



IMA Hospitality  
RRMA | October 2026



## Zenith Review of Claims for RRMA Program Based on Inception Date



UWT\_0003A - Customer Dashboard

IMA, INC. - RESTAURANT RISK MANAGEMENT ASSOCIATION

Run on 8/1/26 for data as of 7/31/26  
Inception Years Selected: 5  
Qtr End table is a cumulative total for  
all time as of that Qtr End.  
All else is based on inception history years.

Customer Status

| Claims<br><small>All Claims / Open</small> | Paid        | Incurred    | Outstanding<br>Reserves | Lit Paid<br><small>Average per Claim</small> | Non Lit Paid<br><small>Average per Claim</small> |
|--------------------------------------------|-------------|-------------|-------------------------|----------------------------------------------|--------------------------------------------------|
| 2542 / 157                                 | \$4,835,590 | \$8,739,135 | \$3,903,545             | \$43,634                                     | \$1,133                                          |

### Top 5 Nature of Accident by Incurred

| NOA Category      | NOA Code | NOI Desc                    | Clms | Incurred Amt   |
|-------------------|----------|-----------------------------|------|----------------|
| Slip Fall Trip    | 29       | On Same Level               | 477  | \$2,719,253.74 |
| Misc. Causes      | 89       | Robbery or Crime Assault    | 22   | \$1,249,958.74 |
| Slip Fall Trip    | 27       | From Liquid or Grease Spill | 113  | \$564,220.83   |
| Struck / Injur By | 75       | Falling or Flying Object    | 114  | \$377,997.19   |
| Slip Fall Trip    | 26       | From Ladder or Scaffolding  | 19   | \$347,265.91   |
|                   |          |                             | 745  | \$5,258,696.41 |

# Top 10 Things Every Restaurant Should Do to Prevent Employee Slips, Trips, and Falls

## 1. Clean Spills Immediately

Adopt a "See It, Own It" philosophy. Any employee who notices a spill should either clean it up immediately or remain at the location until assistance arrives. Never leave a spill unattended.

## 2. Conduct Routine Floor Inspections

Inspect floors at opening, throughout the shift, before shift changes, and at closing. Look for standing water, grease buildup, damaged flooring, worn mats, and drainage issues. Document inspections consistently.

## 3. Focus on High-Risk Areas

Pay special attention to:

- + Fryer and grill stations
- + Dishwashing areas
- + Ice machines
- + Beverage stations
- + Food preparation areas
- + Walk-in cooler entrances

These locations are common sources of water, grease, and condensation.

## 4. Require Slip-Resistant Footwear

Implement and enforce a slip-resistant footwear policy. Inspect shoes periodically for worn tread and require replacement when traction is reduced.

## 5. Use and Maintain Non-Slip Mats

Install absorbent, non-slip mats in areas frequently exposed to water or grease. Ensure mats lie flat, remain clean, and are replaced when worn or damaged. Curled edges can become trip hazards.

## 6. Keep Walkways Clear

Remove boxes, cords, hoses, trash, and stored items from aisles and work areas. Maintain clear pathways to exits, storage rooms, and production areas at all times.

## 7. Control Grease and Moisture Buildup

Use the correct cleaning products and degreasers. Increase cleaning frequency around fryers and cooking equipment where invisible grease films can develop. Dry mop floors after cleaning whenever possible.

## 8. Use Wet Floor Signs

Whenever floors are wet from spills, cleaning, or weather conditions, place warning signs immediately and leave them in place until the floor is completely dry.

## 9. Maintain Floors, Drains, and Walking Surfaces

Repair damaged flooring, loose or cracked tiles, and uneven surfaces promptly. Ensure floor drains function properly, do not create a trip hazard and drain covers remain securely in place.

## 10. Train Employees and Discuss Near Misses

Include slip, trip, and fall prevention in new-hire orientation and ongoing safety meetings. Review incidents and near misses, reinforce expectations, and recognize employees who proactively identify hazards.

