CAMA
Canadian Automatic Merchandising Association

ACAD
l'Association canadienne d'auto-distribution

COFFEE - MARKETS - VENDING

9 - June 16, 2022

NEWSLETTER



View the online version at **www.vending-cama.com/newsletter**

Issue 9 - June, 2022 *- Jim Jackson, President*

June 2022 - Message from Your CAMA President

You can't Win if you don't Play!

In my previous message, I mentioned that CAMA was going to stage a financial recovery program to replenish our financial reserves that took a big hit over the past 2 years. The program is pretty much ready to launch, and we are now asking for everyone's participation and support. We reached out to our supplier members and requested contributions of goods and services that could be assembled into several packages that could be raffled off to our members. Their response has been overwhelming and we have put together some very impressive draw opportunities for our members.

Two things in life that seem to give people a warm and fuzzy feeling are the ability to help others in times of need and the thought or reality of winning a prize, it must be in our DNA. My outlook on supporting our financial recovery program falls under my first comment of supporting our association in a time of need, and if I happen to win a prize, that will just be a bonus for my support. I will be the first to pledge my support for our organization and I hope that you will follow my lead and do the same.

I am writing this prior to our annual golf tournament which will be held next week on June 15th, I am really excited about getting together with our industry colleagues to celebrate our first post pandemic event in 2 years. Hopefully the sun shines and it will be a good time and a memorable event for all attendees.

We are also excited to announce that our annual trade show has been confirmed and will be held in Toronto on September 13th and 14th in conjunction with the ConvenienceU CARWACS Show at the Toronto Congress Centre. Your participation at our show will allow you access into their show and vice versa. This should be a great opportunity for both shows to increase floor traffic as many segments of our industries have similarities in common.

Keep reading our CAMA newsletter and E-Blasts for updates on everything "CAMA" and our future events. Take the time to read all the great articles that are being submitted by our sponsors. These resources are here for you so please take advantage of them, and feel free to reach out to our association with any comments, recommendations, or requests that you may have. This is our association, and it is here for all of us.

I am thanking all of you in advance for your anticipated participation in our fundraiser, golf tournament, trade show and all future CAMA events as it is much needed and appreciated.

Regards,

Jim Jackson

CAMA President

Is it time to switch from your legacy VMS?

Making the decision to migrate vending management systems can seem overwhelming. Y may be thinking…

- "Would my employees leave if they had to learn another new system?"
- "Will I lose customers if they don't like this change?"
- "How do we handle this type of disruption when we're already struggling to everything done?"

You're not alone. Many Cantaloupe customers have made the move from legacy VMS syste to our Seed platform and have found it a surprisingly easy transition—for their business and their people.

Why switch to Seed?

- **Operational visibility.** With the full view of your data in one place, you can incre efficiencies and reduce costs in scheduling, delivery, inventory, and warehousing.
- **Comprehensive reports.** Customize and build your own reports with Seed Spotlight– manual work required to get the insights you need.
- **Streamlined processes.** Eliminate manual work with Seed's streamlined inven management and automated merchandising decisions. In the field, you can ser machines easily within Seed Mobile. No more clunky handhelds that don't work.
- **Industry expertise.** Our Customer Success team is full of former vending operat From running routes to running warehouses, they understand your business's day-to- challenges.

How to make a seamless transition onto Seed

1. **Connect with your Customer Success Manager (CSM).** They'll be with you from one to support your operation before, during, and after Seed implementation.
2. **Set up Seed Sync to transfer data from your current VMS with the help of your C** No need for any manual data entry. Seed Sync automatically pulls your planogra machines, devices, and more into Seed. Then, Seed uses algorithms to find d discrepancies and identifies ways to improve profitability at each machine.
3. **Work with your CSM to train your personnel on site.** They'll educate your team on h to use the software and how it helps run your business. From service techs

schedulers to drivers, everyone will quickly see how Seed saves times, reduces co
and increases operational efficiency.

Don't just take our word for it.

Issue 3 - June, 2022 - Nayax

When the team at Continental Services partnered with Cantaloupe to implement Seed, they w
able to scale quickly while maintaining operational efficiency and customer satisfaction.

