

SAFETY & LOSS PREVENTION

OUTLOOK

DIGGING IN THE DATA

How looking at workers' compensation claim trends can help improve safety in Florida's agencies and universities

ALSO INSIDE:

OSHA's Top 10 Safety Violations for 2025

Florida Severe Weather Awareness Week: February 2-6

Working Where The Wild Things Are



A Message from the Editor

HOW TO USE THIS DATA

Diving into workers' compensation incident reports can feel a bit like going on an archaeological dig -- putting together pieces of the past to find useful patterns and meaning. Here's how to turn your organization's previous pain into future prevention:

Follow the risk landscape hazard map. Use all the "topographical features" at your disposal -- chart claims by type, location, time of day/month/year, job duties, etc. to guide you through the hazards toward targeted interventions.

Use data-backed budgeting. Using the data to determine which types of incidents occur the most -- and which cost the most -- can help justify spending in the right places. For example, "Strain or Injury By" claims make up only around 11% of total claims, but 22% of total workers' compensation payments.

Spot trends before they turn into bigger patterns. Over time, claims can reveal gradual increases to give us a heads up that interventions such as more training in certain areas, facility and equipment repairs, or policy changes, may be needed.

Strengthen current policies with evidence. Showing actual claim costs and patterns can give managers fuel for implementing the rules or making changes to policies to make them more effective.

Sharpen training in areas where it is most needed. Understanding how and why people are being injured allows safety managers to determine where and how to increase, improve, and tailor training.

Make delving into data its own pattern. Develop a cycle in which claims are analyzed (quarterly, biannually, annually, etc.), corrections are targeted, and policies and training are adjusted. Using claim data helps management to set measurable goals for their teams.

The Division of Risk Management's Safety & Loss Prevention section at DFS can provide data on demand -- contact our team with any specific requests for claim information.

Cheers!

Leri Taylor
Managing Editor

INTERAGENCY ADVISORY COUNCIL



If you know an agent, employee, or volunteer who has made exceptional contributions to the reduction and control of employment-related accidents, contact your agency's safety coordinator to submit a nomination. Safety coordinators should submit nominations to the Division of Risk Management's Loss Prevention section at least two weeks prior to an upcoming quarterly IAC meeting. Nominee approvals will be made by IAC members during the meeting.

MARK YOUR CALENDARS

The next Interagency Advisory Council meeting will take place online via GoToMeeting on:

FEBRUARY 10, 2026 at 2:30 pm

Council Members: Check your email for details & login instructions

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OSHA'S TOP 10 SAFETY VIOLATIONS FOR 2025

Each year, the Occupational Safety & Health Administration provides a list of the most commonly cited workplace violations for that fiscal year (October 1 through September 30). Most of the time, the lists look similar from year to year. Here are the takeaways:

- Fall Protection has held the top spot for a consecutive 15 years. Gravity remains the biggest challenge for employers once again.
- Hazard Communication has been in the #2 spot for the past four years.
- OSHA's Ladders violation has climbed steadily up the chart over the past six years and remains at #3 for the third year, though the number of violations in this category has gone down over the past two years.
- Lockout/Tagout and Respiratory Protection switched places on the list, though numbers in both categories trended downwards.
- Powered Industrial Trucks made a huge improvement, jumping down two slots to #8.

NATIONWIDE

1. **Fall Protection -- General Requirements** (5,914: +393, stayed at #1)
2. **Hazard Communication** (2,546: +342, stayed at #2)
3. **Ladders** (2,405: +168, stayed at #3)
4. **Lockout/Tagout** (2,177: +266, up from #5)
5. **Respiratory Protection** (1,953: +517, down from #4)
6. **Fall Protection -- Training Requirements** (1,907: +143, up from #7)
7. **Scaffolding** (1,905: +32, up from #8)
8. **Powered Industrial Trucks** (1,826: +422, down from #6)
9. **Personal Protective Equipment -- Eye & Face Protection** (1,665: +149, stayed at #9)
10. **Machinery & Machine Guarding** (1,239: +302, stayed at #10)

REGIONAL (FL, GA, NC, SC)

1. **Fall Protection -- General Requirements**
2. **Ladders**
3. **Personal Protective and Lifesaving Equipment -- Eye and Face Protection**
4. **Scaffolding**
5. **Powered Industrial Trucks**
6. **Respiratory Protection**
7. **Hazard Communication**
8. **Fall Protection -- Training Requirements**
9. **Lockout/Tagout**
10. **Machine Guarding**

The good news: The total number of violations dropped by 10% for the second year in a row (from 26,207 in 2024 to 25,537 in 2025).

STATE OF FLORIDA AGENCY & UNIVERSITY

TOP 10

MOST COMMON WORKERS' COMPENSATION CLAIMS

HOW INJURIES ARE CLASSIFIED & HOW TO PREVENT THEM

FY 2024-25 TOP CLAIM CATEGORIES -- Top Subcategories (#, % of total claims)

1. **FALL/SLIP/TRIP** (1685, 16.6%) -- **On Same Level** (881, 8.7%)
2. **MOTOR VEHICLE** (901, 8.9%) -- **Collision/Sideswipe w/Another Vehicle** (635, 6.3%)
3. **MISCELLANEOUS** (1560, 15.4%) -- **Other, Not Otherwise Classified** (615, 6.1%)*
4. **MISCELLANEOUS** (1560, 15.4%) -- **Absorption/Ingestion/Inhalation, Not Otherwise Classified** (556, 5.5%)
5. **STRUCK OR INJURED BY** (3430, 33.9%) -- **Animal or Insect** (532, 5.3%)**
6. **STRAIN OR INJURY BY** (1147, 11.3%) -- **Not Otherwise Classified** (448, 4.4%)
7. **CUT/PUNCTURE/SCRAPE** (670, 6.6%) -- **Hand Tool/Utensil, Not Powered** (383, 3.8%)
8. **CAUGHT IN/UNDER/BETWEEN** (333, 3.3%) -- **Not Otherwise Classified** (265, 2.6%)
9. **STRIKING AGAINST/STEPPING ON** (296, 2.9%) -- **Stationary Object** (182, 1.8%)
10. **BURN/SCALD BY/EXPOSURE TO** (100, 1.0%) -- **Steam or Hot Fluids** (34, 0.3%)

*"Not Otherwise Classified" (NOC) refers to claims that do not fall under other subcategories; for example, mold exposure might fall under "Absorption/Ingestion/Inhalation," but "Mold" is its own subcategory.

**Claims in the subcategory "Fellow Worker/Patient" make up more than half of claims in the category "STRUCK OR INJURED BY" and almost one quarter of all claims in FY 2024-25 (2405, 23.8%). Due to the difficulty in controlling those types of claims, we are considering "Animal or Insect" claims as the majority in this category for the purposes of this article.

