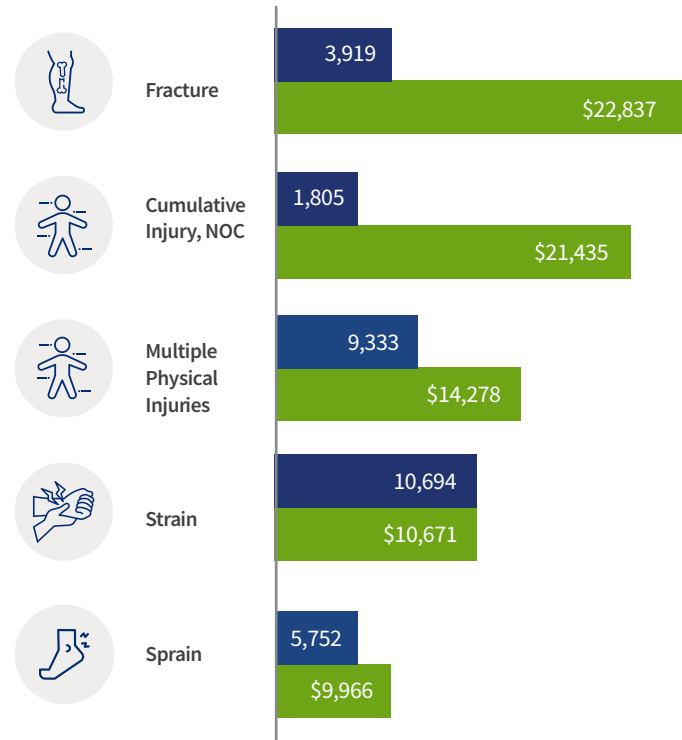
- Cuts, punctures, and scrapes from knives and other sharp kitchen objects.
- Burns from hot surfaces or oil.
- Muscle strains and sprains from either slips and falls, repetitive motions, standing in the same place for long periods, or lifting heavy objects.

Loss Nature



How Many Average Cost Per Claim

The Highest Average Cost Per Claim



How Many Average Cost Per Claim

# Watch Those Fingers!



It’s no surprise that fingers remain the most injured body part. Finger injuries occur

**55% more**

frequently than the second most common injury-multiple body parts.



However, an injury resulting in numerous body injuries has an average payout

**484% greater**

than the payout for finger injuries.

