



2024

Dealership Injury Report

Trends reveal challenges and opportunities
in labor, worker well-being, and costs



Executive brief

INJURIES ARE COMPOUNDING DEALERSHIPS' TALENT SHORTAGE

The U.S. dealership industry is undergoing a period of dramatic change. Our customers have reported ongoing supply chain disruptions, shifting inventory, and economic uncertainty. But one theme remains constant:

Today's workforce has never been more important to meeting demand.

Service and parts departments continue to add much needed financial stability at a time when vehicle sales have fluctuated in an uncertain economy. The cornerstones of these departments are skilled technicians—a group in short supply.

Dealerships are competing for a shrinking pool of qualified individuals, vying for their attention in a landscape saturated with local competitors and general repair shops trying to do the same.

However, hiring technicians is only half the battle.

Oftentimes, a greater challenge is retaining skilled workers, and keeping them safe and engaged in an industry where thousands of injuries occur each year.

We compiled this report because we believe dealerships can move closer to a more sustainable workforce through two actions:

- 1. Prioritizing safety from the moment of recruitment.**
- 2. Offering better support to injured workers during their recovery, and helping them return to work more quickly.**



A handwritten signature in black ink, appearing to read 'Greg Larson'.

Greg Larson
AVP of Workers'
Compensation Claims
Sentry Insurance



A handwritten signature in black ink, appearing to read 'Jean Feldman'.

Jean Feldman
RN, BSN, Director of
Managed Care
Sentry Insurance

WE BELIEVE IT'S TIME TO REIMAGINE SUPPORT FOR INJURED WORKERS

To achieve these goals, our industry must look beyond visible injuries. The mental and emotional well-being of injured workers significantly impacts individuals and businesses. We're talking about factors like:

- **Anxiety:** Will I be able to work again?
Can my family afford this?
- **Frustration:** Feeling sidelined from hobbies and daily routines.
- **Fear:** Will I re-injure myself?
- **Lack of support:** Feeling isolated from the workplace.

Our data leaves little doubt. These challenges are more than personal struggles; they're obstacles that lead to longer absences and slower claim resolution, imposing real costs on workers and businesses.

That's why we developed our **Injured Employee Complexity Factor (IECF) Models™**. With predictive analytics, we can provide better care upfront to help improve outcomes.

With our experience insuring thousands of dealerships throughout the U.S., we'll help you design safety programs, minimize staff downtime, and control costs.

Together, we'll help you protect what matters most: your people and your bottom line.

Methodology

To create the 2024 Dealership Injury Report, we analyzed more than 800 workers' compensation claims in dealerships from 2021 to 2022.

We used this timeframe to account for injury claims with longer resolution timelines—allowing for a more complete picture of recovery outcomes. Claims were evaluated using medical diagnosis and treatment data, pharmacy information, and claim file notes. All figures have been rounded to the nearest whole number for consistency.

Our goal: Highlight specific risks within dealerships and inform targeted safety initiatives. The best way to keep your service bays moving, and your business succeeding, is to prevent injuries. However, if an accident does happen, we'll be there to provide the targeted resources and support to help get your business, and team, back to full strength.

We also reviewed dealerships injuries involving a higher prevalence of behavioral health challenges, which can prolong a return to work.

Our analysis not only found additional hurdles facing injured workers—it highlighted the mental, emotional, and social barriers impeding recovery.

Moving forward, we'll use the data to help your business provide personalized support to employees throughout their recovery using our **Injured Employee Complexity Factor (IECF) Models™**

The tools represent a leap forward in how our industry supports workers by providing opportunities for earlier, more effective care throughout their recovery—and, ultimately, their return to work.



Part 1:

