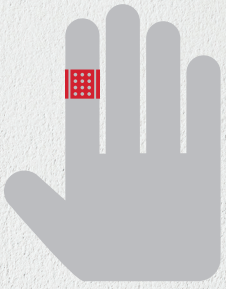

CASE STUDY: REDUCING GROCERY STORE LACERATIONS

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RISK CONTROL: A TOOL FOR MINIMIZING RISK

BACKGROUND

Proper knife use is an important aspect of grocery store safety. Employees use knives and other cutting tools to open boxes, separate bindings from raw materials and cut seafood, meat and poultry. Unsafe knife practices can lead to serious, preventable injuries.

The U.S. Bureau of Labor statistics found that stockers and baggers reported 21,648 lost-time injuries in 2002, with a median of five days away from work.[1] Those injuries included 2,030 cuts, lacerations and punctures, making this the fourth-largest category.

21,648 LOST-TIME INJURIES IN 2002

These business losses hit close to home for many of Society's policyholders, as they face the same types of incidents. Owners and managers are often unaware of the small details that can help them better safeguard their businesses. This is where Society can recommend small, practical changes that support a safer working environment.

A 12-location grocery store chain sought to decrease the frequency and severity of claims in its deli and meat departments due to injuries to butchers from knives. Society risk control consultants teamed up with the grocery store to institute procedures and policies to help decrease the number of accidents involving knives.

SITUATION

Society's grocery store policyholder was facing an unacceptable number of claims in its deli and meat departments resulting from knife lacerations. Each year the grocery chain submitted a number of claims that severely impacted their loss experience. For example, one $250,000 claim was a result of a laceration that later became infected.

1. Jerry Laws, "More than a Cut Above," Occupational Health & Safety (October, 2005).

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After seeing the frequency and severity with which these types of claims were being submitted, Society saw an opportunity for improvement. Society spoke with the policyholder about working together to form a comprehensive loss prevention plan that included safety policies and procedures for proper knife use.

SOCIETY INSURANCE SOLUTION

Because the grocer had a policy with Society, they received risk control consulting as a value-added service. Society employs a hands-on approach when it comes to investigating and resolving risk control issues, and sent their specialists to the grocery store directly. As a result of Society's intervention and commitment to taking care of the important details, the number of claims from cuts was drastically reduced. In 2012, there were just seven claims from reported injuries throughout all grocery store locations.

THE NUMBER OF CLAIMS FROM CUTS WAS DRASTICALLY REDUCED

When Society's risk control representatives arrived at the store, they observed that the deli employees and butchers did not wear cut-resistant gloves while slicing meat. The grocery store also did not have any safety policies or procedures in place regarding proper knife use.

Society worked with the policyholder to identify the most appropriate type of cut-resistant gloves that best fit the working conditions and updated the type of tools the deli employees and butchers were using. At Society's recommendation, the customer also instituted a policy that required all employees to use cut-resistant gloves. These prevention policies were just one part of an overarching loss prevention program Society helped implement throughout all stores.

Society also held in-store training classes to instruct store supervisors on best practices for a safe workplace to help prevent issues like cuts, slips and falls from occurring with such frequency in the future.

Society collaborates closely with all its policyholders to identify, evaluate and address the important details that could mean a big difference to each business. Society's team of risk control experts has extensive experience, training and certification within select business niches. To find out how Society can help you, visit www.societyinsurance.com to find an agent and request a free quote.

KNIFE SAFETY CHECKLIST:

- ☑ Sharpen all knives on a regular basis
- ☑ Use the correct knife for the right job
- ☑ Wear cut-resistant gloves
- ☑ Cut away from your body

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