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Safety Report Retail

Our Latest Safety Data for Retail

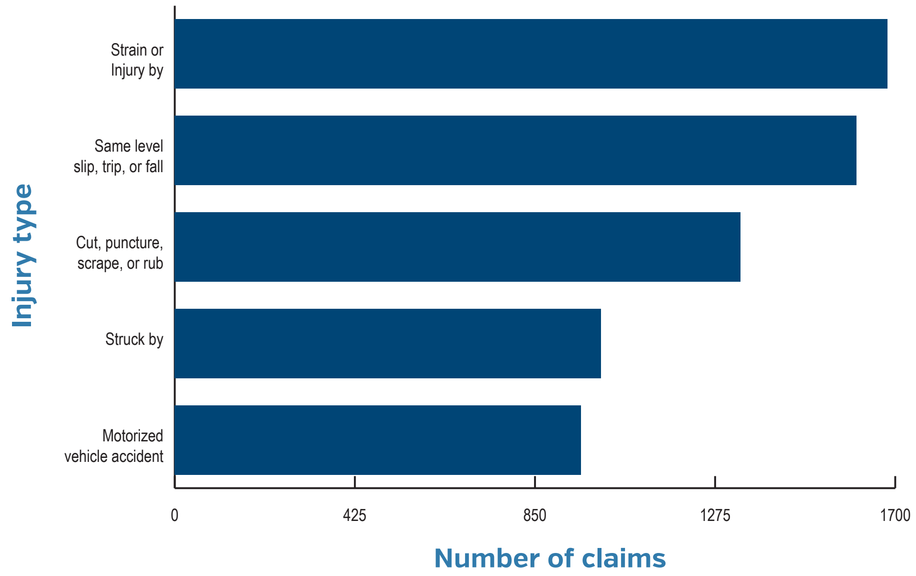
Retail workers are responsible for assisting customers, processing sales, stocking inventory, delivering products, as well as store setup and breakdown.[1] Work-related injuries are common. Although injury exposure is often preventable, retail workers' claims continue to rise.

Let's look at the most common injuries in our data and some recommended measures to avoid them.

Top five reported injuries in retail

The five most reported injuries in retail based on lost-time and medical-only claims during 2022–2025 for Summit-managed insurers.[2]

1. **Strain**: Involving lifting, twisting, pushing, and pulling of items.
2. **Same level slip, trip, or fall**: Involving spills, poor housekeeping, or improper care and maintenance of flooring surfaces.
3. **Cut, puncture, scrape, or rub**: Involving missing guards on equipment, not wearing cut resistant gloves while using sharp blades (such as box cutters), or discarding the trash.
4. **Struck by**: Involving being struck by something, such as a product falling off a shelf.
5. **Motorized vehicle accident**: Involving employees of car dealerships, building material suppliers, furniture stores, pharmacies and drug stores, and motorcycle and ATV dealerships.



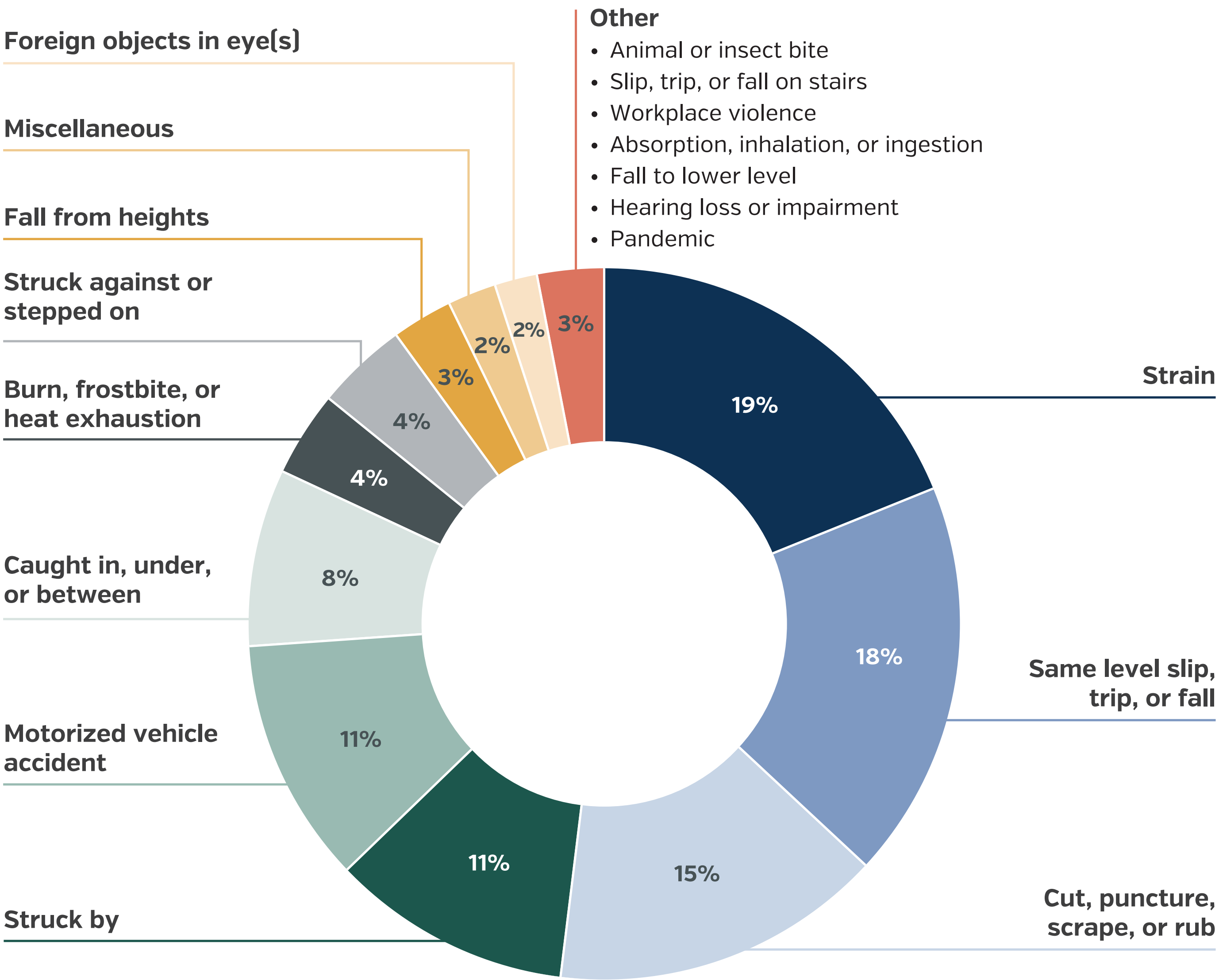
Retail injuries: Examining industrywide trends in our internal data