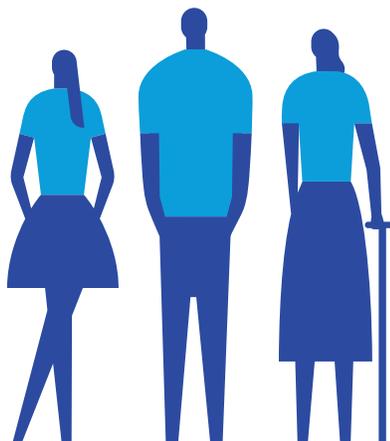
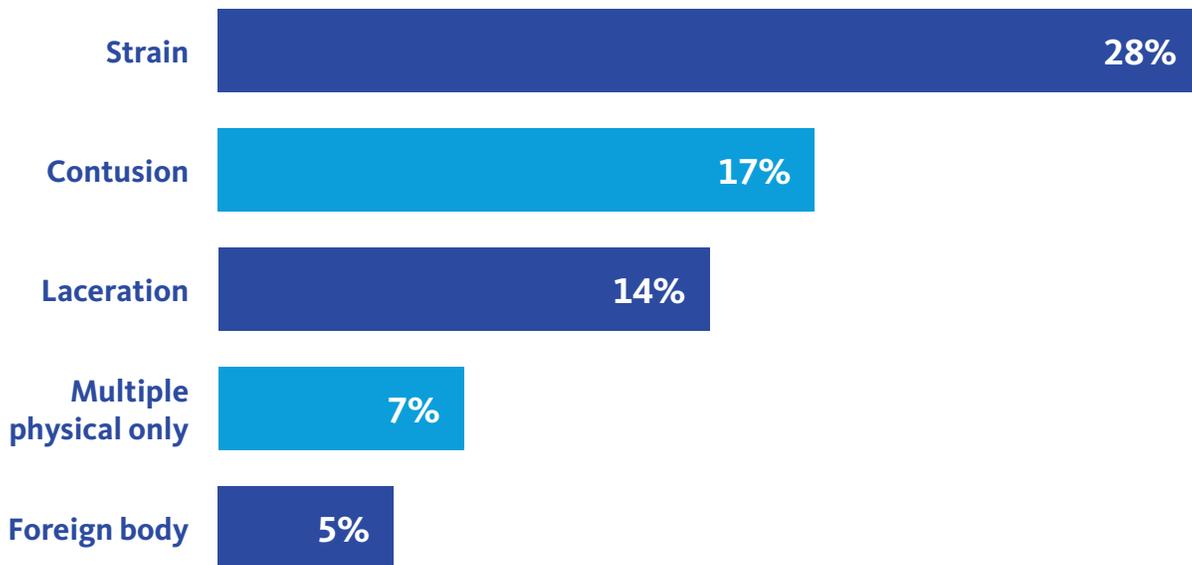
Physical injuries

Top causes, types, and business impacts
of dealership injuries.

Strains and contusions lead all injury types

Strains, contusions, and lacerations accounted for more than half of all dealership injuries (59%). Muscle strains remain the most frequent type of injury within dealerships (28%), accounting for more than a quarter of all incidents.

Lacerations were also higher in dealerships (14%) compared to the average industry. Foreign body injuries, which are often caused by exposure to debris, were the fifth-leading injury.



Sentry Safety Solutions

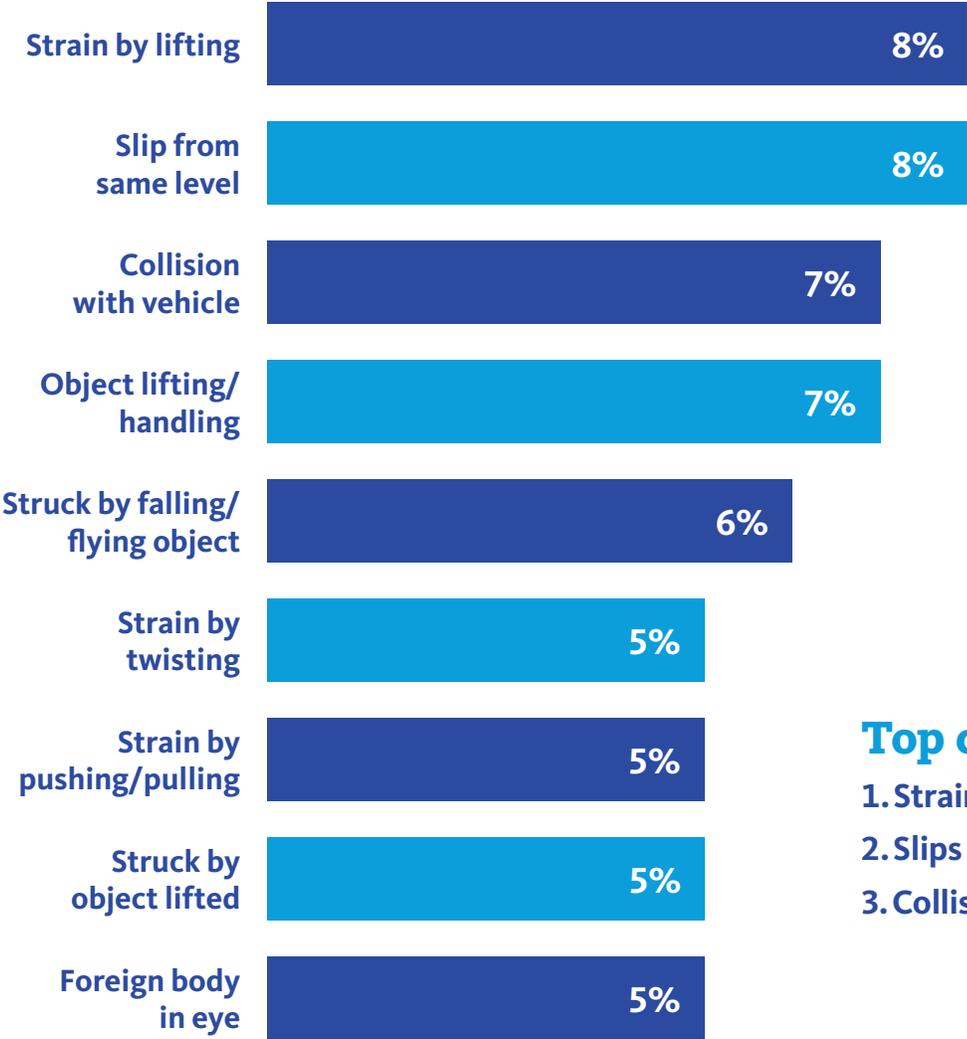
1. Job-specific ergonomic assessments using AI technology
2. Workplace safety program and physical hazard assessment
3. On-demand safety materials to support your employee training program