Nayax's Solutions Help Vending Operator Reduce Their Total Cost of Ownership (TCO)

According to Tim McAra, Continental Services' SVP of the Refreshment Services Group, "life
got a whole lot easier for our people, our processes, and how we service our customers."

John James, General Manager of Refreshments Inc., understands the concern about chang
from a legacy system to the Seed platform. "We were afraid we'd have to go to every mach
touch every device, and re-take inventory. But the biggest surprise was that on day one,
Cantaloupe team was able to get 90% of our machines switched over into Seed using S
Sync all remotely. We had very few machines that we had to send technicians out to."

Migrating from a legacy system to Seed is easier than you might think. Ready to make
switch? Talk to our team about getting started with your VMS transition today.

According to a study by Accenture, 95% of consumers have greatly changed the way they
work, and shop due to COVID-19. Consumers now not only expect but often demand a posi
personalized, and frictionless shopping experience. Changes in consumer expectations and
growing digitization of payments have created unprecedented opportunities for merchants
operators.

These new opportunities and trends come with their share of challenges, but with Nayax, a
your bases are covered. By placing customers at the center, Nayax helps business own
increase their bottom line with a four-sided approach that includes: localized acceptance o
cashless payments, integrated points of sale (POS), a management suite, and a custo
loyalty toolkit.

For vending operators, the need to accept all payments from Interac contactless cards and o
popular methods such as swipe cards, EMV-enabled chip cards, QR codes, mobile wallets,
more is growing. Customers want to be able to use their preferred payment method where t
shop, especially if they're on the go. When businesses don't accept all payments, they run
risk of missing out on a sale. Nayax helps you increase your revenue with localized cash
payment acceptance via an integrated POS or card reader.

Nayax's card readers and self-checkout kiosks also provide business owners with valuable
on sales, inventory, and customers. VPOS Touch is an all-in-one card reader with a co
touchscreen that encourages consumer engagement, and Onyx is a contactless card reader
provides customers with a convenient cashless payment experience. Our VPOS Touch
Onyx devices are ideal for vending machines, as they fit on any new and existing machine,
made with durable materials, and have easy plug & play installation. We also offer a s
checkout kiosk called Nova Market that allows vending operators to offer a wider variety
products to their consumers and increase their revenue potential.

These integrated POS devices work together with a management and telemetry suite wh
allow for more effective management and lowered operational expenses. Our management s
is available in both desktop and mobile versions and allows business owners to manage

aspects of their business anytime, anywhere. These aspects include: employee timeshe
driving routes, inventory, sales, and customer loyalty programs. The information gathered h
you make data-driven decisions to increase efficiency and sales.

Issue 9 - June, 2022 *- Brokerhouse Group, Vending Products of Canada*

Mobile wallets and digital engagement solutions are also a valuable tool for customer loy
because they provide business owners with an opportunity to create marketing campaig
punch cards, to-go houses or prepaid cards, discounts, refunds, and more. With the pro
tools and incentives, customers will return again and again and convert into loyal customers
even advocates for your business.

Introducing the new innovative LAViT single serve drink system

Nayax's four-sided approach works together to reduce a business owners' total cos
ownership (TCO). By lowering operational costs with increased efficiency and increas
revenue with business optimization tools and better customer loyalty programs, you will wa
your business grow exponentially.

We are excited to introduce the new innovative LAViT single serve drink system that will be arriving to Brokerhouse Groups national warehouses soon! LAVit equipment will be available purchase nationally at Brokerhouse Dist. Inc. and André Labbée Inc. and the single serve recyclable EcoCaps™ will be available for purchase at Vending Products of Canada.

See how Lavit can generate more revenue from your customer base!