#1: FALL/SLIP/TRIP

On Same Level, 881 claims
(52.3% of claims in this category)

Total paid in subcategory:
\$4,079,825

Total paid in category:
\$7,904,527

DESCRIPTION: Falls to the floor/ground on the same level (no elevation)

INCLUDES:

- losing one's balance/footing (including when a limb "gives out")
- tripping over one's own feet, misstepping, or stumbling
- falling due to being pulled, pushed, or bumped
- falling while stepping on or off a curb, parking block, or raised median
- falling due to uneven floor/ground (e.g., potholes, broken cement, lifted tiles, inclines, holes made by animals, etc.)
- falling while attempting to get in or out of a chair (e.g., a chair that rolls away or collapses while one attempts to sit on it)
- slipping on a floor that has been recently mopped or waxed
- slipping on a floor/ground that is wet from rain, condensation, or leaks (does not include spills)
- being injured in a fall that occurs during physical or tactical training exercises (e.g., learning proper fall techniques, etc.)
- falling due to a "wardrobe malfunction" (e.g., clothing or bag caught on door handle, heel stuck in a sidewalk crack, stepping on pants or skirt that is too long, shoes that are slippery/wet/broken, etc.)

OTHER TYPES OF FALL/SLIP/TRIP CLAIMS (NOT INCLUDED ABOVE):

- slipping on a floor that is wet as a result of liquid or grease spills (e.g., spilled beverages or condiments, spilled cooking oil, etc.)
- slipping on organic material (e.g., leaves, loose dirt, etc.), ice, or snow
- falling from a higher level to a lower level, including ladders/scaffolding
- falling off of a chair or having a chair collapse while one is sitting on it
- tripping over an object of any kind (including curbs, parking blocks, and raised medians)
- falling on stairs (up or down)
- falling into openings (e.g., elevator shafts, holes in floors, manholes, etc.)
- stumbling without falling to floor/ground

HOW TO PREVENT THESE INCIDENTS:

- Keep floors clean and dry by cleaning up spills and repairing leaks quickly; use fans to dry wet floors faster.
- Place absorbent, slip-resistant mats and caution signs around exterior doors during rainy weather. Provide employees with plastic bags for wet umbrellas to help contain drips.
- Add non-slip mats or coatings to slippery areas on floors and stairs.
- Have custodial personnel place highly-visible wet floor signs or barriers while mopping or waxing floors.
- Clearly mark or block off potholes, broken concrete walkways, loose decking boards, etc. until they can be fixed.
- Make sure steps, inclines, or uneven floors are clearly marked, and that all areas have sufficient lighting.
- Instruct employees on proper footwear for their tasks and working surfaces (well-fitting shoes with non-slip soles).
- Tack down, remove, or replace rugs or floor mats that can shift, bunch up, or create a trip hazard; tie down loose cords or use cord covers.
- Keep all pathways clear of objects; store supplies and equipment safely out of the way.
- Practice good housekeeping and report issues as soon as possible.
- Slow down and walk with care, especially around corners or on uneven surfaces.
- Avoid carrying things that block one's view or cause a loss of balance.

#2: MOTOR VEHICLE

Collision/Sideswipe With Another Vehicle, 635 claims
(70.5% of claims in this category)

Total paid in subcategory:
\$1,916,022

Total paid in category:
\$2,600,043

DESCRIPTION: Collision that involves two or more occupied motor vehicles

INCLUDES: Any motor vehicle intended for operation on public roadways (cars, trucks, motorcycles) colliding with, sideswiping, or being sideswiped by any other motor vehicle currently in operation, regardless of fault.

OTHER TYPES OF MOTOR VEHICLE CLAIMS (NOT INCLUDED ABOVE):

- collisions involving water, rail, or air vehicles
- single-vehicle collisions (into fixed objects) *(For the purposes of claim reporting, a parked car is considered a fixed object.)*
- vehicular upset (rollover or jack-knife)
- injuries due to sudden stop or start, including being thrown against interior parts of the vehicle and/or being struck by contents of vehicle, or not otherwise classified (NOC) in other categories

HOW TO PREVENT THESE INCIDENTS:

- Institute clear driving policies for your organization and communicate them to all employees. Examples: mandatory seat belts, limiting phone use, use of state vehicles for official business only, no unauthorized passengers, etc.
- Maintain vehicles to prevent hazards -- keep windshields clean, tires properly inflated, and engine tuneups and oil changes up to date.
- Don't drive distracted! Keep your attention on the road.
- Encourage all employees to take safe driver training, especially those who drive for work or use fleet vehicles. Ask your organization's safety coordinator for information about driver training programs available to you.

#3: MISCELLANEOUS

Other, Not Otherwise Classified (NOC), 615 claims
(39.4% of claims in this category)

Total paid in subcategory:
\$486,988

DESCRIPTION: Any injury or condition that does not apply or is not otherwise classified (NOC) in other categories

INCLUDES:

- general illness or pain from unknown causes
- injuries to ears (pain, pressure, ringing, hearing loss) from loud or repetitive noises (e.g., gunshots, construction equipment, etc.) or swimming/diving
- choking, coughing, shortness of breath, vision issues
- dizziness/lightheadedness, nausea/vomiting, fainting, loss of consciousness
- acute medical emergencies (heart attack, stroke, seizure, etc.)
- heat illness, dehydration

#4: MISCELLANEOUS

Absorption/Ingestion/Inhalation, NOC, 556 claims (35.6% of claims in this category)

Total paid in subcategory: \$315,541

Total paid in category: \$1,448,855

DESCRIPTION: Any injury that results from inhalation, absorption (skin contact), or ingestion of harmful substances not otherwise classified (NOC) in other categories

INCLUDES:

- allergic reactions
- exposure to bodily fluids (blood, saliva, fecal matter, etc.), chemicals, or other unknown substances
- inhalation of smoke, dust, or foreign particles (excluding mold)
- exposure to infectious diseases or bacteria (tuberculosis, HIV, hepatitis, meningitis, COVID-19, legionella, E.coli, etc.)

OTHER MISCELLANEOUS CLAIMS (NOT INCLUDED ABOVE):

- eye injuries [foreign matter or body in eye(s)]
- injuries caused as a result of physical contact between the injured person and another person in the act of committing a crime (e.g., robbery or criminal assault)
- non-physical injuries (stress, shock, or psychological trauma) that develop in relation to a specific incident or cumulative exposure to stressful conditions
- illnesses that occur over a period of time and/or increasing in severity over time (e.g., heart or lung disease, asthma, blood pressure disorders, etc.)