Lifting and vehicle hazards drive injury rates

Lifting and strain-related motions—inherent to many automotive repair and service tasks—represented more than 25% of injury causes. The statistics highlight training opportunities surrounding ergonomics and proper lifting techniques, coupled with better tooling and lift-assist equipment.

The rate of slip and struck-by injuries reflect hazards related to material handling and housekeeping in dealership service areas. Unsecured materials, cluttered workspaces, and uneven or slippery surfaces often contribute to these incidents.

Additionally, tasks involving moving vehicles heightened the risk of collision injuries, far exceeding the average industry. These findings underscore the importance of hiring and training safe drivers.



Top causes of injury

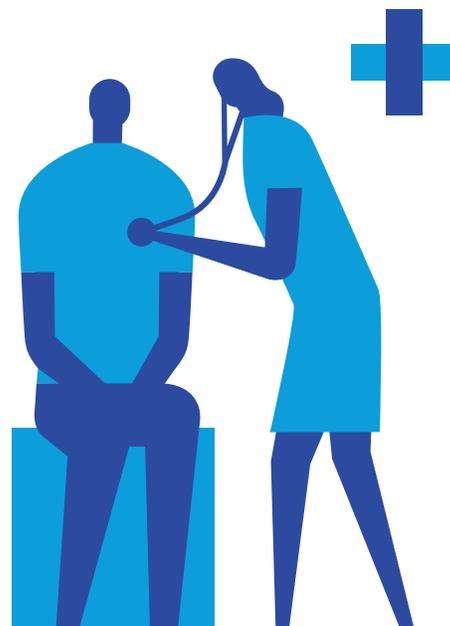
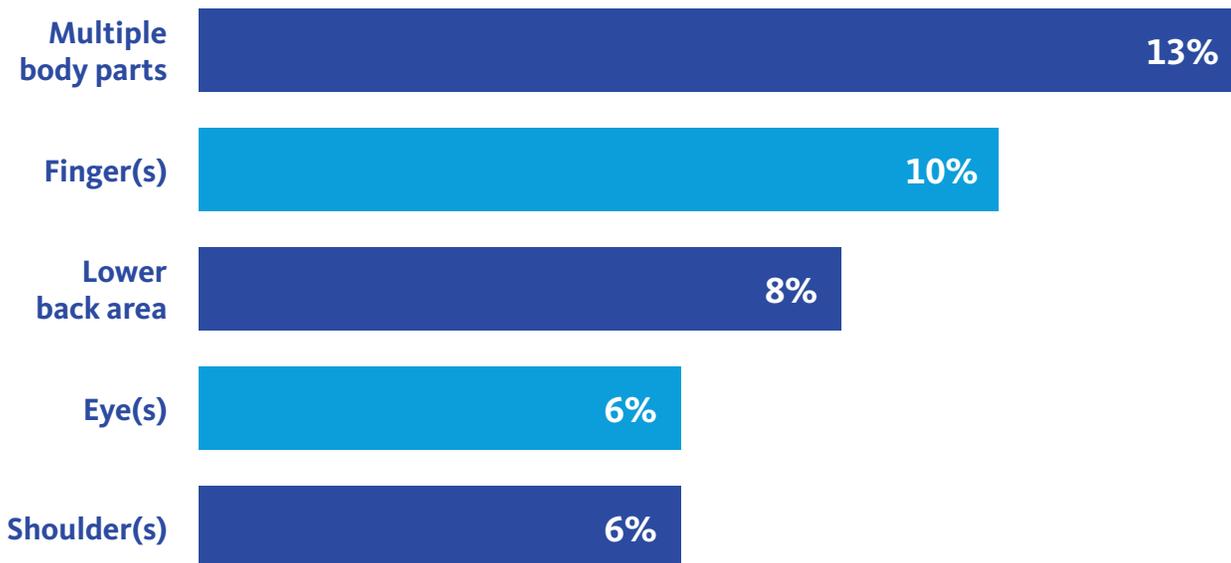
- 1. Strains by lifting
- 2. Slips from the same level
- 3. Collisions with vehicle

Prioritize protecting backs, hands, and eyes

Injuries sustained in dealerships and service departments are often multifaceted and complex, with multiple body parts frequently affected (13%).