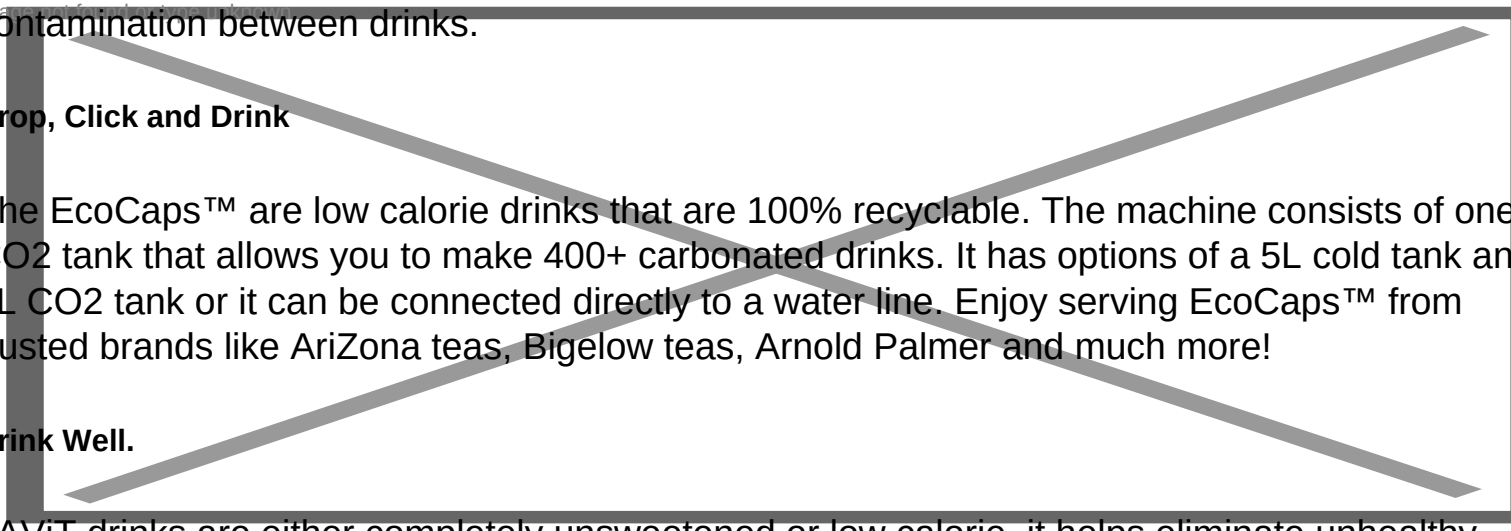
About Nayax
What is LAViT?

Nayax is a global commerce enablement and payment platform designed to help mercha
scale their business. Nayax offers a complete solution including localized cashless paym
acceptance, a management suite, and consumer engagement tools, enabling merchants
conduct commerce anytime, anywhere. With global experience in serving the unattended r
industry, Nayax has transformed into a comprehensive solution focused on our custom
growth across multiple channels. Today, Nayax has 8 global offices, over 600 employe
connections to more than 80 merchant acquirers, payment method integrations and i
recognized payment facilitator worldwide. Nayax's mission is to improve our customers' reve
potential and operational efficiency. Contact us to increase your bottom line.
www.nayax.com.

LAViT is a still and sparkling water cooler that offers 25+ flavours in 100% recyclable EcoCaps™. It takes plastic bottles out of your office fridge and puts fun and sustainability bac on the table.

Magic in a Capsule

At the center of the LAViT magic is the EcoCap™. They work hard to pack all the good stuff i one little capsule. The potency of vitamins and minerals deteriorate over time when bottled in plastic. With EcoCaps™, it is ensured the vitamins and minerals in your drink do their jobs as efficiently as ever. The crack and peel technology of the EcoCaps™ ensure no cross-contamination between drinks.



Drop, Click and Drink

The EcoCaps™ are low calorie drinks that are 100% recyclable. The machine consists of one CO2 tank that allows you to make 400+ carbonated drinks. It has options of a 5L cold tank an 1L CO2 tank or it can be connected directly to a water line. Enjoy serving EcoCaps™ from trusted brands like AriZona teas, Bigelow teas, Arnold Palmer and much more!

Drink Well.

LAViT drinks are either completely unsweetened or low calorie, it helps eliminate unhealthy, sugary drinks from your office break room, keeping everyone happy and hydrated.

Do Well.

LAViT believes environmental friendliness is just as important as workplace wellness, and the have worked hard to make sure their EcoCapp creative zero plastics and almost no carbon footprint.

This space saving ultimate beverage system will not in any office and we look forward to sharing more information about the offering to you today! Contact us for more information!