HOW TO PREVENT THESE INCIDENTS :

Preventing miscellaneous injuries and illnesses can be tricky, because the hazards aren't as obvious as a slippery floor or a hot stove. Here are a few ways to reduce these types of risks:

- Provide workers with proper personal protective equipment (PPE) for job tasks that require it (masks, gloves, eye protection, etc.) and mandate its use.
- Make sure employees are provided with sufficient time and resources to stay hydrated, eat proper meals, and rest when necessary. Avoid heat illness by acclimatizing workers to hot environments, and train them to know their individual risk factors (medications, chronic conditions, etc.) and to take preventative measures as necessary (water, rest, shade).
- Maintain indoor air quality and temperature -- prohibit scented oils, aerosol sprays, or heavy perfumes.
- Make sure chemicals such as cleaning products are labeled and stored properly and used in well-ventilated areas.
- Provide staff with first aid/emergency response training (CPR, AED use, choking response, seizure first aid, and recognizing the signs of strokes, heart attacks, and diabetic distress). Make sure AEDs, first aid kits, and emergency numbers are easy to find and within reach at a moment's notice.
- Ensure bathrooms, break rooms, and other communal spaces are kept clean to help fight the spread of germs.
- Create a work environment that encourages employees to speak up rather than trying to "power through" when they experience symptoms such as those mentioned above, and to stay home when they are sick.
- Provide ergonomic workstations to help prevent strains of the neck, back, wrists, and eyes. Encourage employees to change their body position frequently (e.g., sitting, standing, walking) and to give their eyes a break from screens (follow the 20-20-20 rule -- every 20 minutes, focus on something at least 20 feet away for 20 seconds).

#5: STRUCK OR INJURED BY

Animal or Insect, 532 claims (15.5% of claims in this category, 51.9% when Fellow Worker/Patient claims are excluded)

Total paid in subcategory: \$427,369

Total paid in category (excluding Fellow Worker/Patient): \$1,957,989

Total paid in category (including Fellow Worker/Patient): \$6,389,511

DESCRIPTION: injuries caused by an encounter with a living organism; includes allergic reactions to animals or insects

INCLUDES:

- insect bites (ants, fleas, spiders, chiggers, etc., or unknown insect)
- tick bites (including onset of tick-borne illnesses)
- exposure to or bites from bedbugs or mites (scabies)
- bites or scratches by animals (mammals, rodents, reptiles, birds, etc.)
- stings or puncture wounds from bees, wasps, hornets, caterpillars, scorpions, jellyfish, or stingrays (includes allergic reactions from stings)
- exposure to/allergic reaction from animal dander
- being kicked, butted, stepped on, or crushed by animals (horses, cattle, goats, etc.)

OTHER STRUCK OR INJURED BY CLAIMS (NOT INCLUDED ABOVE):

- struck by coworker, patient, or inmate, whether on purpose or accidentally; includes while lifting, moving, or using force on a person (does not include suspects who are not already inmates)
- struck by falling or flying objects (includes ricochet from bullet fragments)
- struck by hand tools or moving parts of machines in use
- struck by a motor vehicle (including road, rail, water, and air vehicles) as a pedestrian
- struck by objects being lifted or handled by one's self or by others (includes objects dropped on body parts)
- struck by objects due to explosion or flare back (does not include electrical short circuits/blown fuses)
- injuries caused by being struck or injured by something not otherwise classified (NOC); includes being injured by a person other than a coworker, patient, or inmate

HOW TO PREVENT THESE INCIDENTS:

- Avoid having objects fall from shelves by stacking items neatly and away from edges.
- When working on ladders or at heights, have workers use tool lanyards and avoid balancing objects on the tops of ladders; alert others to the hazard by clearly marking the area where work from above is being done (do not allow traffic around or under construction areas).
- Go slowly and with care when operating wheeled vehicles such as utility carts, mowers, forklifts, and cars; make sure brakes or wheel locks are engaged when vehicles are parked.
- Walk slowly and carefully around corners and when approaching and opening doors -- you never know when someone could be coming from the other direction.
- Maintain manual and automatic doors, gates, and other enclosures so that they aren't able to open or shut on their own or swing out of control.
- Keep equipment in good working order to prevent pieces from breaking off.
- Have employees use PPE suited to the task and workplace -- hard hats, safety glasses, boots, etc.
- Take precautions in outdoor areas where insects may be hiding -- insect repellent and proper clothing can help prevent tick, mosquito, and other insect bites.
- Stay out of areas where animals have been spotted, especially during nesting seasons, and never approach an unfamiliar animal (unless it is part of one's job duties).
- Encourage early reporting of near misses -- a box that almost fell, a door that swung too fast and almost hit someone, a near-collision with a utility cart, etc. This is valuable information that can be used to prevent an injury from occurring.

#6: STRAIN OR INJURY BY

Not Otherwise Classified (NOC), 448 claims (39.1% of claims in this category)

Total paid in subcategory: \$1,988,068

Total paid in category: \$5,633,608

DESCRIPTION: Injury resulting in a strain where cause is unknown or not otherwise classified (NOC) in other categories

INCLUDES: Injuries in this subcategory involve muscles and joints that have been strained, sprained, hyperextended, or spasmed during normal activities such as walking, running, standing up, bending, etc.

OTHER STRAIN OR INJURY BY CLAIMS (NOT INCLUDED ABOVE):

- injury to ears or hearing due to constant or repetitive noise (cumulative)
- twisting -- free bodily motion which imposes stress or strain on some part of the body; assumption of an unnatural position; involuntary motions induced by sudden noise, fright, or efforts to recover from slips or loss of balance (when actual fall does not occur)
- jumping or leaping -- injury occurs due to the upward springing motion (not the result of landing or falling on the ground)
- holding, carrying, lifting, pushing, or pulling objects or people; includes "restraining a person" but not "struck by a person"
- reaching up, down, out, or across to retrieve an object or person
- wielding or throwing -- excessive physical effort resulting in overexertion; may result from attempts to resist a force applied by an object being handled
- sudden overexertion while using a tool or a machine
- cumulative injuries caused by repetitive motions or excessive use (includes carpal tunnel syndrome, tendonitis, bursitis, tennis elbow, etc.)

HOW TO PREVENT THESE INCIDENTS:

- Ensure employees have ergonomic workstations with chairs that support the lower back, monitors set at eye level, keyboards that allow comfortable wrist movements, etc.
- Take micro-breaks -- two minutes, every half hour to stand, stretch, blink, etc. -- and check your posture.
- Teach safe lifting and carrying techniques -- even in office settings, people lift boxes, move supplies, and carry equipment. Train employees to bend at the knees, keep loads close to the body, and ask for help or use a dolly or cart for items that are too bulky or heavy.
- Rotate tasks whenever possible to avoid repetitive motion injuries.
- Maintain tools and equipment -- sticky doors and drawers, unwieldy chairs, worn out car seats, carts with wheels that lock instead of rolling -- items in poor condition can lead to using too much force.
- Warm up properly before physical tasks with some simple stretches to reduce muscle strain.
- Take care when standing up from a seated or prone position -- many muscle strains occur while getting in and out of chairs, getting up from the ground (as during tactical training exercises), and entering/exiting vehicles.
- Encourage employees to know their limits and to speak up before a minor discomfort (tingling fingers, tight backs, sore shoulders) become a major injury.