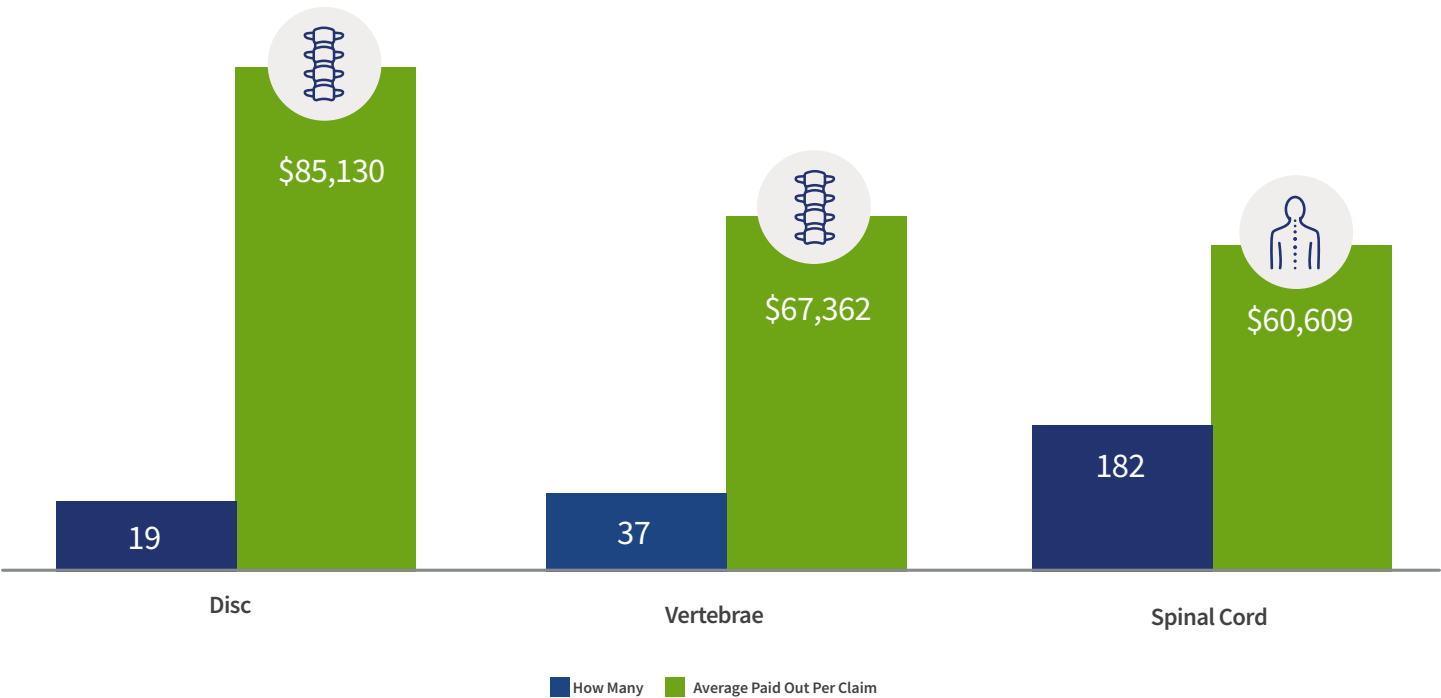
## Top Three Body Parts Most Commonly Injured vs Most Expensive

| Finger(s)                                                                         | Multiple Body Parts                                                               | Hand                                                                              |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
|  |  |  |
| Number of Injuries<br><b>20,660</b>                                               | Number of Injuries<br><b>13,243</b>                                               | Number of Injuries<br><b>12,051</b>                                               |
| Average Paid Out<br><b>\$2,164</b>                                                | Average Paid Out<br><b>\$12,149</b>                                               | Average Paid Out<br><b>\$3,733</b>                                                |



Top most expensive injuries comprise just 1% of total claims

## Top Three Most Expensive Body Parts Injured



# Reduce Risks and Protect Your Employees

## How can restaurants reduce some of the most common injuries?



### Follow Safe Work Practices

#### Plan Your Lift Before You Start

- Don't try to carry more than you can handle. Make extra trips if necessary or ask for help.
- Don't overload trays or pans.
- Use gloves if necessary.
- Make sure you have a clear path to where you are carrying the load.

#### Lifting

- Get as close as possible to the load before lifting.
- Lift with your legs, not your back.
- Keep your head up, back straight, and bend at your knees.
- Don't lift with your hands only.

#### Moving The Load

- Keep the load close to your body.
- Look where you are going. Don't lift if you can't see over the load.
- Move your feet instead of twisting your body.

#### Lowering

- When setting the load down, let your leg muscles carry it down.
- Be sure your fingers and toes are clear before setting the load down.



### Bending & Reaching

#### Make The Workplace Safer

- Provide storage for heavy items on lower shelves to avoid reaching.
- Provide ladders and footstools of the right size, and keep them in good condition.
- Redesign drive-through windows so workers don't have to stretch to serve customers.

#### Follow Safe Work Practices

- Don't bend or reach to get a heavy or awkward item.
- Ask for help to lift and move it properly.
- Don't reach above your shoulders.
- Never use a box, cart, or other equipment to reach for objects. Use a ladder or footstool.
- Push carts instead of pulling them, where possible.



### Repetitive Movements

#### Make The Workplace Safer

- Install tables and chairs permanently so they don't have to be set up and taken down daily.
- Provide floor mats to protect against constant impact with hard surfaces.
- Rotate tasks, especially those that require using the same motion over and over.
- Provide mechanical equipment to do repetitive tasks where possible.