BROKERHOUSE GROUP

With businesses continuing to recover, risk mitigation needs to enter our radar once again. W incidents of allergy issues are not even in our top ten at the moment, we need to ensure we a our team with training and education to help reduce risks.

Virtually all of the products we sell in vending and micro-market environments are packaged a labelled with both ingredients and allergen declarations so that customers have the right information to make an informed decision. As a food service provider, we still have an obligati to ensure that products are available using safe and minimal risk equipment and systems.

What Is an Allergy?

An allergen is a substance that causes the allergic reaction (for example peanuts) which caus the body to respond negatively to substances that are normally harmless (for example: runny eyes, hives). When someone who ingests or comes in contact with a food item (or substance) they are allergic to, the body's immune system reacts negatively, and in some cases, the reaction can be fatal. We must remember this is a marked difference between people that suf from food allergies versus a food intolerance.

What Is a Food Intolerance?

A food Intolerance is a person's inability or difficulty to digest a particular substance. For example, celiac disease is caused from the gluten found in wheat & wheat products, and a lactose intolerance is caused by the milk protein found in dairy products. While some of the symptoms for an intolerance may be similar to an allergy, the body reacts differently, and the is much lower (in most cases).

Which Foods Are Most Commonly Considered an Allergen?

It is important to note that any food can cause an allergic reaction, however 80% of food allerg involve dairy wheat, soy, eggs, peanuts, nuts, fish or seafood. Note: Peanut allergies are the leading cause of anaphylaxis.

How Do Allergens Get Into Our Food?

Issue 9 - June, 2022

Brian Emmerton, Complete Purchasing Services

Allergen Awareness: Risks, Causes and Avoidance

Brokerhouse Distributors Inc. | www.brokerhousedist.com

André Labbée Inc. | www.andrelabbeeinc.com

Vending Products of Canada | www.vendproductscan.com

There are two common ways that allergens get into our food. They are either an ingredient, o there has been cross contamination.

In Canada virtually all packaged products now contain allergy declarations if one of the most common allergens is contained in a product. As long as we are purchasing / selling products i the original packaging as designed for resale, the risk is greatly reduced. Ensuring packages sealed and not broken prior to displaying will provide a comfort level that your offering is safe and secure. While quite minimal in the vending and micro market business, there is still a potential for cross contamination to occur which can increase the risk.

What Is Cross Contamination and How Can We Avoid It?

The transfer of substances from one item of food to another by means of a food or a non-food medium such as equipment, utensils or human hands. A caution to pay attention to is a situat where a package gets accidentally ripped by a staff member and someone comes in contact w an ingredient or product that poses a high risk. In this case a good practice is to train and educate the staff to remove and or/dispose of a product that has been opened, wash and sanitize their hands immediately, and wash the area (counter, display rack, or shelf in a vendi unit) before handling any other products. Proper cleaning procedures can always assist in reducing the risk of cross contamination.

Ensuring you have taken the time to train and educate staff on allergy risks in your business w help to ensure that your customers trust that you are delivering more than just products…*you also delivering peace of mind.*

Need assistance in training your staff on allergen awareness to better support them in answer client questions? Let Complete Purchasing Services (CPS) vending (formerly Univend) help y to find the perfect supplier partners to ensure that your offering includes allergen friendly optio

About the Author:

Brian Emmerton is a Registered Dietitian and the Vice President and General Manager of Complete Purchasing Services Inc, a leading supply chain solutions provider for hospitality ar non-commercial clients in Canada. Brian has been working in foodservice and consumer affai for over 30 years to help clients keep up to date on consumer trends and opportunities that he drive revenue and repeat business. Learn more about Complete Purchasing Services by visiti eCPS.ca.

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Issue 9 - June, 2022 *- Tommy Chan, Adaria Vending Services Limited*

Tech Corner: Maximizing Profit starts with Optimizing Inventory

I think we can all agree that the cost of goods contributes to the highest expense in our books. Hence, to have an efficient operation we need to start by optimizing our inventory. Out-of-stock results in lost opportunity and unhappy customers faced with empty machines or missing items on their coffee orders. Over-ordering to avoid stockouts drains cashflow, drive up storage costs, and leads to product expiry. Finding the right balance can be challenging and requires a complex mix of statistical and mathematical data analysis. Proper inventory forecasting requires both historical sales data as well as future prediction that can cause dip or spike in inventory demand. Ensuring that your business has enough inventory to fulfill customer or vending machine orders without spending too much on inventory is key to maximizing profitability.

