



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

The Challenge

1. Maintain relationships with brokers and policyholders with regular communication of rule changes regarding handling of COVID-related payroll (furloughed employees, hazard pay, etc.).
2. Document audits as mandated by state with pertinent financial records.
3. Meet statutory deadlines when most businesses were temporarily closed, had remote employees, or were understandably reluctant to allow people into their locations.
4. Conduct audits for policyholders whose records are complex, have large payrolls, and otherwise don't lend themselves to a remote audit.
5. Continue uninterrupted workflow for auditors and staff while maintaining standards of customer service despite reduced staff in the office.
6. Establish and maintain safety protocols to prevent the spread of the disease once state infection rates allowed for physical audits again.

After 30+ years of providing hands-on 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.

Timely and thorough workers' compensation audits are at the core of A.I.M. Mutual's service. These are conducted to ensure the policyholder is charged fairly and accurately for their payroll exposure. Premium size, policyholder preference, and policy complexity often dictate the need for audits to be completed in person at the insured's location. Furthermore, assigned risk policies with certain class codes and premium thresholds are required to have a physical audit to meet regulatory compliance.

Once the audit is received by A.I.M. Mutual, the workflow continues with reviewing data, dispute investigation, and regular communication with policyholders, brokers, and other departments (underwriting, rating, premium receivables) to complete the audit process.

A.I.M. Mutual needed to find a way to keep everyone safe and get the job done.

The Solution

1. On 3/16/20, in response to COVID restrictions, A.I.M. Mutual was one of the first carriers to halt all physical audits and switch to a fully virtual platform.
 - a. Applicable documents could be mailed, faxed, or emailed to A.I.M. Mutual
 - b. If policyholders were reluctant or unable to produce records by these methods, A.I.M. Mutual initiated “curbside” audits where auditors could pick up and review records without any face-to-face contact.
2. Quickly redeployed laptops to Audit staff, allowing them to work from home and route applicable phone calls through system software for uncompromised coverage. Set up an overlapping group email system to manage email flow in the same manner.
3. Compiled and shared a “cheat sheet” of updated changes to WC manual rules regarding the handling of Covid-related payroll with all affected departments, brokers, and policyholders (on request).
4. Developed a system to track and hold incomplete audits to give policyholders additional time to respond to audit requests.
5. Without “windshield time” to contend with, field auditors switched over to phone audits and were given the opportunity to expand their experience into reviewing audits—learning why audits are flagged to provide a better understanding of the full lifecycle of the audit process.
6. Implemented safety protocols that allowed auditors to get back on the road by June 2020, including over the phone Covid-19 symptom screening prior to in-person engagement, strict usage of masks and disinfecting kits, and outside or “curbside” meetings.
7. Physical audits inside client buildings were only conducted when CDC guidelines were adhered to and both the policyholder and auditor felt safe doing so.

Acting quickly to distribute and adapt technology tools for our needs, we were able to maintain communication and cohesion throughout the team and with our clients. A focus on the evolving research around the pandemic along with flexible acquisition and delivery of necessary materials enabled us to continue the level of auditing service our policyholders required.

Regular department virtual meetings helped share information and avoid feelings of isolation during the pandemic. Cross training provided opportunities to learn and experience tasks outside of typical roles and promoted team unity. Utilization of a centralized call and email system kept work flowing efficiently under less than optimum circumstances.

The Results

1. Integrity of individual audits and the auditing process was maintained through the revised access to documentation and communication needed to produce them.
2. Despite closed and disrupted client businesses, A.I.M. Mutual consistently met workers' compensation reporting requirements and deadlines.
3. Maintained and, in some instances, fostered deeper relationships with our partners by respecting their concerns and working with them to get the job done in circumstances no one could have predicted.

Through technology and adaptive field support methods, A.I.M. Mutual's regional audit staff was able to continue the responsive and 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.

Our increased communication and outreach across different platforms helped us to inform and remain connected to policyholders, and stay unified in our internal efforts to grow our brand as we maintain A.I.M. Mutual's reputation as a carrier who lives up to the tenets of our work:

1. Listen with empathy.
2. Act with compassion.
3. Do the right thing.
4. Succeed through collaboration.