

# WORKERS' COMPENSATION INSURANCE THE RESTAURANT AND FAST FOOD INDUSTRY



Every day, restaurant and fast food workers face workplace risks that can lead to injury while performing their routine duties. In the front of the house, lifting or balancing heavy trays of dishes, reaching across tables to serve customers, and moving tables and chairs for customer seating can cause injury to servers and bussers. For kitchen staff, lifting heavy boxes or bags of ingredients, and repetitive tasks like chopping, stirring, and kneading can lead to strain and sprain injuries and claims.

As a result, these employees face a higher-than-average risk of sustaining musculoskeletal disorders (MSDs), which lead to workplace injuries. Strain and sprain injuries are among the leading causes of workplace injury for restaurant and fast food employees.

Strain and sprain claims represent nearly 20% of all claims costs in the restaurant sector, according to 2019 data from the National Council on Compensation Insurance (NCCI).

An MSD injury can cause workers to lose significant work time. The average time an employee is not able to work with a musculoskeletal injury is 12 days.





## LEADING LOSS DRIVERS

Among restaurant and fast food workers, indemnity, or lost time, claims are the most expensive with a much higher than average claim cost.

Restaurant Injuries & Claims (Accident Year 2019, NCCI states)

TOTAL CLAIMS:	22,233
TOTAL INDEMNITY CLAIMS:	4,711
TOTAL LOSS INCURRED:	\$142,363,028
TOTAL INDEMNITY INCURRED:	\$46,450,355
AVERAGE COST PER CLAIM:	\$6,403
AVERAGE COST PER INDEMNITY CLAIM:	\$9,859

TOTAL STRAIN & SPRAIN CLAIMS:	2,928
TOTAL STRAIN & SPRAIN INDEMNITY CLAIMS:	901
AVERAGE COST PER STRAIN & SPRAIN CLAIM:	\$9,162
AVERAGE COST PER INDEMNITY STRAIN & SPRAIN CLAIM:	\$11,637

% STRAIN & SPRAIN OF TOTAL CLAIMS:	13%
% STRAIN & SPRAIN OF INDEMNITY:	19%





# SAFEGUARD RESTAURANT WORKERS WITH PROACTIVE WORKERS' COMPENSATION

Musculoskeletal injuries among restaurant and fast food workers are largely preventable. A proactive approach to workers' compensation can help to mitigate these risks.

At Kinetic Insurance, we put risk prevention first. We take a proactive approach by helping change the way workers move on a daily basis to prevent workplace injuries before they happen. Policyholders are equipped with our wearable tech, which is proven to reduce injuries by 55%, at no extra cost.

The wearables also give employers access to a critical new data set that reveals which areas and employees are most at risk, so they can then take proactive steps to further reduce workplace hazards and control loss.

By providing restaurant and fast food employers with a workers' comp policy that includes free wearable technology, proven to prevent and reduce workplace injuries and claims, we help to ensure a safer, healthier, and more productive workforce. Reduced injury rates also help lower premium costs for policyholders.

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## VERIFIED LOSS REDUCTION

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

55%	Strain & Sprain Injury Reduction
72%	Lost Workdays Reduction
50%	Claims Cost Reduction

These results were verified in a 2021 actuarial analysis by Perr&Knight.





# KINETIC'S PREFERRED EXPOSURES FOR THE RESTAURANT INDUSTRY

- Restaurant
- Fast Food

## KINETIC INSURANCE AGENTS

Kinetic has a limited distribution network; we work with a select group of brokerages that take a proactive approach to risk control and understand the unique risks restaurant employers and employees face. We partner with brokers that are at the forefront of innovation in workers' compensation, and that strive to provide best-in-class risk mitigation consultation to their clients.

Kinetic policies deliver an unbeatable combination of sound coverage, stable pricing and exceptional service to both insureds and agents. We offer best-in-class workers' compensation insurance coverages, backed by Nationwide, so our appointed agents have the confidence and flexibility to provide their clients the right policy to protect them from risk.



**Nationwide**

## NATIONWIDE IS ON OUR SIDE

In partnership with Nationwide's E&S Specialty division, Kinetic Insurance is a Managing General Underwriter (MGU), providing workers' compensation insurance combined with a technology-driven approach to worker safety. Kinetic policyholders can have peace of mind with a policy backed by Nationwide. Benefits include:

- Paper rated A+ Financial Strength XV by both A.M.
- Best and Standard & Poor's
- Best-in-class claims handling
- Easy online account access
- Superior loss control



## CONTACT INFO

We're here to help! Reach out today and a member of our team will get back to you shortly.

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