



WORKERS' COMPENSATION INSURANCE FOR HOTEL WORKERS



Every day, hotel workers face workplace risks that can lead to injury while performing their routine duties. Housekeepers are especially vulnerable and endure the majority of workplace injuries in this sector. Their daily tasks – including lifting mattresses, pushing heavy carts and cleaning surfaces – requires repetitive strain and overexertion, including excessive bending, twisting and reaching. Hotel maintenance workers also face a high level of risk on the job, as they too perform labor-intensive tasks throughout the various rooms and spaces of a hotel.

As a result, these employees face a higher-than-average risk of sustaining musculoskeletal disorders (MSDs), which lead to workplace injuries. **Strain and sprain injuries are the most common workplace injury among hotel workers.**

Strain and sprain claims happen 40% of the time in this sector and represent 50% of all claims costs, according to 2019 data from the National Council on Compensation Insurance (NCCI).

An MSD injury can cause workers to lose significant work time. Hotel employees lost an average of 11 days of work due to sprain and strain injuries in 2019, according to the Bureau of Labor Statistics (BLS).





LEADING LOSS DRIVERS

Among hotel workers, strain and sprain claims represent 51% of all indemnity, or lost time, claims. Indemnity claims are also the most expensive, with a much higher than average claim cost.

Hotel Injuries & Claims (Accident Year 2019, NCCI states)

TOTAL CLAIMS:	17,222
TOTAL INDEMNITY CLAIMS:	3,737
TOTAL LOSS INCURRED:	\$102,351,447
TOTAL INDEMNITY INCURRED:	\$34,337,479
AVERAGE COST PER CLAIM:	\$5,943
AVERAGE COST PER INDEMNITY CLAIM:	\$9,189

TOTAL STRAIN & SPRAIN CLAIMS:	6,960
TOTAL STRAIN & SPRAIN INDEMNITY CLAIMS:	1,895
AVERAGE COST PER STRAIN & SPRAIN CLAIM:	\$7,334
AVERAGE COST PER INDEMNITY STRAIN & SPRAIN CLAIM:	\$9,749

• % STRAIN & SPRAIN OF TOTAL CLAIMS:	40%
• % STRAIN & SPRAIN OF INDEMNITY:	51%





SAFEGUARD HOTEL WORKERS WITH PROACTIVE WORKERS' COMPENSATION

Musculoskeletal injuries among housekeepers and other hotel workers are largely preventable. A proactive approach to workers' compensation can help to mitigate these risks.

At Kinetic Insurance, we put risk prevention first. We take a proactive approach by helping change the way workers move on a daily basis to prevent workplace injuries before they happen. Policyholders are equipped with our wearable tech, which is proven to reduce injuries by 55%, at no extra cost.

The wearables also give employers access to a critical new data set that reveals which areas and employees are most at risk, so they can then take proactive steps to further reduce workplace hazards and control loss.

By providing hotel employers with a workers' comp policy that includes free wearable technology, proven to prevent and reduce workplace injuries and claims, we help to ensure a safer, healthier and more productive workforce. Reduced injury rates also help lower premium costs for policyholders.



"These proactive workers' comp programs provide policyholders with wearable tech that helps to cut workplace injuries in half – and helps workers to feel better on and off the job. Risk prevention is front and center in this innovative approach to workers' comp that makes wearable tech more accessible to companies of all sizes."

GERRITT GRAHAM,
EXECUTIVE VICE PRESIDENT OF GROWTH STRATEGY AT KINETIC

VERIFIED LOSS REDUCTION

World-class wearable tech helps protect workers in environments where high strain and sprain injury rates are present, like in the hotel industry. The Kinetic Reflex wearable platform detects high risk behaviors and provides data-driven insights to prevent strain and sprain injuries and claims before they happen.

55%	Strain & Sprain Injury Reduction
72%	Lost Workdays Reduction
50%	Claims Cost Reduction

These results were verified in a 2021 actuarial analysis by Perr&Knight.





KINETIC'S PREFERRED EXPOSURES FOR THE HOTEL INDUSTRY

- Hotel - All other employees
- Hotel - Restaurant Employees

KINETIC INSURANCE AGENTS

Kinetic has a limited distribution network; we work with a select group of brokerages that take a proactive approach to risk control and understand the unique risks hotel employers and employees face. We partner with brokers that are at the forefront of innovation in workers' compensation, and that strive to provide best-in-class risk mitigation consultation to their clients.

Kinetic policies deliver an unbeatable combination of sound coverage, stable pricing and exceptional service to both insureds and agents. We offer best-in-class workers' compensation insurance coverages, backed by Nationwide, so our appointed agents have the confidence and flexibility to provide their clients the right policy to protect them from risk.



Nationwide

NATIONWIDE IS ON OUR SIDE

In partnership with Nationwide's E&S Specialty division, Kinetic Insurance is a Managing General Underwriter (MGU), providing workers' compensation insurance combined with a technology-driven approach to worker safety. Kinetic policyholders can have peace of mind with a policy backed by Nationwide. Benefits include:

- Paper rated A+ Financial Strength XV by both A.M.
- Best and Standard & Poor's
- Best-in-class claims handling
- Easy online account access
- Superior loss control



CONTACT INFO

We're here to help! Reach out today and a member of our team will get back to you shortly.

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