## Simple Safety Message for Employees:

Keep every walking surface "Clean, Dry, and Clear."

- + Clean of contaminants
- + Dry to the touch
- + Clear of obstacles

This simple standard is easy for employees to remember and can significantly reduce slip, trip, and fall injuries.

# Knife and Box Cutter Safety in Restaurants

## Understanding the Hazards

Working in a restaurant often requires the use of knives, box cutters, and other sharp tools for food preparation and receiving deliveries. These tools can cause serious cuts and lacerations if they are not used, stored, or maintained properly. Injuries commonly occur when employees rush, use dull blades, carry knives improperly, attempt to catch a falling knife, or leave sharp tools unattended.

By following safe work practices, employees can significantly reduce the risk of injury and help maintain a safe workplace.

## Managing the Hazard

### 1. Eliminate Hazards

- + Remove damaged or defective knives and box cutters from service immediately.
- + Discard cracked handles, broken blades, or tools that cannot be safely repaired.

### 2. Substitute Safer Equipment

- + Use safety box cutters with retractable blades whenever possible.
- + Select the correct knife for the task to reduce strain and improve control.

### 3. Engineering Controls

- + Use knife racks, magnetic strips, blade guards, and knife sheaths for safe storage.
- + Maintain cutting boards with non-slip mats to prevent movement during food preparation.
- + Train employees to use cut-resistant gloves and ensure their availability in the restaurant.

### 4. Administrative Controls

- + Follow company procedures for knife use, cleaning, storage, and blade replacement.
- + Complete all required safety training before using sharp tools.
- + Report damaged knives, cutters, or unsafe conditions to management immediately.

### 5. Personal Protective Equipment (PPE)

- + Wear cut-resistant gloves when performing tasks that require them.
- + Follow food safety and sanitation requirements when using gloves around food products.
- + Remember: Cut-resistant gloves reduce the risk of lacerations but are not cut-proof.

## Safe Knife and Box Cutter Practices

- + Always cut away from your body and keep fingers and hands out of the blade's path.
- + Use a stable, designated cutting surface and never cut while holding items in your hand.
- + Stay focused when using knives or box cutters. Stop working if you become distracted or interrupted.
- + Never use a knife as a screwdriver, can opener, or pry tool.
- + Use box cutters only for opening packaging materials and keep blade exposure to a minimum.
- + Never attempt to catch a falling knife or box cutter. Step back and allow it to fall.
- + When passing a knife to another employee, place it on a clean work surface and allow the other person to pick it up.
- + Retract, sheath, or store blades immediately after use.



## Restaurant Best Practices

- + **Store knives and box cutters properly.** Never leave them in sinks, under towels, or on countertops where they may be hidden from view.
- + **Keep blades sharp.** Dull blades require more force and are more likely to slip, increasing the risk of injury.
- + **Inspect tools before use.** Check for loose handles, damaged blades, or defective retracting mechanisms.
- + **Use a designated knife-cleaning area.** Never leave knives submerged in sink where they cannot be seen.
- + **Keep workstations organized.** Cluttered prep areas increase the likelihood of accidental cuts.
- + **Dispose of used blades safely.** Place them in an approved sharps or blade disposal container. Never throw loose blades into the trash.
- + **Slow down during peak periods.** Many knife injuries occur when employees rush during busy meal periods.

### REMEMBER

A moment of inattention can result in a serious injury. Using the right tool, following proper cutting techniques, maintaining sharp blades, and storing knives and box cutters correctly are essential steps in preventing cuts and lacerations in restaurant operations. Safety should always take priority over speed.

This material is for general information only and should not be considered as a substitute for legal, medical, tax and/or actuarial advice. Contact the appropriate professional counsel for such matters. These materials are not exhaustive and are subject to possible changes in applicable laws, rules, and regulations and their interpretations.

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