



## Tech-Driven Risk Prevention for the Grocery Industry

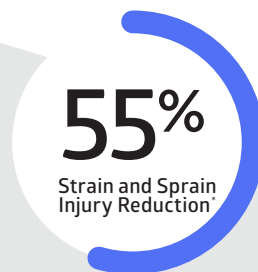


### Proven Loss-Reduction Technology

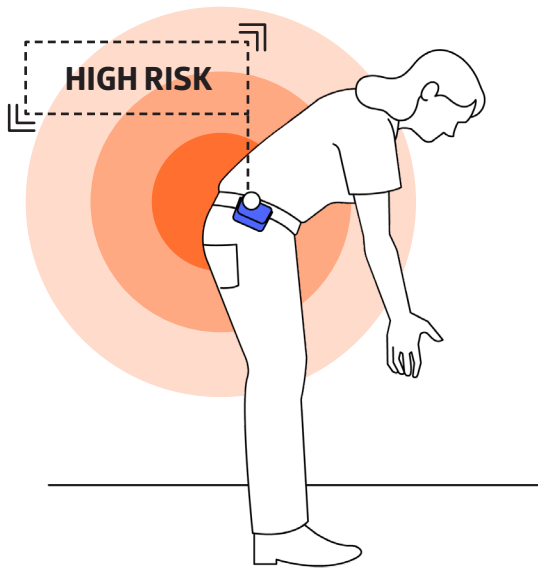
World-class wearable tech helps protect workers in environments where high strain and sprain injury rates are present, like in the grocery industry. The Kinetic Reflex wearable platform detects high risk behaviors and provides data-driven insights to prevent strain & sprain injuries and claims before they happen.

### Strain & Sprain Claims are Leading Loss Drivers

Among grocery store workers, strain and sprain claims happen 34% of the time and represent almost 40% of all costs. The strain and sprain cost per claim is higher than the average claim cost for this industry.



\* 2021 actuarial analysis by Perr & Knight



## Key Benefits

- Free Wearable Safety Tech
- Proven Loss Reduction
- Nationwide-Backed Policies
- A+ Rated Paper
- Client Dividends
- Premium Savings
- Improved Experience Modification
- Best-in-Class Claims Handling

## Grocery Store Injuries & Claims by the Numbers

Accident Year 2019

### Total Claims

**7,604**  
Claims

**1,577**  
Indemnity Claims

### Strain & Sprain Claims

**2,572**  
Total Claims

**680**  
Indemnity Claims

### Loss Incurred

**\$48,175,834**  
Total

**\$17,182,526**  
Total Indemnity

### Cost Per Claim

**\$6,335**  
Average

**\$7,293**  
Average Strain & Sprain

### Cost Per Indemnity Claim

**\$10,895**  
Average

**\$10,500**  
Average Strain & Sprain

### Percent of Claims

**34%**  
Strain & Sprain

**39%**  
Strain & Sprain Indemnity

## Big Company Tech. No Extra Cost.

Submit a risk at <https://kinetic-insurance.com/submit-a-risk>  
Contact us at 833-550-0388 or at [info@kinetic-insurance.com](mailto:info@kinetic-insurance.com)

Trusted by Fortune 500 companies with proven injury-reducing results.