#7: CUT/PUNCTURE/SCRAPE

Hand Tool/Utensil, Not Powered, 383 claims (57.2% of claims in this category)

Total paid in subcategory: \$258,135

Total paid in category: \$438,695

DESCRIPTION: Injuries caused by unpowered implements, utensils, or tools

INCLUDES:

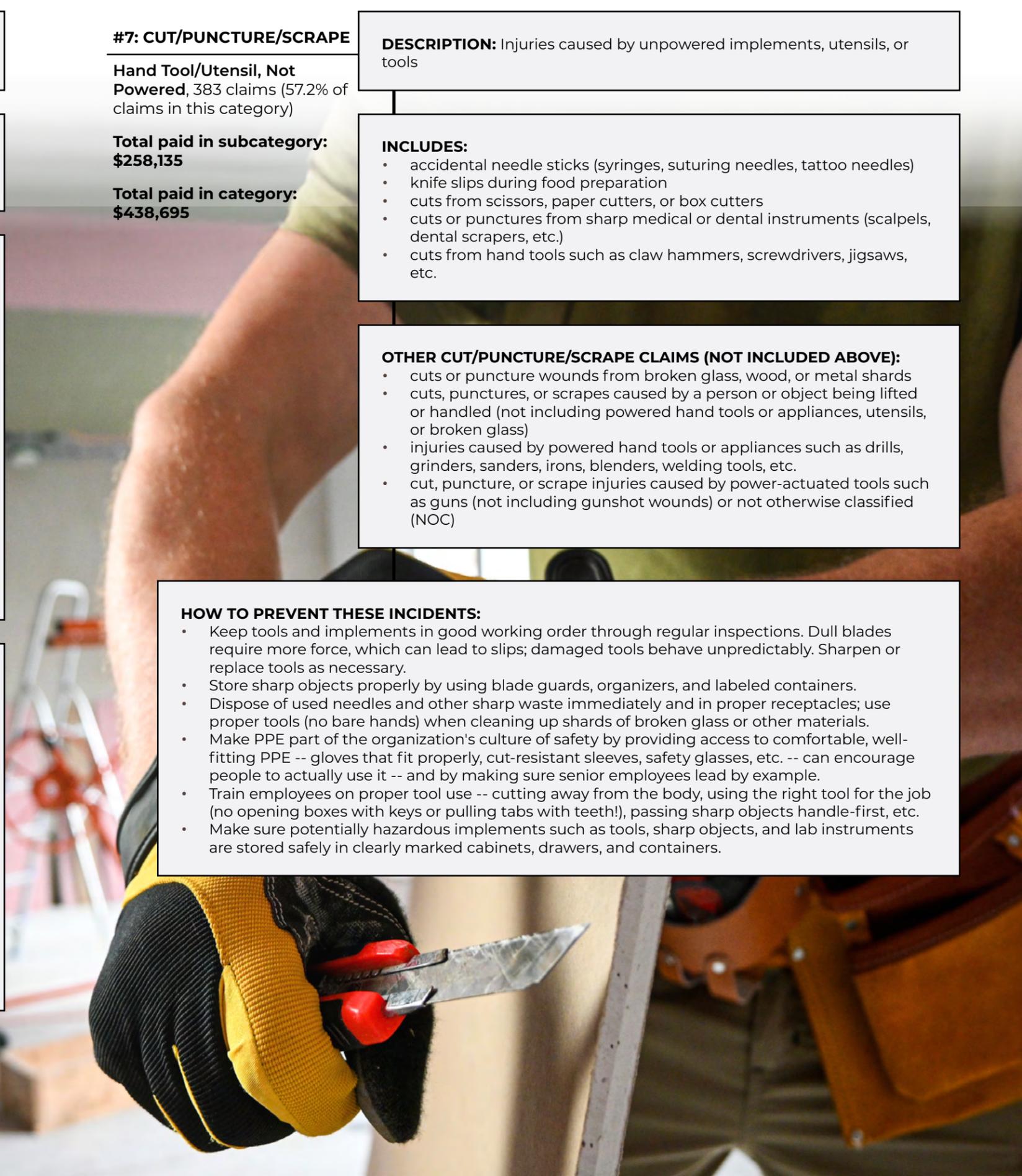
- accidental needle sticks (syringes, suturing needles, tattoo needles)
- knife slips during food preparation
- cuts from scissors, paper cutters, or box cutters
- cuts or punctures from sharp medical or dental instruments (scalpels, dental scrapers, etc.)
- cuts from hand tools such as claw hammers, screwdrivers, jigsaws, etc.

OTHER CUT/PUNCTURE/SCRAPE CLAIMS (NOT INCLUDED ABOVE):

- cuts or puncture wounds from broken glass, wood, or metal shards
- cuts, punctures, or scrapes caused by a person or object being lifted or handled (not including powered hand tools or appliances, utensils, or broken glass)
- injuries caused by powered hand tools or appliances such as drills, grinders, sanders, irons, blenders, welding tools, etc.
- cut, puncture, or scrape injuries caused by power-actuated tools such as guns (not including gunshot wounds) or not otherwise classified (NOC)

HOW TO PREVENT THESE INCIDENTS:

- Keep tools and implements in good working order through regular inspections. Dull blades require more force, which can lead to slips; damaged tools behave unpredictably. Sharpen or replace tools as necessary.
- Store sharp objects properly by using blade guards, organizers, and labeled containers.
- Dispose of used needles and other sharp waste immediately and in proper receptacles; use proper tools (no bare hands) when cleaning up shards of broken glass or other materials.
- Make PPE part of the organization's culture of safety by providing access to comfortable, well-fitting PPE -- gloves that fit properly, cut-resistant sleeves, safety glasses, etc. -- can encourage people to actually use it -- and by making sure senior employees lead by example.
- Train employees on proper tool use -- cutting away from the body, using the right tool for the job (no opening boxes with keys or pulling tabs with teeth!), passing sharp objects handle-first, etc.
- Make sure potentially hazardous implements such as tools, sharp objects, and lab instruments are stored safely in clearly marked cabinets, drawers, and containers.