Where to start? Set up your Key Inventory Metrics.

In order to accurately create a forecasting model, we need to set some key performance indicators within our warehouse. Whichever method you were ordering before - be it visual inspection of your stock level or based on your gut feel, start by quantifying some well-established warehouse metrics.

For example:

Average inventory: The amount of inventory your company has on-hand during a period. The goal is for companies to keep their average inventory consistent over the course of a year

Average inventory = (Beginning inventory + Ending inventory) / 2

Lost sales ratio: The number of days a specific product is out of stock compared to the expected rate of sales for that product. A higher lost sales ratio is a sign your company is running too lean on its stock

Lost sales ratio = (Number of days product is out of stock / 365) x 100

Inventory carrying cost: The percentage of the total inventory value your company pays to store that inventory. This depends on the which inventory is held and the cost of rent.

Issue 9 - June, 2022 *- Karl Ward, Caffé Monte Coffee Roasters*

Inventory carrying costs = (Inventory Capital cost + Storage cost) / Total inventory value x 100

Coffee Corner - Understanding the Coffee Market

Sell-through rate: A comparison of the amount of inventory sold versus received from a supplier. This metric provides an indication of the efficiency of your purchasing.

Sell-through rate = Number of units sold / Number of units received x 100

Inventory turnover rate: The number of times a company sells and replaces its stock in a period, usually one year. The turnover rate can help to determine if your business has too much inventory relative to how much of that stock is selling.

Inventory turnover rate = Cost of goods sold / Average inventory

Average Daily Sale: The number of quantities sold in a day for a particular SKU.

Average Daily Sale = (Number of items sold per SKU per year / 365)

Smaller operations can keep track of this using excel spreadsheets while larger operations tend to utilize warehouse management systems. Regardless of the methods, it is important to be disciplined in reviewing these metrics on a regular basis to fine tune your demand planning.

Setup periodic reporting periods and conduct comparative analysis for feedback on whether you are improving on your metrics. Forecasting becomes an exercise in regularly adjusting your model, especially when there is seasonality and other triggering events which engages in constant reforecasting.

Why are you paying more? A forever changing market.

If you've ever purchased green arabica coffee beans, the price you paid will have been determined, at least in part, by what's known as the "C market". What the "C Market" is based at is not what the cost is 'Per Pound', but your costing is tied to the market changes. In the last year the C Market has increased 200%!

The C market is a commodity exchange that helps body to standardize the trade of coffee and to establish the rules for trading.

Most of the activity in the C market revolves around futures contracts. These are agreements between buyers and sellers to exchange coffee in the short future. Often with the terms decided before the coffee harvest.

However, the price of coffee on the C market – like shares on the stock market – fluctuates based on changes to supply and demand, as well as on speculation. As a result, the market can change 70% within one week. This is always dependent on Crop expectations and global demand. The C market is used to standardize the trade of coffee and to establish the rules for trading.

What is the coffee "C market?"

The C price is affected by a range of factors, including speculation, quality of harvests and farmers abilities to get their coffee to the market.

Brazil is a leading coffee producer, and its exports account for almost 40% of global coffee trade. The unprecedented drought and frost which hit the country last year has destroyed large amounts of coffee crops, causing a supply crunch that has affected the C price.

Last year Brazilian authorities had a significant decline compared to the previous years, as Brazil being a leading producer if they foresee a bad forecast, the whole market reacts even if other regions/countries are showing a surplus.

Between 2016-March 2021 the market stayed consistent between 1.10-1.30. This for roasters and green bean buyers is a sustainable fluctuation of 25%. In the last few months, the market hit a $2.61 High, this indicates a 237 % Increase. Now averaging at a $2.30-$2.40 this is still showing a 213% increase.

However, this was just the beginning. Once the Brazil frost hit, the market surged from 1.25 to 1.7-1.8 in a matter of 3 days. This created fear in the many roasters due to the fact of the record change in the market.