Workers also experienced frequent finger (10%) and lower back (8%) injuries. Common risks to these areas often include powered machinery, sharp tools, and handling of heavy components.

Eye injuries to dealership workers also exceeded the average industry benchmark, highlighting the need for consistent use of personal protective equipment (PPE).

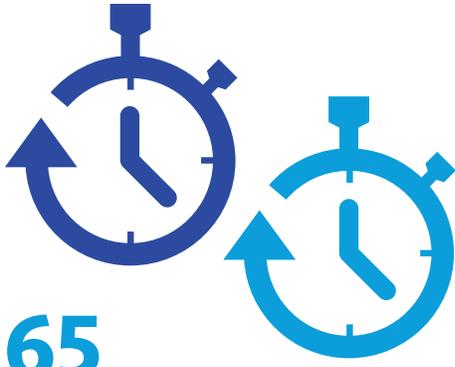
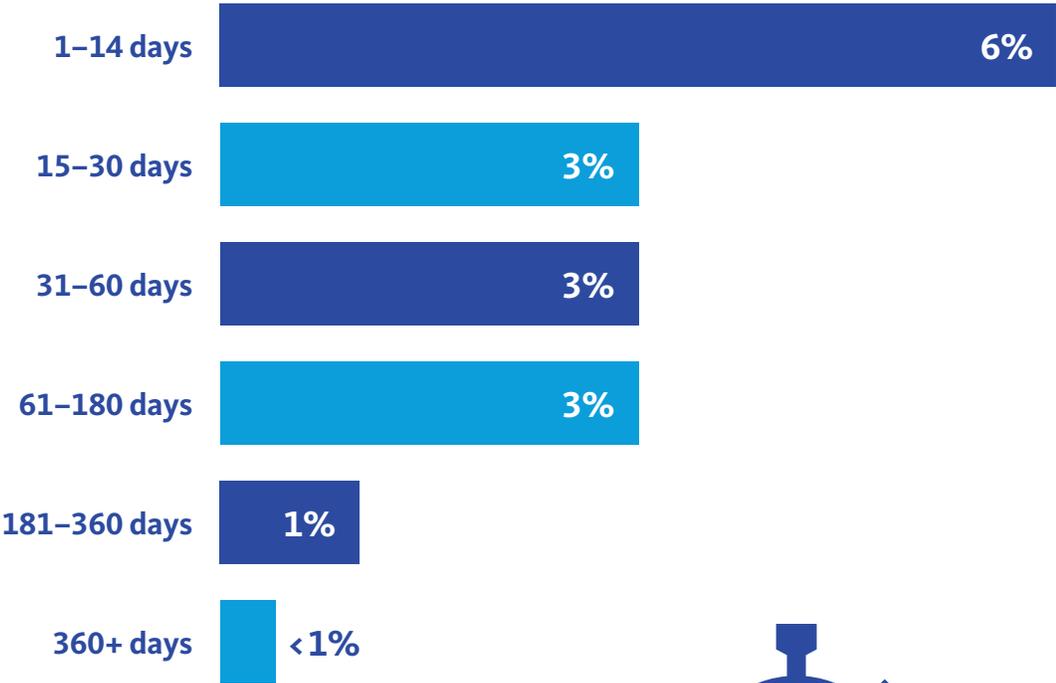


Injuries strain staffing and productivity

Dealership injuries, on average, led to more missed time across every category compared to other industries. By reducing injury rates, dealerships have a significant opportunity to minimize labor disruptions.

Most noticeably, injured workers within dealerships saw extended absences between 1-2 months and 6 months to a year. These combined factors can put a strain on staffing, productivity, and overall healthcare costs.