#8: CAUGHT IN, UNDER, OR BETWEEN

Not Otherwise Classified (NOC), 265 claims (79.6% of claims in this category)

Total paid in subcategory: \$350,472

Total paid in category: \$423,609

DESCRIPTION: Injuries caused when body parts are caught in or under objects, or when body parts are pinned or crushed between two objects or spaces; not otherwise classified (NOC) in other categories

- INCLUDES:**
- doors closing on fingers, hands, or other body parts
 - fingers crushed by doors, windows, gates, lids, flaps, or drawers
 - body parts being pinned or crushed by furniture
 - injuries caused when limbs, clothing, or accessories (such as bags or jewelry) are caught on objects, door handles, or furniture

- OTHER CAUGHT IN, UNDER, OR BETWEEN CLAIMS (NOT INCLUDED ABOVE):**
- injuries caused by machines or machinery, such as rollers, gears, belts, presses, lifts, or hydraulic components
 - injuries caused by moving objects (or a moving and a stationary object)
 - injuries caused by objects being handled (e.g., fingers caught in zippers or clamps, pinched by hospital beds or folding chairs, etc.)
 - injuries caused by collapsing materials (slides of earth, building collapse, etc.), whether manmade or natural

- HOW TO PREVENT THESE INCIDENTS:**
- Control moving parts by keeping them in good working condition -- fix broken door latches, lubricate sticky drawers, replace worn belts and collapsing supports, etc.
 - Use safety guards on devices and machines with moving parts to avoid pinch points; never remove safety guards or use equipment in which guards have been removed.
 - Make sure employees understand what types of clothing they should or should not be wearing for their job tasks -- neckties, long necklaces, draping sleeves, and long skirts can get caught in mechanisms or hooked on furniture.
 - Enforce proper use of PPE, such as gloves and boots, where necessary.
 - Train employees to take care around pinch points and moving parts such as wheels and automated doors.
 - Be aware when opening and closing doors -- the most common injury in this category involves fingers being caught on doors or crushed in door frames. Take an extra second to ensure all body parts (both your own and others'), particularly hands and fingers, are out of the way.
 - Stabilize vehicles and equipment before working around or under them. Lock wheels, set parking brakes, and use jack stands and lifts rated for the weight.
 - Stabilize shelves and furniture by securing them to walls; stack shelves properly, with heavier items on the bottom, and do not overload.
 - Train workers to use proper equipment, such as hoists, carts, pallet jacks, and dollies, for lifting and moving objects instead of using their bodies for such tasks.
 - Train equipment operators to communicate with those around them during equipment use and transport; have spotters to make sure areas are clear of obstacles or people; make eye contact and announce movements before making them.

#9: STRIKING AGAINST/ STEPPING ON

Stationary Object, 182 claims (61.5% of claims in this category)

Total paid in subcategory: \$312,165

Total paid in category: \$428,522

DESCRIPTION: injuries such as bruises and abrasions caused by a person coming into contact with (striking) an object or machine (as opposed to an object or machine striking a person)

- INCLUDES (common incidents):**
- bending or crawling under a surface (desk, bunk bed, shelf, etc.) and hitting head upon standing up
 - walking into walls, door frames, poles, or furniture
 - hitting head on shelf, cabinet, railing, etc. while bending over
 - hitting head on objects hanging from above (signs, light fixtures, etc.)
 - bumping into open drawers or cabinets
 - stubbing toes, banging knees, or bumping elbows on objects or furniture
 - hitting or kicking objects (by accident or on purpose)
 - scraping hands, elbows, or knees on an abrasive surface (e.g., stucco, brick, concrete, etc.) (excluding during sanding, scraping, or cleaning operations)

- OTHER STRIKING AGAINST/STEPPING ON CLAIMS (NOT INCLUDED ABOVE):**
- striking moving parts of a machine (as opposed to the machine striking the injured worker)
 - striking an object being lifted or handled
 - scratches or abrasions caused by sanding, scraping, or cleaning operations
 - stepping on sharp objects

- HOW TO PREVENT THESE INCIDENTS:**
- Keep walkways and other work areas organized and clear of objects such as boxes, stepladders, utility carts, etc. that might take someone by surprise. Post prominent signs on temporary construction zones or areas that are being rearranged or renovated.
 - Protect sharp or protruding edges of counters, cabinets, shelves, doors, and equipment with corner guards or bumper pads if necessary.
 - Keep doors, drawers, and cabinets closed when not in use.
 - Make sure walkways and work areas are sufficiently lit.
 - Keep floors and surfaces clear of sharp objects and debris (nails, broken glass, etc.) and instruct employees to always wear proper footwear (no socks or bare feet).
 - Slow down and watch where you are going -- no multitasking (reading, looking at phones, etc.) while walking.

#10: BURN/SCALD BY/ EXPOSURE TO

Steam or Hot Fluids, 34 claims (34.0% of claims in this category)

Total paid in subcategory: \$1,613

Total paid in category: \$194,150

DESCRIPTION: injuries incurred by a person coming into contact with steam or hot fluids

INCLUDES (common incidents):

- kitchen/food prep workers burned by steam when opening pot lids or working with steamer trays
- kitchen/food prep workers burned by spilling or splashing hot water, soup, beverages, or grease
- maintenance workers burned by steam or hot water from boilers, hoses, or pressure systems that release sudden bursts of hot liquid
- burns by hot water from a shower or tap
- burns from steam or hot beverages such as coffee, tea, or soup

OTHER BURN/SCALD BY/EXPOSURE TO CLAIMS (NOT INCLUDED ABOVE):

- burns from acids or chemicals such as lye, chlorine, battery acid, or antifreeze
- burns from contact with hot objects or substances (other than liquid or steam), including stoves, cooking implements, hot food, heaters, radiators, or surfaces such as roads or metal railings
- burns from fire or flame (not caused by an explosion)
- internal burns caused by inhalation of chemicals or gases such as carbon monoxide, propane, silica, asbestos dust (includes smoke inhalation)
- burns that result from welding operations
- burns from radiation (from x-rays, microwaves, nuclear materials, and other radiating substances or equipment) or UV rays (sunburn)
- burns from electric shock or lightning strike; electrocution
- non-impact burns resulting from hot or cold temperature extremes (includes freezing or frostbite)
- burns from contact with cold objects or substances, such as dry ice

HOW TO PREVENT THESE INCIDENTS:

- Wear proper PPE for the task: heat-resistant gloves and sleeves around hot surfaces and liquids; chemical-resistant gloves, face/eye protection, and aprons when handling chemicals; protective gloves when working on electrical equipment.
- Make sure hot equipment, pipes, exhaust areas, and steam release zones are clearly marked as hazards.
- Transport hot liquids carefully and in proper containers.
- Open steam lines, doors, and hot equipment carefully, away from the body.
- Use long-handled tools such as tongs and paddles when reaching across or into hot surfaces.
- Apply lockout/tagout procedures before maintenance of electrical equipment.
- Inspect and maintain cords, plugs, and outlets; replace or repair damaged electrical equipment immediately.
- Store chemicals in approved, fully-labeled containers, and never mix chemicals without prior training and authorization.

