



## Most Frequent Workers Compensation Loss-Producing Areas Identified

Relying on our risk management expertise and our extensive information database, Utica National analyzed workers compensation losses reported by our auto repair shop customers during a three year-period. We identified the most frequent loss-producing areas so you can focus your risk management efforts and apply countermeasures to help prevent future loss problems.

Based on our analysis, the most frequent categories of workers compensation claims and causes of loss are listed, in order:

### 1) Lifting, Pulling and Pushing

Claims include:

- Technicians suffered strains and sprains from lifting as well rotating and placing tires onto vehicle axles.
- Technicians lifting and moving auto parts such as doors, seats, and transmissions suffered strains and sprains.

### 2) Particles in the Eyes

Common causes of eye injuries:

- An employee lost eyesight in one eye from being struck by a particle while using a press to remove a bearing from a wheel hub.
- A technician was replacing a wiper blade when he was struck by a clip that popped up into his eye.
- Workers got particles in the eyes from grinding operations. Some workers were not wearing eye protection.
- While changing tires and working under vehicles, several employees got particles in the eyes.

The information contained in this publication has been developed from sources believed to be reliable. It should not, however, be construed or relied upon as legal advice and Utica National accepts no legal responsibility for its correctness or for its application to specific factual situations.



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### 3) Use of Hand Tools

Causes of Loss:

- An employee struck his hand and got particles in the eyes while using a hammer to initiate tire and rim repairs.
- Improper use of hand tools resulted in various injuries, i.e. removing a seal with a crow bar, working with razor blades, overexertion with pliers and ratchet-type wrenches.

### 4) Slips, Trips and Falls

Types of Loss:

- The employee slipped on ice while walking in the parking lot.
- Falls from step and extension ladders-inside and outside.
- Slips on oily surfaces both inside and outside the shop.

### 5) Use of Miscellaneous Machinery

Types of Losses

- While using a tire-changing machine, an employee hurt his back.
- While using a pressure washer, the employee had a fragment blown into his eye.
- A garage door was closing and struck the technician's hand.
- While using auto lifts, employees fell to the ground while coming out of the car, forgetting they were not on floor level.

Utica National has a wide array of materials available to help you control these types of losses. Visit us at [www.uticanational.com](http://www.uticanational.com) or contact your local Risk Management Representative for more information.

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