Also at this time, coming out of COVID-19, investors saw an opportunity in the C-Market which led to it being artificially inflated to 2.20-2.30 - resulting in record highs. This was a result of a weakening USD and moving investments into a market which was showing large returns.

But the C-Market is just the beginning: every coffee direct from Origin is traded on the C-Market **plus** a differential. Differential is based on many things, quality of Coffee, shipping expenses (which have increased 500%.) and rarity of the coffee. Some regions may have a similar SCA Scoring, however have a much higher price due to demand of that specific coffee.

In the current environment, lead times have been doubled or tripled as many shipping companies are not honoring shipping contracts due to the market changing on shipping so significantly. Furthermore, I foresee that there will be a fundamental shift in procurement behavior. Because coffee is trading at multi-year highs, roasters are preferring to buy monthly or quarterly, rather than buying for the long term is giving roasters a problem in not being able to delay shipments but increasing the urgency of bookings arriving has led to surcharges above the 500% Increase. Roasters buy short term in a high market in the hopes of it coming down.

In March of 2020 to ship from our partners in Brazil/Colombia to our facility in Calgary was $4000-$5000 USD, today that has surpassed $20,000 from door to door. A significant impact on the differential above the already record high C-Market.

In conclusion, will this end?

As the owner of specialty coffee roaster, we cannot tell the future of fears of frosts, world civil unrest, a potential upcoming recession and shipping normalizing. But we do feel the market will come down 20-25%. However, the days of the market trading at 1.10-1.30 will never come back. With inflation concerns and market changes. What we expect for normalization will be seeing a market at $1.80-$2.00. With shipping coming down 40-50%. However, with these two combined factors this still results as an industry average from January 2021- to a market stabilizing at 1.80 still shows an increase of 60-70%.

Do I think this will normalize in the next six months? No. Could it in 1-2 years? Yes. However, this is totally dependent on three main factors.

1. Oil Prices coming down 20-30%.
2. Shipping times and a significant drop in shipping costs.
3. Strong coffee harvest from Brazil, with no frosts. (This is a concern for the next month of frosts, if there was a frost, markets would rise potentially to $3.00.)

I hope this article shares an insight into a commodity that is enjoyed by so many, (the 2nd highest traded commodity after oil) yet so volatile to market changes.

Written by Karl Ward - Owner of Caffé Monte Coffee Roasters.

About Caffé Monte - Our roots stem back from humble beginnings in 2014. Every day our partners gather enthusiastically to create the perfect fresh cup throughout our locations across North America.

We are a family business of father and son duo. From the new café owner, corporate partner, our coffee farmers, we treat as our own family. We are committed, friendly, approachable, reliable, and informed. Relationships are important to Caffé Monte. Connections with our farmers to our cafes, Office Coffee Distributors, are valued equally.

We understand the need for quality and consistency in our specialty coffee and together as a team we produce some of the finest coffee. We are committed to small batch roasting as well as sourcing the finest, ethical and specialty coffees.

Issue 9 - June, 2022 *- Workplace Safety & Prevention Services (WSPS)*

Year-long compliance initiative seeks out MSD hazards in warehouses

An ergonomics inspection initiative by the Ministry of Labour, Training and Skills Development (MLTSD) will begin July 4, 2022, in warehouses, distribution centres and other manual material handling environments, such as retail storerooms.

The focus is on manual materials handling hazards that could lead to musculoskeletal disorders (MSDs), falls from ladders, and visibility hazards involving mobile equipment, says WSPS Specialized Service Lead (Ergonomics) Don Patten.

Don notes that the rate of MSDs in Ontario warehouses is well above the provincial average. Statistics from the MLTSD and Workplace Safety & Insurance Board (WSIB) show

- MSDs are the number one type of lost-time work injury reported to the WSIB[1]
- MSDs (strains and sprains) represented 31% of all allowed lost-time injury claims in 2020[ii]

Don provides more insight on what inspectors may look for and steps you can take in any workplace to reduce manual materials handling hazards.

