

HOTEL CLAIMS



Managing Hospitality Risk

CLAIM TYPE	% OF ALL CLAIMS REPORTED	% OF CLAIMS DOLLARS PAID & RESERVED	AVERAGE COST PER CLAIM
Slip, Trip & Falls – All Types	31%	41%	\$13,409
Guest Vehicles Damaged – Valet or Non-Valet	17%	2%	\$1,303
Guest Property – Missing	14%	1%	\$802
Cuts, Lacerations, Abrasions	10%	8%	\$7,800
Auto Accidents – At Fault / Not At Fault	9%	7%	\$8,279
Guest Property – Damaged	4%	1%	\$3,006
Food – Illness / Food poisoning	3%	3%	\$9,207
Personal Injury	2%	3%	\$14,973
Assaults – All Types	2%	7%	\$33,999
Food – Foreign Object in	2%	1%	\$1,892
Recreational Activity	1%	1%	\$9,694
Illness – Not otherwise classified	1%	3%	\$26,872
Guest Vehicles Stolen – Valet or Non-Valet	1%	.5%	\$4,757
Fire / Smoke	.5%	.5%	\$1,291
Drowning	.25%	3%	\$141,542
Liquor Liability	.25%	2%	\$120,833

WHAT IS THE LIKELY SOURCE OF CLAIMS?

This study is based on 13 years of NSUI experience and more than 25,000 claims incurred by all classes of hotels throughout the United States. 97% of the claims in this study are closed.

WHAT DO THESE FINDINGS SUGGEST?

Preventing slips, trips and falls is a key priority. Over time, the majority of the claims a hotel will incur, and the dollars they will pay, come from guests falling somewhere on the premises. A fall prevention program can pay huge dividends. NSU has further analyzed all of our fall-claims and can provide additional analysis on the key causes of falls and how to prevent them.

Other areas, such as drowning and liquor liability, while not frequent, deserve your attention because even a single claim in these areas can be catastrophic.

HOW CAN YOU BETTER PROTECT YOUR ORGANIZATION?

Take full advantage of the risk control services made available through the NSU Hospitality program. Our carriers have teams of professional consultants who can help you design a comprehensive loss prevention programs, or they can help you address specific, targeted risks. Please see our Risk Control Brochure for a full explanation of our services.



For more information about this and other hospitality risk management topics, please contact:

National Specialty Underwriters, Inc.

10900 NE 4th Street, Suite 1100 | Bellevue, WA 98004

P: (425) 450-1090 F: (425) 450-1026 www.nsui.com