First disability duration



65
Average days missed due to injury in dealerships

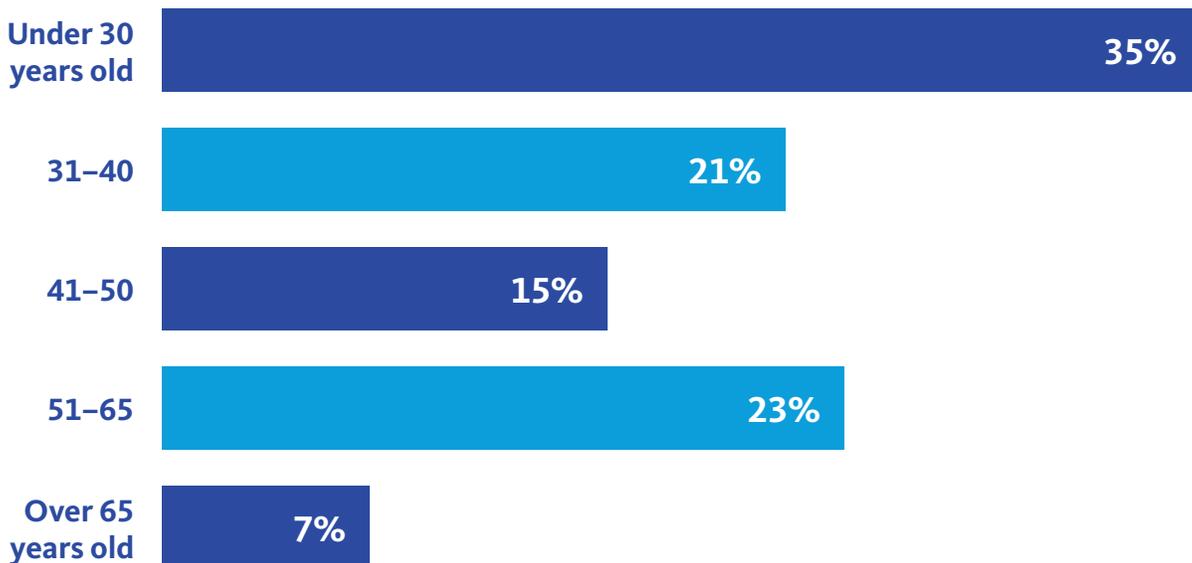
Younger and older workers more at risk

[The median age of auto dealer workers in the U.S. is 40.9](#), compared to 42.1 for all workers, according to the U.S. Bureau of Labor Statistics (BLS).

- 16-19: 3%
- 20-24: 12%
- 25-34: 24%
- 35-44: 22%
- 45-54: 15%
- 55-64: 17%
- 65+: 8%

In our analysis, workers less than 30 years of age experienced injuries at a higher rate than other industries. Notably, workers under 30 represent a disproportionate share of dealership injuries, accounting for over one-third of all incidents.

While the 51-65 age group had lower injury rates than the average industry, they still represented the second-largest group with injuries.



Percentage of injuries

35%

under 30 years old



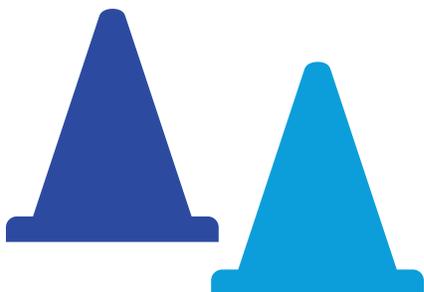
New hires at highest risk

Across all age groups and industries, approximately 28% of lost-time injuries occur in workers on the job less than one year, according to [the BLS](#).

“We’ve seen a continuing trend in first-year workers experiencing serious injuries in dealerships. Many of these injuries were attributed to improper safety training, particularly for maintenance-specific tasks that lead to awkward postures. Dealerships are under constant pressure to meet service appointments and get customers back on the road, while still needing to balance the time and resources for training. That’s where we help. We bring a fresh perspective and offer tailored safety recommendations. Any injury, no matter how severe, can disrupt operations. In today’s labor market, it’s more important than ever to protect your existing workforce.”

– **Daniel Grant**

*Director of Corporate Safety Services,
Sentry Insurance*



Part 2:

Worker well-being

How behavioral health can affect injured workers' costs, recovery, and return to work

The link between worker well-being and performance

Millions of workers are injured every year. But what makes some injuries more disruptive than others? Beyond the physical injury, injured employees may struggle with:

1. Mental, social, and emotional challenges
2. Chronic pain
3. Medication reliance

Each of these factors can complicate—and delay—their recovery. We see it in our historical data. Injured worker claims involving these characteristics—which are defined as high-risk—account for over one-third of all workers' compensation costs.