WORKING WHERE THE WILD THINGS ARE



Whether wading through a heavily-wooded swamp or simply walking across a parking lot, state of Florida employees frequently find ourselves face to face with the wildlife with whom we share the land. Most of us aren't staring down alligators or black bears on a daily basis, but when it comes to being injured by animals or insects, even those going to work in air-conditioned office buildings aren't out of the woods.

TYPE OF CREATURE	# OF CLAIMS
BIRDS	7
REPTILES	9
MAMMALS	212
INSECTS	286
FISH	13

Though the past fiscal year did give us a few dramatic animal attacks (several stings from stingrays, two alligator bites, and even a scratch from a ring-tailed lemur!), most of the injuries reported by state of Florida employees were caused by tiny, many-legged menaces -- **insects and arachnids** (54% of all cases).

Ticks alone made up nearly half of insect-related claims and almost a quarter of all claims in the category "Struck or Injured By -- Animal or Insect"; as one might expect, most tick-related claims come from wildlife biologists, park and forest rangers, and environmental law enforcement officers across several state agencies.

Dogs hold the #2 spot, mostly due to unruly pets encountered on home visits made by law enforcement and welfare agents.

Stinging insects such as bees, wasps, and hornets are the third most-common cause of injuries from creatures, not only for outdoor workers but also those coming in or out of buildings, walking across parking lots, or just sitting outside.

There were 49 reports of injuries by **cats** -- a surprisingly large number, until we explain that the majority of these incidents are endured by veterinary technicians at medical school. (Cats make the worst patients!)

Florida's classic "scary" animals -- **alligators** (2), **panthers** (1), **sharks** (1), and **stingrays** (5) -- barely made a blip on the radar (not even 2% of Animal/Insect claims). And in spite of Florida's growing population of **black bears** (currently around 4,050), not a single state employee had an encounter with one at work that resulted in an injury. (To note: The black bear pictured here may look fierce, but this one's been caught in the act simply munching on some greens.)

- LIGHTNING
- MARINE HAZARDS & RIP CURRENTS
- THUNDERSTORMS & TORNADOES
- HURRICANES & FLOODING
- EXTREME TEMPERATURES & WILDFIRES

FLORIDA SEVERE WEATHER AWARENESS WEEK

FEBRUARY 2-6, 2026

Florida may be known as the Sunshine State, but Floridians know that our weather can cover the entire spectrum from mild to severe. Each year, Florida marks the first week of February as Severe Weather Awareness Week, giving residents and visitors the opportunity to understand and be better prepared for those weather extremes.



MONDAY: LIGHTNING



THE SCIENCE • Lightning is a giant spark of electricity in the atmosphere or between the atmosphere and the ground. • This occurs when the imbalance between the positive and negative ions inside a storm cloud becomes too great, and the cloud releases a massive electrical discharge (in the form of a lightning bolt). • Thunder is the sound of the shockwave created when lightning heats the air around it, causing it to suddenly expand. • It's true -- lightning can move through plumbing and electric devices.

THE STATISTICS • Lightning strikes occur in the United States around 25 million times each year, killing 20-30 people and injuring hundreds more. • Florida experiences around 1.2 million strikes per year, making it the lightning capital of the U.S. • Florida also leads the nation in lightning-related deaths due to its dense population, outdoor activities, and proximity to water.

HOW TO STAY SAFE • "When thunder roars, go indoors!" Stop all outdoor activities as soon as you hear thunder. • Seek shelter in a substantial building or hard-topped metal vehicle as fast as you can. • Lightning tends to strike the taller objects in an area. Avoid isolated tall trees, towers, or pavilions. Also avoid open areas where you are the tallest object in the area. • Stay away from metal conductors such as wires and fences. Metal does not attract lightning, but lightning can travel long distances through it. • If you are in a group of people, spread out. While this actually increases the chance that someone might get struck, it helps prevent multiple casualties and increases the chance that someone in the group will be able to help if one is injured.

IF SOMEONE IS STRUCK • Cardiac arrest is the primary cause of death for around two-thirds of those who die from lightning strikes, so prompt medical attention can make all the difference. Call 9-1-1 immediately. • Give first aid -- begin CPR or use an Automatic External Defibrillator if available. • Keep yourself safe by moving the victim to a safer place; lightning CAN strike twice!

2025 HURRICANE SEASON WRAP-UP

ATLANTIC STORM NAMES

ANDREA (TS)	HUMBERTO (5)
BARRY (TS)	IMELDA (2)
CHANTAL (TS)	JERRY (TS)
DEXTER (TS)	KAREN (SubTS)
ERIN (5)	LORENZO (TS)
FERNAND (TS)	MELISSA (5)
GABRIELLE (4)	

PREDICTIONS VS. REALITY

	PREDICTED	AVG.	ACTUAL
TOTAL NAMED	13-19	14	13
HURRICANES	6-10	7	5
CAT. 3 OR HIGHER	3-5	3	4

The 2025 hurricane season surprised everyone by producing a fewer than average number of storms -- the first season in a decade without a major hurricane making landfall in the U.S. Jamaica was not so lucky, bearing the brunt of Hurricane Melissa, one of the strongest Atlantic storms in recorded history (185mph sustained winds).

HIGHLIGHTS FROM THE GOVERNOR'S PROCLAMATION

WHEREAS ...

- FSWAW focuses on common natural hazards occurring in Florida including lightning, marine hazards, rip currents, thunderstorms, tornadoes, hurricanes, flooding, temperature extremes, severe wind, and wildfires;
- **Lightning is one of nature's deadliest and most unpredictable weather phenomena, and all thunderstorms contain lightning that can abruptly strike people or property;**
- According to the National Weather Service, **the State of Florida has the highest occurrence of thunderstorms in the United States;**
- **Rip currents claim more lives in the State of Florida than hurricanes, floods, tornadoes, and lightning combined;**
- **Flooding is one of Florida's most frequent hazards and is a statewide threat that can occur at any time of the year in any area of the state;**
- **Wildfire season is considered to be year-round in Florida;**
- The State of Florida urges residents and visitors to monitor their local weather forecast and heed all emergency alerts that they may receive regarding severe weather.



IN WITNESS WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed at Tallahassee, the Capital, this 3rd day of February, in the year two thousand twenty-five.