6 things inspectors may look for

Don anticipates inspectors will watch for the following:

1. **employers have provided training on safe manual materials handling practices**. “Your training should teach proper lifting and work techniques to prevent MSDs. This training should be ongoing. Applying proper lifting techniques adapted to your work environment is a learned skill that requires practice.”
2. **items are manually handled in a safe manner.** “In addition to training, have you implemented engineering and administrative controls to eliminate excessive force, awkward postures and repetition, the primary causes of MSDs?”
3. **items are stored so they can be placed or withdrawn in a safe manner**. “For example, putting bulky items above head height can increase the risk of MSDs

or injuries from stored goods falling on the worker."

4. **obstructions or hazards on the floor are not interfering with manual material handling activities**. "A good housekeeping program will reduce the risk of MSDs and other injuries. It prevents scenarios where workers must anticipate events. For example, if I am carrying a large box and housekeeping is poor, I might have to bend or twist my back to see around the box to ensure I won't trip or slip."
5. **Safely handling items while on a ladder**. "Training in ladder safety is essential for all workers. In addition to the risk of falling associated with carrying boxes down ladders, there are many MSD risks. Here's one example: if a 5-kilogram box is two feet away, and I have to lean beyond the ladder to grab it, this will put an excessive load on my shoulder."
6. **measures are being taken to ensure vehicular and motor vehicle use does not endanger the safety of any worker**. "Line of sight hazards are one of the concerns inspectors will focus on. Check out other warehouse MSD hazards here.

4 steps to reduce risks

1. **Identify MSD hazards now** by inspecting the workplace with your joint health and safety committee.
2. **Re-train employees** on manual materials handling techniques, safe lifting, and MSD awareness. Make sure manual materials handling training is specific to the conditions of your workplace. "Generic training will cover lifting techniques, twisting, and reaching, but what if employees are required to lift an object in less than optimum conditions? Would they know how to adapt without increasing the risk?"
3. **Identify areas of high risk** based on injury rates and find ways to minimize risks. If you don't have inside expertise, WSPS consultants can help.
4. **Invest in an ergonomics program** or identify gaps in your existing health and safety program. "The nature of ergonomics means that it exists in your workplace in one form or another. The decisions you've made likely have had a positive effect on MSD prevention. Build up your program to replicate success everywhere.

How WSPS can help your business

Consulting

A WSPS consultant can assist your business with

- MSD hazard identification
- program audits
- ergonomics assessments

- ergonomics program building (phased approach)
- safe lifting and manual material handling coaching

Webinar

- Pre-recorded Webinar: MLTSD warehousing (ergonomics) initiative — hosted by WSPS and the MLTSD, you'll hear key information on this initiative.

Training

- Manual Materials Handling (60-minute eCourse)
- Ladder Safety (40-minute eCourse)

Free downloads

- Manual Materials Handling (guide)
- Case Study: Ladder Safety — Warehouse
  Case Study: Ladder Safety — Retail
- Safety Check: Manual Material Handling Safety
- Job Aid — Manual Material Handling

Have health and safety questions? Please contact Denise Lam, WSPS Account Manager, Small Business at Denise.Lam@wsps.ca.

About Workplace Safety & Prevention Services (WSPS)

Workplace Safety & Prevention Services (WSPS) is a not-for-profit organization committed to protecting Ontario workers and businesses. A proud partner in Ontario's occupational health and safety system and a trusted safety advisor since 1917, WSPS has a rich history of making Ontario workplaces safer. WSPS serves the manufacturing, agricultural and service sectors. WSPS offers unparalleled health and safety expertise, consulting, training and resources for businesses of any size. For more information visit WSPS.ca.

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This article was prepared by Workplace Safety & Prevention Services (WSPS). At WSPS we are committed to helping businesses understand their risks and legal obligations to stay in compliance and build safer workplaces. If you would like permission to republish or use information in this article, please contact Jessica Bowes, Content Development Lead at jessica.bowes@wsps.ca.

[1] “2020 allowed lost-time claims by leading nature of injury,” *By the Numbers: 2020 Statistical Report*, Workplace Safety & Insurance Board (WSIB); www.wsib.ca/en/bythenumbers/schedule-1-injuries-and-occupational-disease-nature

[ii] “2020 allowed lost-time claims by leading nature of injury,” *By the Numbers: 2020 Statistical Report*, Workplace Safety & Insurance Board (WSIB); www.wsib.ca/en/bythenumbers/schedule-1-injuries-and-occupational-disease-nature