

Holiday accidents can turn the most wonderful time of year into the most challenging



Just as spring has the joy of spring break, it has final exams and tax season too. Now take those ups and downs, magnify them and bundle them into four weeks: Welcome to your holiday season.

For business leaders like you, the holidays double your tasks. Not only are you devoting time and energy to planning a vibrant holiday season at home, but you also need to keep your business running. And you have to work around staffing challenges at the busiest time of year. It won't be easy, but there are tools to help you.

The most bountiful time of year is also the busiest, for everyone

Consumer spending makes up 70% of the U.S. gross domestic product, with the lion's share of activity taking place in November and December—prime (hectic) time for retail.¹ Holiday retail sales are expected to hit \$1.3 trillion between November and January, an increase of about 8% from last year.² And with only 9% of consumers planning to do most or all of their holiday shopping in person,³ e-commerce sales are expected to rise as much as 15%, reaching up to \$218 billion.² With this sudden uptick in activity, staffing needs can't be understated. Nor can the difficulty of meeting those needs: The economy lost 29,000 retail jobs in August alone, and retail applications are down 44% this year.²

But staffing at the end of the year, during the holidays, can be a big stressor for any business, not just retail. Accounting firms, for example, have tasks to accomplish for their clients by Dec. 31, and the nature of their work doesn't always allow for temporary help. Businesses that rely on freelancers or independent contractors can also struggle at this time of year, since business owners have little control over freelancers' schedules.⁴

Then there's the most unpredictable challenge of all: handling accidents.

Holiday accidents happen

Summertime accidents can be rough, but the holiday season takes things to another level. Fire departments respond to 1,630 home cooking fires every Thanksgiving, for example.⁵ Christmas ramps things up once again. Even gift wrapping and decking the halls are prone to mishaps: Decorating accounts for 200 injuries per day during the holiday season,⁶ and a pet eating wrapping paper can end up in a \$1,500 bill from the veterinarian.⁷ Candle and Christmas tree fires account for nearly \$50 million in property damage each year.⁸



As with most mishaps, preventive steps can help lower the likelihood of these and other holiday accidents. For example, keeping candles on elevated and sturdy surfaces—and away from children and pets—may save your employees from a home fire. But just as you can slip on ice while wearing snow boots, all the precautions in the world still can't guarantee an accident-free holiday season.

Fortunately, Aflac is here to help. When it comes to holiday accidents, protection can include more than just keeping mittens handy. Aflac's accident insurance can help protect your employees from the unexpected costs associated with holiday accidents and injuries, helping provide for expenses that health insurance and other coverages typically don't. It doesn't matter if those expenses are outstanding balances or the cost of gas to drive to and from rehabilitation appointments—benefits are paid to the policyholders to use however they wish.

Accident insurance can even help you grow and keep your staff. In fact, 50% of employers report that offering supplemental benefits such as accident insurance helps them recruit top talent, and 60% say it helps with employee retention.⁹

By protecting your workforce, you're protecting your business. In other words, accident insurance is the holiday gift that keeps on giving.

Want to gift your employees with accident coverage this holiday season? Contact your Aflac benefits advisor today, or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Castus Global. "Exactly how important is holiday shopping for the U.S. economy?" Published 12.2.2019. [Accessed 9.30.2021](#).

² NBC News. "Despite record pay and perks, few people want to work in retail this holiday season." Published 9.21.2021. [Accessed 9.30.2021](#).

³ PowerReviews. "PowerReviews Holiday Consumer Survey 2021." Published 2021. [Accessed 9.30.2021](#).

⁴ ABC News. "Holiday staffing issues a big stressor for business owners." Published 10.30.2019. [Accessed 9.30.2021](#).

⁵ Northern Kentucky Tribune. "Keep fire safety in mind during Thanksgiving feast; No. 1 day of year for U.S. home cooking fires." Published 11.15.2020. [Accessed 9.3.2021](#).

⁶ U.S. Consumer Product Safety Commission. "Tis the Season to Be Safe: Top Tips for Your Family During COVID-19." Published 11.19.2020. [Accessed 8.20.2021](#).

⁷ Grow. "How to keep unexpected holiday expenses from wrecking your budget." Published 12.13.2019. [Accessed 8.20.2021](#).

⁸ USA Today. "Hazard at the holidays: How to prevent Christmas tree fires, avoid other seasonal dangers." Published 12.10.2020. [Accessed 8.20.2021](#).

⁹ Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 10.1.2021](#).

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