#### Follow Safe Work Practices

- Often take a few moments to stretch, especially if you spend a lot of time carrying loads, bending, reaching, or repeating the same motion.
- Use good posture.
- When walking or standing for long periods, use floor mats, take breaks, and rotate tasks if possible.
- When sitting for long periods, make sure your lower back is supported, take breaks, and rotate tasks if possible.

# Common Injuries Prevention Tips



## Laceration Prevention Tips:

- Wear protective gear, like steel mesh or Kevlar gloves, to guard hands against knives and mandolin slicers and sturdy, closed-toe shoes to protect feet should a knife be accidentally dropped.
- Use stable cutting boards or a solid surface when chopping and cut away from the body.
- Avoid distractions while slicing and dicing.
- Properly store knives when not in use.



## Sprain Prevention Tips:

- Enforce a policy that makes slip-resistant shoes mandatory for all employees.
- Clean up spills immediately or place a wet floor sign over the area if the spill cannot be immediately cleaned.
- Use slip-resistant mats with beveled edges in wet areas.
- Ensure employees understand the proper soap-to-water ratios when mopping floors.



## Fracture Prevention Tips:

- Practice ladder safety, including inspecting the ladder for damage before use and not overreaching when on the ladder.
- Prevent slips, trips, and falls by keeping the floor clear of fallen objects, cleaning up reported spills, checking the pathway for obstructions and ensuring slip-resistant mats and rugs are placed throughout the restaurant.
- Properly store items with the largest, heaviest boxes at the bottom and lighter items on higher shelves, and do not overload the shelves past their maximum weight capacity.



## Inflammation Prevention Tips:

- Use easy-to-grip knives and kitchen utensils with sturdy, padded handles.
- Make sure employees are allowed to take frequent breaks from repetitive tasks, like cutting, to help avoid injury.
- The height of the work surface should be appropriate to the employee's height and the task involved.
- Use good posture to prevent additional strain on neck, shoulder and arm muscles.
- Keep everything within easy reach.



## Puncture Prevention Tips:

- Make cut-resistant gloves available for staff that use knives or slicing equipment to prepare food.
- Use designated buckets to dispose of broken glass, bottles and plates – do not use regular trash.
- Do not pick up broken glass with bare hands.
- Do not carry knives in your pocket.
- Cut away from yourself when using a knife.



## Concussion Prevention Tips:

- Prevent slips, trips, and falls by keeping the floor clear of fallen objects, cleaning up reported spills, checking the pathway for obstructions and ensuring slip-resistant mats and rugs are placed throughout the restaurant.
- Wear proper non-slip shoes.
- Pay attention to your surroundings.
- Remove any clutter from high-traffic areas.
- Teach staff proper lifting and carrying techniques.

## Common Injuries Prevention Tips (cont.)



### Burn Prevention Tips:

- Use protective oven mitts or gloves when lifting hot pots and pans – not a hand towel.
- Wear splatter shields or gauntlets to protect arms from hot grease splashes.
- Allow heavy, hot stockpots or oil containers to cool before attempting to lift them.
- Follow the proper procedures for using deep fryers.



### Strain Prevention Tips:

- Provide lifting aides such as dollies, carts, or another employee when possible.
- Train employees to understand that objects over 50 pounds require a two-person lift.
- Allow for breaks from repetitive movements.
- Encourage employees to avoid awkward positions and ensure workstations are the appropriate height.



### Contusion Prevention Tips:

- Properly store items on high shelves to ensure they do not fall and strike employees.
- Store heavy objects close to the floor.
- Prevent file cabinets from tipping over by opening one drawer at a time.



### Foreign Body Prevention Tips:

- Read and understand the safety data information for each unknown kitchen cleaning product or tool.
- Wear proper personal protective equipment, such as protective glasses or gloves, when needed.
- Store chemicals in designated storage areas below eye level.



# Reduce Risks and Protect Your Employees

AmTrust has the resources and helpful information to help you protect yourself and your business. For more information visit, [www.amtrustfinancial.com](http://www.amtrustfinancial.com).

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