

# Top Business Claims of 2023 and How to Avoid Them in 2024.



In the fast-paced world of business, you don't want a claim to slow you down. We've compiled our top business claims of 2023 so business owners can learn how to avoid them in 2024. Looking for tips to prevent these four common claims of 2023? Read on.

## **Top business claim of 2023: Employee injury**

To reduce employee injury claims and promote safety in the workplace ...

- Conduct extensive training, both for new hires and for longstanding team members. All employees should undergo safety training before starting work. In addition, holding annual refresher courses can help prevent employee injuries across the company.
- Provide personal protective equipment (PPE). Have enough PPE, like gloves, masks, vests, hard hats, etc., on hand. Conduct training sessions so your team knows the proper way to wear the gear and enforce rules to mandate it on the worksite.
- Inspect machinery, make necessary repairs, and have a safety services expert visit your workplace. They can help identify hazards and make a safety plan that's unique to your business.
- Staff your team adequately. Too few employees can lead to longer hours and drowsiness on the worksite, which can be a recipe for injury.
- Keep up with workers compensation requirements and claims. A comprehensive policy can help protect against day-to-day accidents. On top of that, filing workers compensation claims right away is always recommended.

## **Top business claim of 2023: Auto collisions**

For a safer time behind the wheel ...

- Be a defensive driver. If you're a commercial driver operating a large vehicle, be aware of all vehicles and pedestrians around you and keep your head on a pivot.
- Consider adding fleet telematics devices to commercial vehicles to increase safety and savings. Did you know? The devices can deliver powerful safety benefits like 45% fewer vehicle accidents, a 75% reduction in speeding events, and an 80% reduction in aggressive driving, including hard braking, hard cornering, sustained speeding, and sudden acceleration.
- Never drive distracted. Keep your hands on the wheel, your eyes on the road, and your mind on the drive. Reduce distractions by putting your cellphone in the glove compartment, knowing your directions before you start driving, picking a playlist before going, and eating before or after the drive.
- Watch the weather. Increase following distances in wet, icy, snowy, foggy, or dark conditions. If possible, plan long drives around the weather and leave when it's safest for driving.
- Service your company's vehicles regularly and get recalls addressed right away.
- Inspect vehicles before driving and clear off any snow, ice, or other debris that could hinder your ability to see.

### **Top business claim of 2023: Property damage liability**

Reducing this risk will look different from industry to industry and business to business. But to add better protection for the coming year ...

- Talk to your agent about liability insurance. Maybe the wiring in a house you built led to a fire. Or one of your company vehicles was involved in an accident. Liability insurance protects you from the damage your employees, products, or services cause to someone's property. Our agents are insurance experts and will help build the coverage you need for your unique risks this year.

### **Top business claim of 2023: Slips and falls**

To help stop slips and falls at your business ...

- Use clear signage or blockades to call attention to water or other hazards on the ground.
- Invest in entryway mats to absorb moisture. Choose mats with anti-skid backings to help them stay securely in place.
- Conduct an audit of the lighting on your property. If there are dim or unlit areas on the interior or exterior of your building, add lighting to help customers and employees identify hazards.
- Be aware of the weather. Salt your sidewalks and parking lot when the temperatures drop, clear snow from your property promptly, and remove fallen debris after storms or high winds.
- Reduce the clutter in storage rooms, establish clear walking paths through your business, and put away any loose items after use so they don't become tripping hazards.
- Follow these six added fall prevention tips if you work on a construction site.

Because our team has experienced these top business claims of 2023, we know how to better protect you in the new year. See how our customizable business policies add comprehensive coverage and peace of mind. Talk to a local, independent agent today.

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