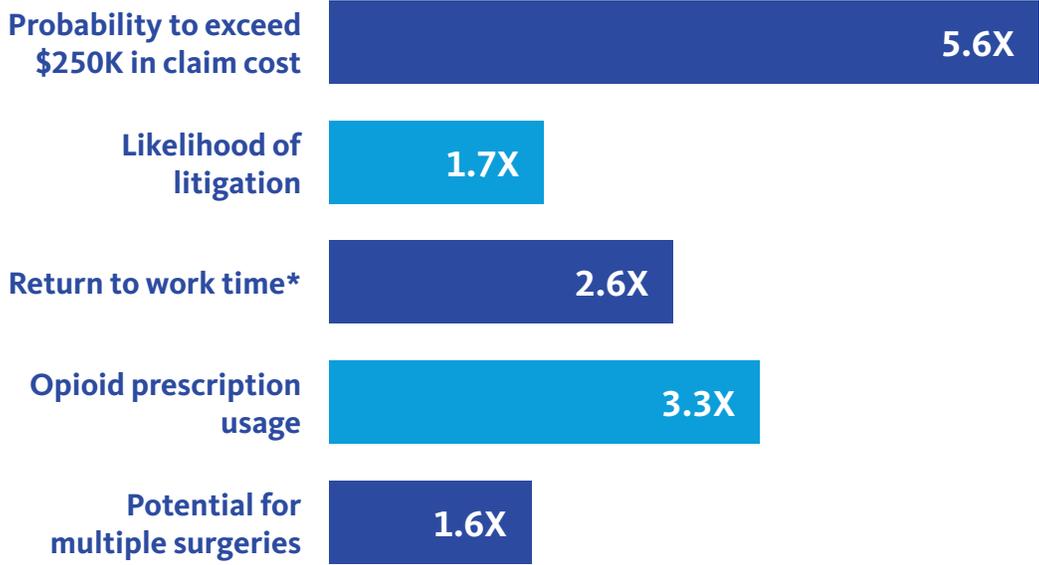
At Sentry, we developed a set of predictive tools called the **Injured Employee Complexity Factor (IECF) Models™** to help identify, and address, high-risk claims earlier.

Using our **IECF Models™** we evaluated dealership injury claims from 2021 to 2024 to identify workers most at risk for extended absences and higher injury costs.



How high-risk claims impact your organization

In a separate analysis from 2012 to 2019, we found high-risk injury claims across all industries to have a much higher probability of exceeding \$250,000 in costs. The same characteristics also appeared more prevalent in cases involving injured workers who were out of work for 90 or more days.



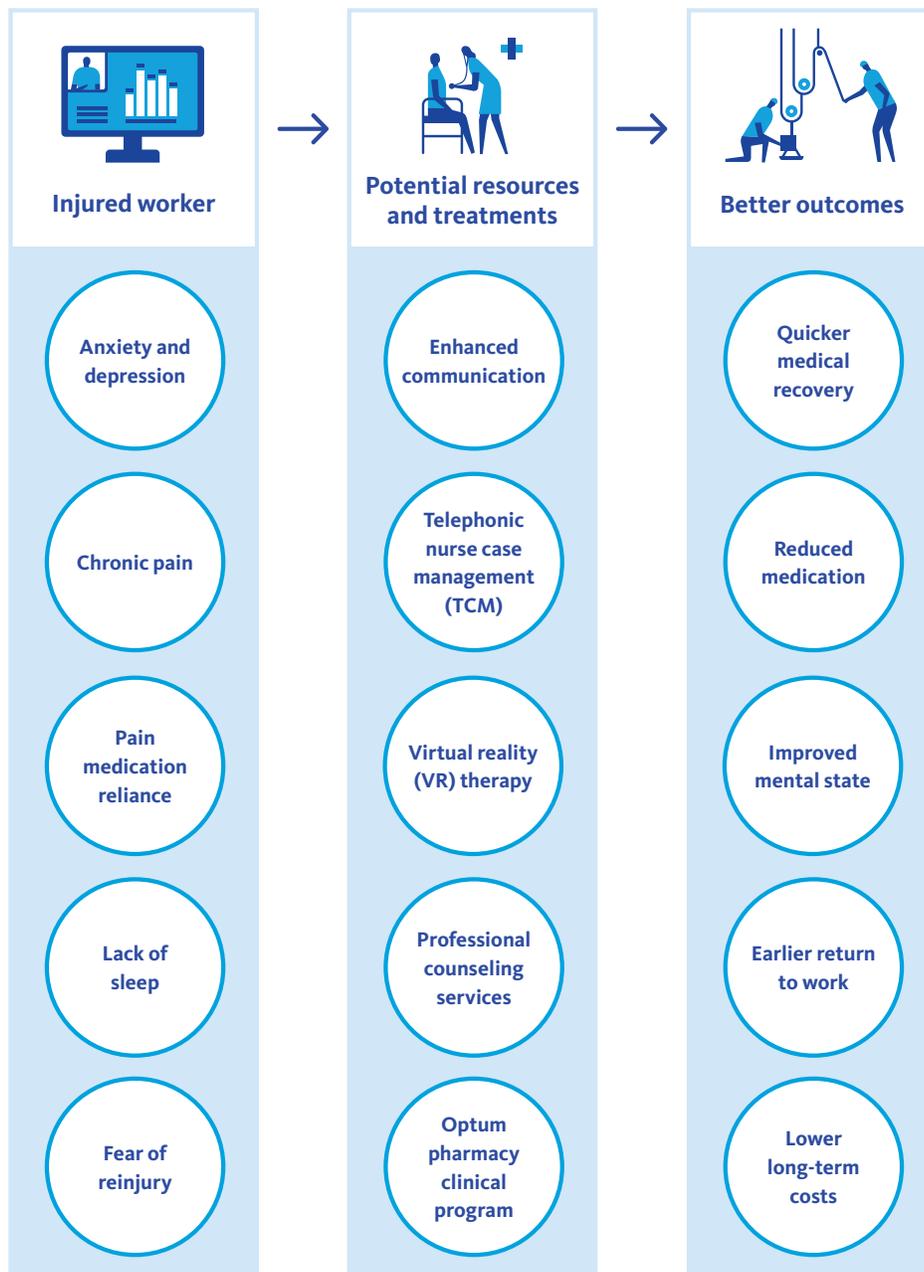
*Cases with more prevalent behavioral health conditions versus the average lost-time claim



