

Industry Drill Down:

Leisure and Hospitality, Office, Education, and Health Care Industries


While overall claim frequency has been in a decades-long decline, at an industry level, trends can be very different.



Leisure and Hospitality

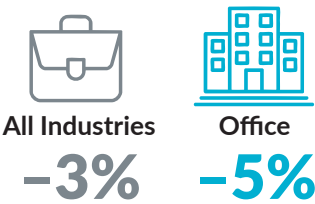
Restaurants¹ make up more than **50%** of the Leisure and Hospitality industry.

Given the tasks involved with food prep, burn and cut claims are more common, but also less severe than in other industries.

	 Burns		 Cuts	
	Restaurants	All Other Industries	Restaurants	All Other Industries
2023 Average Total Severity (\$000)	\$19	\$66	\$12	\$28
2023 Claim Share	11%	2%	10%	4%

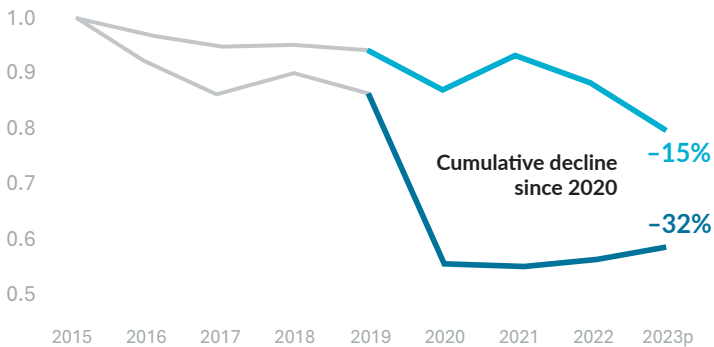
Office²

Since 2020, average change in claim frequency for clerical-based office sectors declined more than the all-industry average.



Today **20–30%** of US workers work remotely. Office sectors have a greater % overall.

Office Frequency³ Changes — Remote Friendly vs. All Other Classes



Education

Private Education claim frequency has been increasing aside from a large drop due to the pandemic.

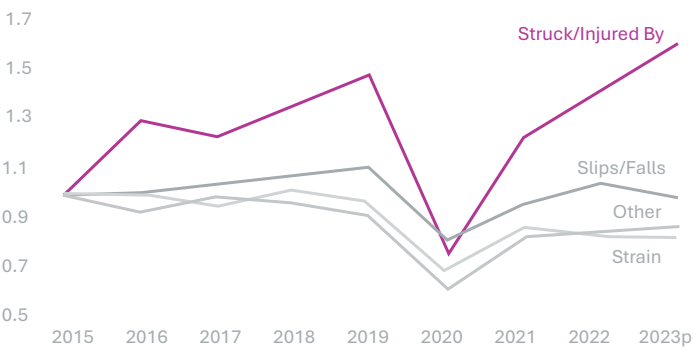
Struck/Injured by Claims

(includes kicks, bites, and hits)

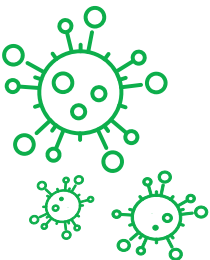
account for about **1 in 5** claims and its increasing frequency may indicate a rise in workplace violence within Private Education.



Education Frequency³ Changes by Cause of Injury

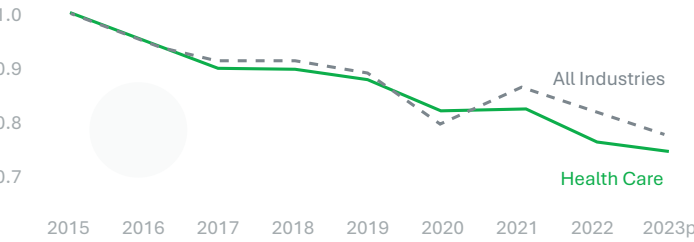


Health Care



COVID caused churn in the labor force, which often drives increases in claim frequency. However, Health Care frequency has generally declined.

Health Care Frequency³ Changes



For more data and insights on industry-specific trends, explore the series [Industry Drill Down—The Next Level](#) and check out our presentation from NCCI's [Annual Insights Symposium 2025, Industry-Specific Trends Uncovered](#).

¹Food Services and Drinking Places are referred to as Restaurants throughout this document.
²Office excludes Administration and Support, Waste Management and Remediation.
³Cumulative change in lost-time claim frequency per \$1M pure premium, adjusted to current wage and voluntary pure premium level. Based on NCCI's Statistical Plan data at 1st report and includes all states where NCCI provides ratemaking services; includes high-deductible policies; excludes COVID-19 claims.

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