



## Proven Loss-Reduction Technology

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 & sprain injuries and claims before they happen.

# Strain & Sprain Claims are 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.

72%

Lost Workdays

Reduction

55% Strain and Sprain Injury Reduction







#### **Key Benefits**

- Free Wearable Safety Tech
- Proven Loss Reduction
- Nationwide-Backed Policies
- A+ Rated Paper
- · Client Dividends

- Premium Savings
- Improved Experience Modification
- Best-in-Class Claims Handling

### Hotel Injuries & Claims by the Numbers

Accident Year 2020

**Total Claims** 

17,222

3,737 Indemnity Claims

**Cost Per Claim** 

\$6,960 Average

\$7,334 Average Strain & Sprain **Strain & Sprain Claims** 

6,960 Total Claims

1,895

Indemnity Claims

Loss Incurred

\$102,351,440 Total

\$34,337,479

Total Indemnity

**Cost Per Indemnity Claim** 

\$9,189

Average

\$9,749

Average Strain & Sprain

**Percent of Claims** 

40%

Strain & Sprain

51%

Strain & Sprain Indemnity

#### Big Company Tech. No Extra Cost.

Submit a risk at https://kinetic-insurance.com/submit-a-risk Contact us at 833-550-0388 or at info@kinetic-insurance.com Trusted by Fortune 500 companies with proven injury-reducing results.