Injured Employee Complexity Factor (IECF) Models™

With our Right by You® commitment and **Injured Employee Complexity Factor (IECF) Models™**, we'll match the right care, at the right time, for your injured workers through our extensive care network. That means controlled costs for your business, and personalized support for your employees—helping them return to work quickly and safely.

Our models will identify injured workers who may benefit from early intervention through a managed care plan that focuses on physical and mental support. Every day counts, and so does every worker. That's why we're committed to delivering more efficient care and better outcomes. It's a win-win.



Key finding

Out of nearly 540,000 workers' compensation claims submitted to Sentry over an eight-year period, examined retroactively, less than 3% would be flagged under high-risk standards—but they account for nearly 35% of all workers' compensation costs.



“The numbers make it clear that everyone involved can benefit by reimagining the conversation surrounding injured workers.”

Greg Larson

AVP of Workers' Compensation Claims at Sentry



Your people. Our expertise.

FOR INJURED WORKERS

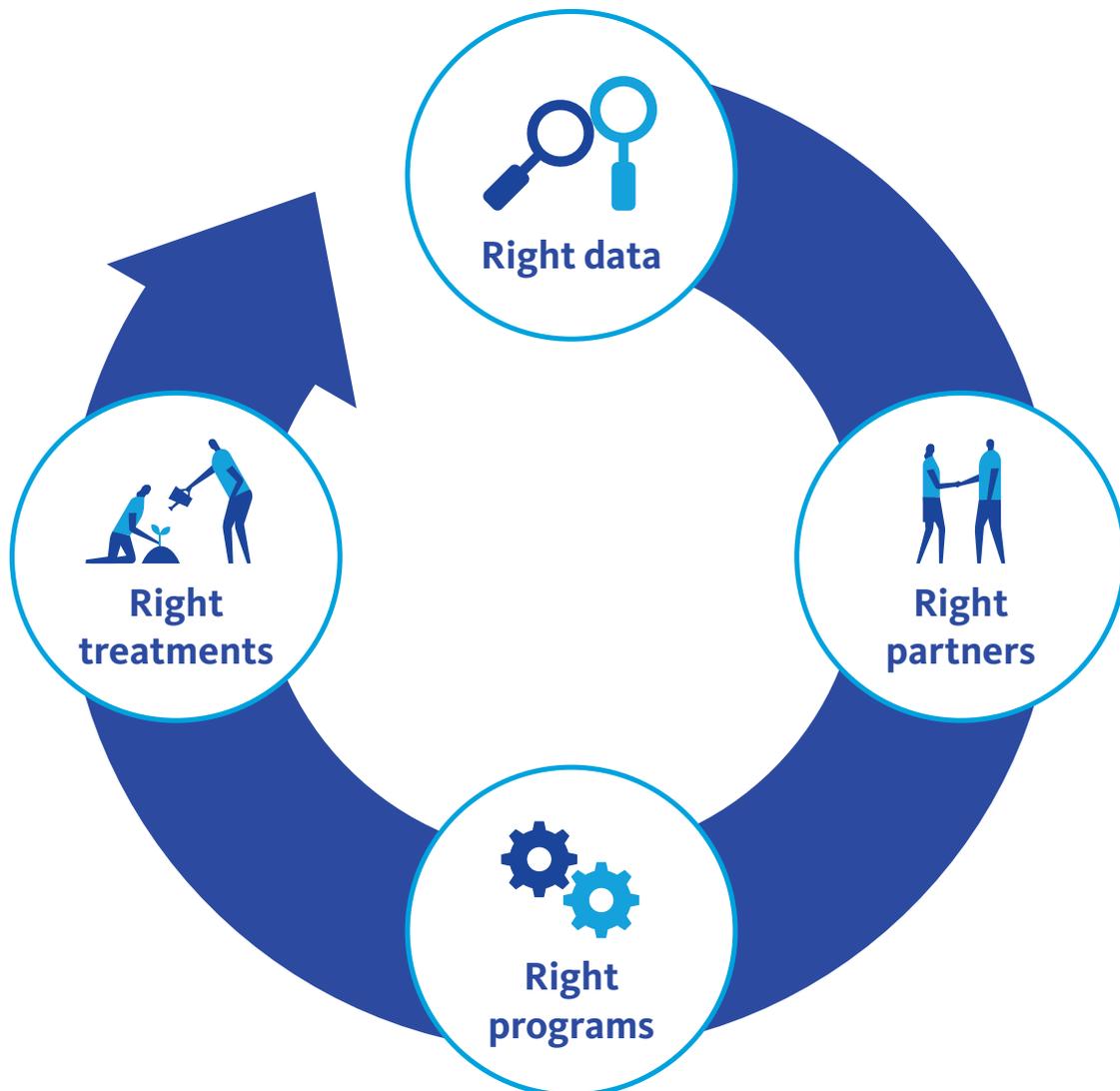
Our **Injured Employee Complexity Factor (IECF) Models™** help identify trends that could lead to a high-risk claim. With early identification, we can help provide targeted resources and support to your injured workers—helping improve outcomes and return-to-work times. We've established a consistent, cost-effective approach to get your injured employees the treatment they need through our network of medical providers, nurse case managers, and the medical bill review process.

