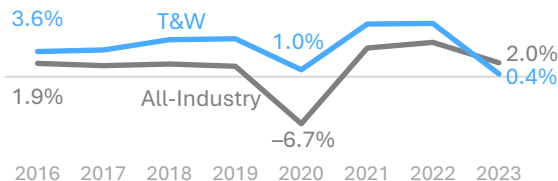


# NCCI Industry Drill Down—Transportation and Warehousing (T&W)

## Economic Insights

T&W was the only industry with employment growth each year from 2015–2023, averaging 4.3% annually.

### Employment—Annual Changes



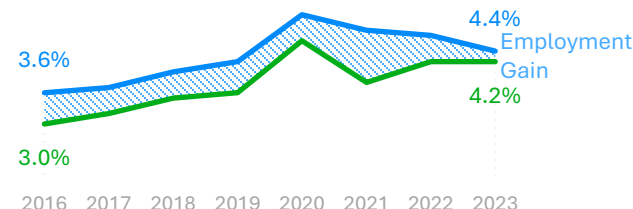
Couriers and messengers experienced rapid employment growth during the pandemic, driven by a surge in online shopping deliveries.

### Employment by Subsector—Annual Changes



The industry saw an uptick in churn, resulting in shorter-tenured workers with a higher risk of accidents.

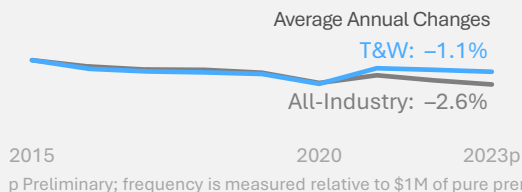
### T&W Rate of Hires and Quits + Layoffs



## Frequency Insights

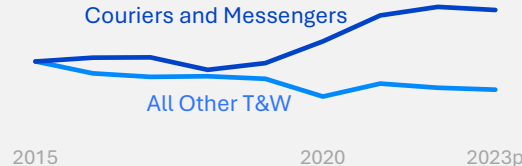
Since 2019, T&W has seen a modest annual frequency growth rate of 0.5%, setting it apart from the all-industry frequency trend.

### Claim Frequency Changes



The T&W frequency increase since 2019 is due to couriers and messengers and may stabilize as subsector growth evens out.

### Claim Frequency Changes by Subsector



Increased frequency for couriers and messengers is primarily driven by an uptick in small claims, those less than \$25K.

### Claim Frequency Changes by Claim Size

