

# Experts in Specialization

Dan Landers, President and Chief Executive Officer of A.I.M. Mutual Insurance Cos., said the company's priorities are first, last and always its people. "We provide our people with the tools, the environment and our commitment as a company to allow them to do their job to the best of their ability and continue that partnership with our brokers, and our policyholders," he said. Following are excerpts from an interview.



## How would you contrast the workers' comp market between now and when you started your position in the spring of 2022?

There was significant disruption in our industry, in many different areas—the number of claims, the type of claims. Payrolls and businesses were up and down. We focused on our core values to be as effective and efficient through this period of crisis management so we could continue to provide the service excellence that we have had success with for years. One of the toughest things was to come out of the crisis management mindset, to really get back to what we were doing while still using some of the new and innovative things that we learned through that time.

## As a monoline carrier, what are the benefits of specialization?

I look at our specialization in a twofold manner. We're regional. We specialize in the New England area. We've become experts in that geographic region when it comes to medical providers and legislative issues and so on. In addition, being a specialist in workers' comp allows us to really partner with our brokers to make sure that we can be successful even under the most adverse circumstances and tougher risks and difficult situations. Where some of the more generalist companies may not feel as comfortable, we really hit home runs there.

## What are you seeing in terms of claims trends, frequency and severity in particular?

Workers' comp has seen frequency reduction for many, many years. We see that continuing. At the same time, severity has been on the uptick in recent years. We're seeing a little bit more of that as well. We try to control that with our innovative A.I.M. Vantage program. We've invested in our medical specialist network, as well as our in-house nurse case managers, to take those most difficult cases and provide the best care we can to get better outcomes.

## Dan Landers

President and Chief Executive Officer  
A.I.M. Mutual Insurance Cos.



"We've invested in technology to enhance our customer portals, our quoting process, claims reporting and every other facet of our business."

Visit the Issues & Answers section at [bestsreview.ambest.com](https://bestsreview.ambest.com) to watch an interview with Dan Landers.

## How is the customer experience evolving in the workers' comp space?

Ease of doing business is really the way things are now. It's what our society is like and certainly what our industry is like. Technology is a big piece of that. We've invested in technology to enhance our customer portals, our quoting process, claims reporting and every other facet of our business. One thing we really have at the forefront of our effort is the security aspect of all the cyber experiences. People may not think that's important until there's a problem, but we heavily invest in that and are committed to doing everything we can to keep everybody's information private, the way it should be, which is the biggest difference with workers' comp. We deal with people. We're not dealing with property or objects or anything like that, so it's of paramount importance for us.