SAFETY SERVICES

Insurance is there to help when something happens. But what if you could avoid an accident altogether? Our certified safety consultants offer specialized services including:

- Loss trend analysis
- On-site safety and hazard assessments
- Workplace safety and ergonomic program development
- Safety committee coordination and development

We'll do the work while you keep your focus where it belongs—on your business.



Why work with Sentry

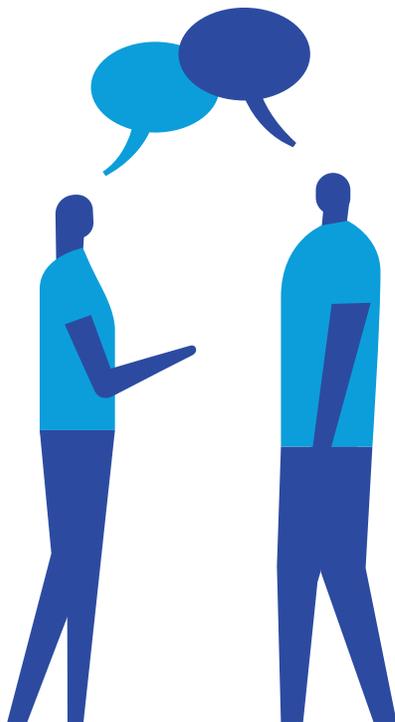
You know the hard work it takes to make your dealership a success. We know, too. That's why we're ready to help you protect it. From property to auto or even a retirement plan, we have the knowledge, skills, and drive to make it happen. But it's not just about insuring your present—we can help secure your future. We'll show you how to manage the risks that could cause a claim. It's all part of providing the coverage and services you need.

SPECIALIZED PROTECTION FOR DEALERSHIPS

We understand the unique risks you face because we work with thousands of dealerships just like you. That knowledge is built into our coverages and reflected in our conversations when we design a customized plan to protect your operations.

In addition to flexible workers' compensation programs, we have specialized coverages to help protect you:

- Business interruption
- Dealership errors and omissions
- Cyber liability
- Employment practices liability



24/7 ACCOUNT ACCESS

Access to your accounts is just a click away—anytime, anywhere—with our secure customer self-service portal. Just go to sentry.com to log in to your account, where you can:

- Access active policies, view coverage details, and download policy documents
- Review your billing information and settings, including autopay
- View, sort, and track your claims
- Reduce risk through industry-specific safety resources
- Track what's happening with your account with the alerts feature
- Learn the latest news and information from Sentry

PLANNING FOR YOUR FUTURE

At Sentry, helping manage your risks is just the beginning. We can also help you:

- Attract and retain essential employees with a **qualified retirement plan**. Choose a retirement program that fits your company—traditional 401(k), safe harbor, and other plan designs are available.
- Maintain business continuity with **business life insurance**. Prepare for unexpected transitions by funding buy-sell agreements, initiating key person protection and retention programs, and managing business debt protection.

TAKING THE FIRST STEPS. TOGETHER.

These are just some of the ways we can help protect what you and your employees are working so hard for. There's still more we'd like to share with you. Let's sit down and have a conversation.

Let's talk. Contact your Sentry representative. Call 800-473-6879 or visit sentry.com/contact.



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