

SAFETY FLASH

Heat Illness Prevention

Heat claims show up on loss runs before employers realize they have a pattern. By the time it affects renewal, the window to do something about it has usually closed.

The exposure is real and it moves fast. OSHA estimates that 50-70% of outdoor heat fatalities happen in the first few days on the job, before workers have acclimatized. In 2024, the Bureau of Labor Statistics recorded 48 work-related heat deaths, up from an average of 33 per year between 1992 and 2021. And the risk is not limited to outdoor work. Humidity, radiant heat, poor ventilation, and individual health factors (medications, chronic conditions, dehydration) create the same conditions inside.

Illness can occur when the heat index is as low as 80 degrees Fahrenheit. The National Weather Service classifies it this way:

Caution	Extreme Caution	Danger	Extreme Danger
80-90° F	91-103° F	103-124° F	126° F or higher

The controls are well-established: engineering solutions such as air conditioning and circulating fans, administrative adjustments like modified schedules, acclimatization periods and additional breaks, and appropriate protective equipment. Most employers know this; the gap is almost always supervision. A trained supervisor who can read the early signs of heat exhaustion and heat stroke, and who has the authority to pull someone from the heat, is the difference between a near-miss and a fatality. No written policy closes that gap on its own.

If your workforce has heat exposure and you have not looked at your program recently, do it before the peak of summer hits. Symphony Risk's loss control team can review what you have, identify what is missing, and help you get ahead of it before it becomes a claim.

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Sources: osha.gov, epa.gov, J.J. Keller. This information is general in nature and is not intended as legal advice. Consult a licensed attorney for guidance specific to your operations.