



Providing a Safe and Responsive Solution to the Workers' Comp Regional Claims Process During the **COVID-19 Pandemic**

The Challenge

1. Continue a hands-on approach to client services that traditionally rely on in-person engagement and assessment with a personalized touch.
2. Maintain responsive, efficient, and effective engagement with all claims related concerns to uphold a high level of confidence from our broker/employer relationships.
3. Meet all obligations to policyholders and industry governing agencies while respecting COVID guidelines that vary by state and company – along with a strict adherence to our own health and safety requirements for field personnel.

After 30+ years of developing a hands-on approach to providing holistic workers' compensation coverage to employers throughout New England, A.I.M. Mutual needed to come up with a safe and compliant way to maintain unwavering service in a time of heightened concern and business volatility.

As one of the few New England carriers to offer a regional claim staff in addition to claims adjusters, A.I.M. Mutual needed to devise a method for these employees to safely continue claims investigations in the field. Required adaptations encompassed continued support for onsite investigations, interviewing injured workers, handling legal aspects of disputed claims, and expediting all aspects of the claim/medical management process in coordination with adjusters.

The Solution

1. Quickly redeployed IT department to format, secure, and distribute remote access computer equipment to claims team so that indemnity payments that were a lifeline to injured workers could continue without skipping a beat.
2. Restructured regional claim field staff to conduct initial contacts and compensability information input remotely, while continuing to conduct investigations along with recorded claimant and witness statements over the phone.
3. Outreach and open communication with brokers and policyholders about the importance of safety protocols and uninterrupted coverage to best maintain long-term stability throughout the business community.

4. Implemented safety protocols that allowed the claim staff to get back into the field by June 2020. This included, over the phone Covid-19 symptom screening prior to in-person engagement, strict usage of masks and disinfecting kits, outside or “curbside” meetings with injured workers, and educational services around pandemic best practices for policyholders.
5. The Regional Claim staff continued to represent A.I.M. Mutual at the Department of Industrial Accidents (DIA), with cases, at first, heard by conference call, and later conducted virtually via Webex.

Through a combination of quick action to distribute and adapt technology tools for our needs, we were able to maintain open communication throughout the team and with our clients. A focus on the evolving research around the pandemic along with educational outreach enabled us to continue the level of service our policyholders have come to expect.

As operations resume, we are moving in the direction of our common goal—to accurately assess compensability and take care of the injured worker community with a high level of empathy, attention to detail, and accuracy.

The Results

1. Worked with employers to keep injury management standards high despite the pandemic, economic crisis, and individual impacts on businesses.
2. Consistently met compliance and workers’ compensation reporting requirements.
3. Continued to conduct in-depth claim investigations on a timely basis to maintain a dependable level of support and stability for policyholders.

As so many businesses struggled with the safety, economic, and mental health hardships brought by the pandemic, A.I.M. Mutual recognized that with some ingenuity and our dedicated staff, we were uniquely positioned to offer services and real-time solutions to the brokers and employers in our workers’ compensation partnership. With a foundation of open and direct communication, A.I.M Mutual was able to convey the heightened importance of the work we do throughout this difficult period.

Through a combination of adaptive field support methods and the use of connective technology tools, A.I.M. Mutual’s regional claim staff was able to continue the responsive, effective level of service that our policyholders rely on. A strict adherence to regulatory and health compliance standards governed every action and engagement, and that practice continues today.