Governor

THE CAPITOL
TALLAHASSEE, FLORIDA 32399 • (850) 717-9249

TUESDAY: MARINE HAZARDS & RIP CURRENTS

THE SCIENCE • Strong wind gusts can produce waves as high as 12 feet in a matter of minutes. • Rip currents are caused by waves breaking unevenly along any coastline (including lakes!). • Waterspouts (tornadoes over water) can form even in fair weather.

THE STATISTICS • Rip currents are the deadliest natural hazard in Florida on average per year -- more than hurricanes, tornadoes, and lightning combined. • Florida is prone to waterspouts, which are dangerous when out to sea but can also move onshore and become tornadoes.

HOW TO STAY SAFE • Check forecasts well ahead of time. • Always wear a life jacket when on a boat. • Swim near a lifeguard whenever possible. • Look for warning flags and signs posted near the water to know what risks are present.

IF YOU ARE CAUGHT IN A RIP CURRENT • Remember: "DON'T FIGHT ... SWIM LEFT OR RIGHT!" • Stay calm and yell for help. • Swim sideways, parallel to the beach. • Swim to shore away from the rip current. • If you cannot swim out, float or calmly tread water until you can.



THE SCIENCE • Thunderstorms are formed when cold, dry air is pushed over warm, moist air. Being surrounded by warm water makes Florida a prime environment for storms to form all year long. • A thunderstorm is considered "severe" when it produces winds in excess of 58 mph, quarter-sized hail, or a tornado. • Warm air rising through colder air can create an updraft, which rotates faster and faster as it draws in more warm air, possibly forming a funnel cloud. • Not all thunderstorms rotate, but every tornado begins with a thunderstorm. • A tornado is "confirmed" only when the funnel reaches the surface or debris is lofted.

THE STATISTICS • Florida can expect 70-100 days out of the year to have thunderstorms. • Florida has a higher frequency of tornadoes per 10,000 square miles than any other state (around 66 per year). • Florida also leads the nation in lightning-related deaths due to its dense population, outdoor activities, and proximity to water.

HOW TO STAY SAFE • Be aware of the forecast each day. Know the difference between a WATCH (be ready) and a WARNING (take shelter now). • Have multiple ways to receive warnings (NOAA weather radio, weather apps, local media, etc.). • If a warning is issued, seek shelter immediately in a small, interior room on the lowest floor of the building. Stay away from windows, doors, and electrical equipment. Avoid rooms that are near tall structures like trees or power lines. • If you are caught outdoors or on the road, try to get as low as possible (like in a creek bed or ditch) and cover your head. • Stay in the shelter location until receiving the all-clear from authorities.

IF A TORNADO HITS THE BUILDING AT WORK:

- Follow the emergency action plan. Employees should report to a designated location where safety leads can conduct a headcount and check for injuries.
- Provide first aid and call 9-1-1, if needed.
- Stay out of damaged areas until deemed safe by authorities or building management.

WEDNESDAY: THUNDERSTORMS & TORNADOES

TORNADO WARNING SIGNS

- dark, often greenish-colored sky
- a wall cloud (large, localized, abrupt lowering of the cloud base, often rotating)
- an approaching cloud of debris
- large hail or heavy rain followed by a dead calm
- roaring noise (the "freight train sound")

TORNADO SAFETY A GUIDE FOR EMPLOYERS

-  **Identify Shelter Locations:** Use small interior rooms or hallways on the lowest level (away from windows, doors, outside walls).
-  **Warning Alerts:** Always know who is in the building. Create emergency response roles (with backups). Have a tornado alert system.
-  **Store Emergency Supplies:** Keep first aid kits, food, water, batteries and a NOAA weather radio in all shelters.
-  **Train Staff:** Ensure everyone knows what to do during emergencies. Conduct tornado sheltering drills at least yearly.

TORNADO TALES: FACT or MYTH?

MYTH: Tornadoes frequently pick up people and objects, carry them some distance, and set them down without injury or damage.

FACT: Though it has happened on very rare occasions, these occurrences are the exception, not the norm.

MYTH: Opening windows of a home will help equalize pressure and minimize damage in the event of a tornado strike.

FACT: Most tornado damage is caused by the winds and debris, not pressure. And because no structure is 100% sealed, the air will equalize on its own.

MYTH: Larger tornadoes are always stronger than smaller tornadoes.

FACT: Size does not equal intensity. Skinny tornadoes can have stronger winds than large, wedge-shaped ones.

MYTH: You can outrun a tornado, especially if you are in a vehicle.

FACT: Tornadoes can move at up to 70 mph and shift directions without warning. **Do not attempt to outrun a tornado.**

MYTH: Bridges and overpasses offer suitable shelter if you are caught outside in a tornado.

FACT: Bridges are actually *more dangerous* as they become wind tunnels, increasing wind speeds and funneling debris.

MYTH: Tornadoes only happen during "tornado season" (typically the springtime).

FACT: Florida has tornadoes year-round and has recorded tornadoes in every month.

THURSDAY: HURRICANES & FLOODING



THE SCIENCE • A hurricane is a massive storm formed over the ocean and powered by warm water. • Hurricanes have extremely low central pressure, some below 900 millibars. • Wind pushing water toward the coast causes the water level to rise (storm surge). • The strongest winds, highest storm surge, and most severe tornadoes tend to occur in the right front quadrant of hurricanes (in Florida, south and east of the eye path). • Hurricanes commonly generate many tornadoes in the outer rain bands.

THE STATISTICS • More than 40% of all hurricanes that strike the U.S. make landfall in Florida, more than any other state. • Storm surge and inland flooding cause more than half of all hurricane-related deaths in the U.S.

HOW TO STAY SAFE • Know your flood and evacuation zones ahead of time. • Enable wireless emergency alerts and follow the forecast closely. • Make an evacuation plan, including multiple scenarios. • Build a disaster supply kit with at least 3-7 days of food, water, medications, and other essentials; include flashlights, batteries, chargers, and a weather radio. • Protect homes and businesses by securing outdoor items, cleaning gutters and drains, installing storm shutters, boarding up windows, and using sandbags as necessary. • Follow evacuation orders early. • Be prepared for power outages by charging all devices, filling gas tanks, checking generators, and having cash on hand.

AFTER THE STORM: • Stay informed and wait for the "all clear" before leaving shelter or heading back home. • Take extreme care in floodwater, which may contain sewage, chemicals, wildlife, or hidden debris. • Stay away from downed power lines. • Be sure electricity is turned off before entering a flooded building. • Never run a generator indoors or in a garage -- carbon monoxide kills quickly. • Wear gloves, boots, and a mask when cleaning debris or mud. • Throw out flood-contaminated food or any perishables that have been non-refrigerated. • Stay alert to ongoing hazards, such as washed out roads and bridges, debris-covered roads, and displaced wildlife.

Around 75% of all flood-related deaths are attributed to drowning, with nearly half of these occurring in vehicles.