Summit's internal data shows that injuries among retail workers made up 8% of the total claims reported from 2022 to 2025. The most common body parts involved in these injuries were lower back, fingers, knees, hands, and shoulders.[2] With the fast-paced, multitasking environment of the retail industry, injuries happen. Many of these injuries can be avoided with proper education and safety measures.

Employers play a key role in mitigating risks by providing proper education on job-specific hazards, conducting safety assessments, and providing corrective actions when needed.

Injuries reported among retail employees

Based on lost-time and medical-only claims during 2022–2025 for Summit-managed insurers.[2]



Key safety measures that help retail employees avoid injuries

Preventing strains

- Use mechanical aids whenever possible. Manual handling, such as lifting and carrying, can be easier and safer when mechanized by using forklifts, pallet jacks, carts, and hand trucks.
- When lifting and carrying a heavy object, lift with your legs and tighten your core muscles.
- Modify repetitive tasks.
- Pay attention to posture. When standing, balance your weight evenly on your feet.
- Listen to your body. For instance, if you're experiencing discomfort or feeling tired, take a break.[4]

Preventing slips, trips, or falls

- Keep floors clean, dry, and free of potential slip and trip hazards.
- Clean spills immediately. Keep wet floor signs and cleaning tools close to moisture-prone areas.
- Keep aisles and passageways clean and in good repair, with no obstructions across or in aisles that can create a hazard. Keep at least 3 to 4 feet of width clearance.
- Don't leave tools, materials, boxes, cords, cables, or hoses on the floor.[5]

Preventing cuts, punctures, scrapes, or rubs

- Use the proper tool for the job at hand.
- Use a sharp blade; a dull blade requires more force when cutting.
- Use a self-retracting utility knife so employees must push a button while cutting to avoid forgetting to retract the blade.[6]
- Never leave an exposed blade unattended nor place an open blade in your pocket.[7]
- Wear proper personal protective equipment (PPE), such as cut-resistant gloves and protective clothing.[8]

Preventing being struck by an object

- Repair and/or replace broken equipment, furniture, doors, or windows promptly.
- Maintain proper stocking practices to prevent stored materials from falling.
- Keep the work area clear.
- Make sure all tools, equipment, and machinery have the necessary guards and alarm systems.[9,10]

Preventing motorized vehicle accidents

- Protect lives by never texting or talking on the phone while driving.[11]
- Make necessary adjustments (e.g., adjust controls, program directions) to your car before driving.
- Avoid driving fatigued by aiming for at least 7 hours of sleep each day. Report fatigue to your employer to prevent incidents.
- Evaluate road and traffic conditions before traveling and drive appropriately for them.
- Maintain sufficient following distance from the vehicle in front of you. Think of the three-second rule: the time it takes for you to reach the same marker as the vehicle in front of you.[12]

Did you know?

- Nearly 16 million people work in the retail industry, with about half of them being between 16 and 34 years old.
- Retailers typically add roughly 500,000 or more seasonal jobs during the October–December holiday period to meet increased consumer demand.[3]

Summit's safety team is here for you.

Ensuring the safety of your workers is crucial for running an efficient and lucrative retail business. Your employees are 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.

Safety consultants can assist in injury prevention by:

- Providing assistance and training for hazard identification, job safety analysis, and incident investigations
- Conducting site surveys
- Providing recommended solutions to improve safety

Our employers and agents have access to an extensive library of online safety training videos and supplemental materials. Insureds and agents can request login credentials at SafetyResourceRequest@summitholdings.com. (Videos provided through JER HR Group LLC, dba Training Network, a Summit vendor.)

Scan for more information about safety resources and consulting.

Contact Summit Loss Prevention at **1-800-282-7648** or visit **summitholdings.com/safety.**

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