Just **six inches** of rushing water can knock a person off their feet.

Just **two feet** of rushing water can carry away most vehicles.

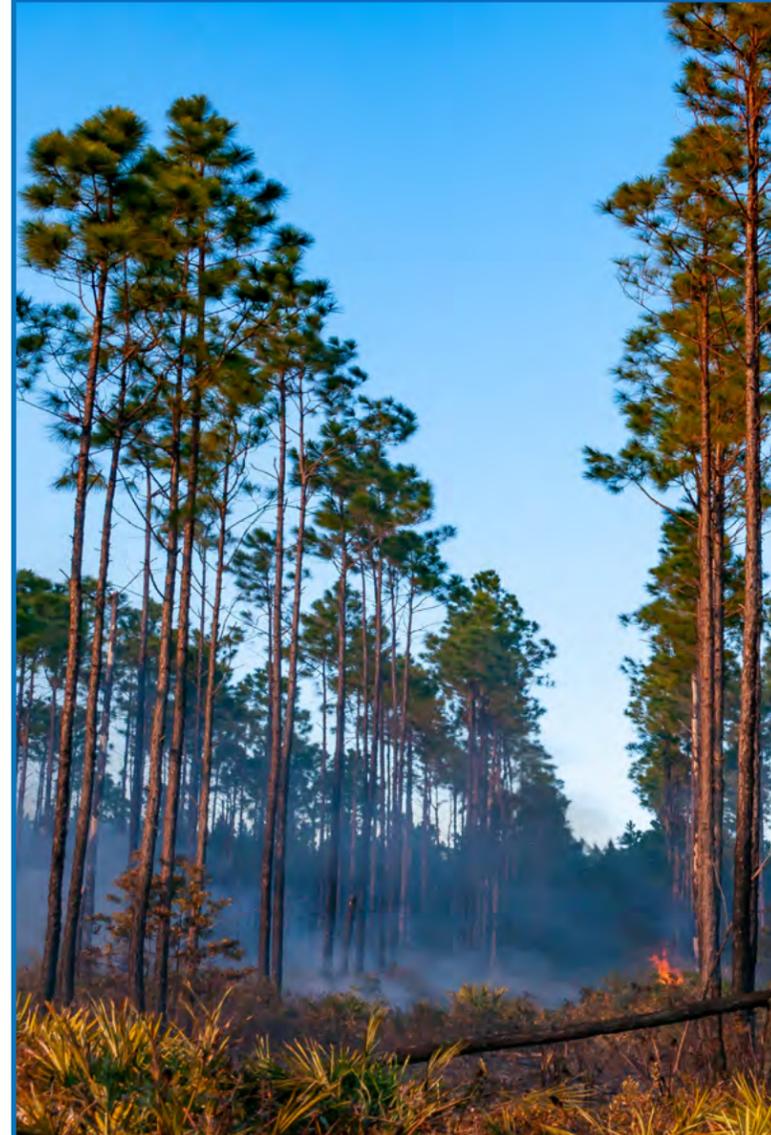
Rising water can reach above most vehicle doors in less than **one minute**.

Never underestimate the power of a flash flood.

Don't walk or drive into flood waters. If you can't see the road, TURN AROUND. DON'T DROWN.



FRIDAY: TEMPERATURE EXTREMES & WILDFIRES



THE SCIENCE • When Florida's high humidity combines with warm temperatures, it can feel hotter than the thermometer would suggest. This "real feel" temperature is measured using the heat index. • Lack of vegetation can make cities 5-15 degrees hotter than surrounding areas. • Drought conditions (often fall through spring in Florida) raise the risk of wildfires, especially combined with warm, dry air. • Prescribed fires can help reduce the risk of wildfire by eliminating hazardous accumulations of brush.

THE STATISTICS • Heat is the deadliest weather hazard in the U.S., killing more people per year than hurricanes, tornadoes, floods, and lightning combined. • In July 2025, much of Florida saw above normal temperatures. Tampa International Airport measured a heat index above 115 degrees on multiple days -- the highest on record. • In Florida, around 4,600 wildfires burn nearly 110,000 acres of land each year. • Most wildfires are started by humans, whether by accident or on purpose.

HOW TO STAY SAFE • During extreme heat, stay hydrated and limit outdoor activity. • Know the warning signs of heat illness and basic first aid. • Provide workers with water and cool, shady areas to rest. • Wear loose-fitting, breathable clothing. • Follow local burn bans and dispose of cigarettes properly. • If a wildfire threatens, follow evacuation orders immediately. • Protect yourself from smoke by staying indoors with windows closed, using high-quality masks, and use air purifiers. • Never drive into smoke or flames.

IF YOU EXPERIENCE HEAT ILLNESS: • Move to a cooler location -- indoors in the air conditioning is best. • Remove excess clothing and apply cool, wet cloths to skin. • Use fans to cool off. • Sip cool water. • Seek medical care if symptoms don't improve within 30-60 minutes.

AFTER A WILDFIRE: • Do not return home until officials say it's safe. • Watch for smoldering debris, weakened trees or structures, or burned utility lines. • Keep monitoring the air quality for several days after the fire.

Willful, malicious, or intentional burning of forest, grass, or woodlands not owned by the person burning is a **FELONY** punishable by a fine of up to \$5000, five years in prison, or both.

Report suspicious wildfire activity by calling 1-800-342-5869.



Information that leads to the apprehension of an arsonist could result in a reward of up to \$5000.

For more useful information about preventing heat illnesses, go to:

NOAA/National Weather Service --

<https://www.weather.gov/safety/heat>

CDC/NIOSH -- <https://www.cdc.gov/niosh/heat-stress/about/index.html>

U.S. Dept. of Labor/OSHA's Heat Safety Tool --

<https://www.osha.gov/heat/heat-app>

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**SAFETY & LOSS PREVENTION
 OUTLOOK
 TEAM**

Wendy McSwain
 Staff Editor

Lori Taylor
 Managing Editor
 Lead Writer
 Layout / Graphics

Eston Crew
 Creative Director

Florida Department of Financial Services
 Division of Risk Management
 200 E. Gaines St., Tallahassee FL 32399

Office of the Director 850-413-4700

State of Florida Loss Prevention Section
 850-413-3121

Bureau of State Liability & Property Claims
 850-413-3122

Bureau of State Employee Workers' Compensation Claims 850-413-3123

Safety Coordinator Appointment Form
 850-413-3121

Kelly Fitton
 Assistant Division Director

Jeffrey W. Cagle
 Chief of Risk Financing & Loss Prevention

Molly Merry, CPA
 Division Director

Wendy McSwain
 Loss Prevention Section Administrator

 **CONTACT US**
 Click here to send us an email at:
StateLossPreventionProgram@myfloridacfo.com

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