



PUTTING POLICY HOLDERS BACK ON TRACK

THE BENEFITS OF BROKER-CENTRIC SERVICE AT A.I.M. MUTUAL

FOR MANY carriers today, risk selection is a foregone conclusion. More and more, analytics are driving underwriting decisions in the workers' compensation space. Rapid improvements in technology are changing the way we evaluate risk, manage claims, and determine the course of medical treatment.

We welcome all these advancements, of course. But what about those business relationships we work so hard to build? At A.I.M. Mutual, partnership remains front and center. Our broker-centric service is built around both technology and the human element.

Why does that matter? Consider that A.I.M. Mutual underwriters are looking at the whole picture when it comes to coverage decisions. Our experienced staff and proven initiatives give us the flexibility to custom-build programs to benefit your business clients.

Working with Employers

With existing policyholders, any spike in losses has the attention of our underwriting, claim, and injury prevention teams. Putting an employer back on track as soon as possible is critical. That may require a meeting of the minds: yours, ours, and the policyholder's. Everyone needs to be on board.

Gary Heffernan, Senior Underwriter, and Brendan Carr, Injury Prevention & Worksite Wellness Consultant, represent one such A.I.M. Mutual broker-centric team, and they have seen this approach pay off.

"We take the partnership seriously," Gary explains. "We call people back, treat people the way you'd want to be treated, pay those medical bills on time, arrange quality care, and provide reliable service. At the same time, it's not always an easy day at the beach for employers, and they understand that. Our claim investigations are thorough, we have an active return-to-work program, and we give them injury prevention and wellness direction when we see the need."

If there's an uptick in claims for a policyholder, the underwriter alerts the broker and works with the Injury Prevention & Worksite Wellness (IPWW) consultant to find out why. They also consult with the adjuster not only on the actual claims but on employer involvement.

Gary and Brendan cited two recent examples of broker-centric service at work. In the first, a produce and specialty foods company had relatively good claim experience when it hit what Gary calls a "rough patch." The company, a longtime insured, saw its loss ratio climb largely due to injuries related to strains and sprains. Brendan supplied metrics on job risks along with injury analysis, working closely with the broker

partner. The analysis showed issues with accident repetition, that is, recurring injuries with the same employees or multiple employees. In addition, there were a disproportionate number of claims with obesity as a comorbidity, costing more than \$200,000 in 2016 alone.

"This account jumped feet first into wellness with their health insurer and then with us," Brendan says. "They committed to injury prevention programs and joined our A.I.M. Works: The Wellness Advantage program. We crunched the numbers and identified trends. We met with management and had full support from the broker." Once the root cause of injuries was identified, the company introduced safety incentives, wellness initiatives, a modified duty return-to-work program, and other corrective measures. Their loss ratio fell dramatically.

In the second case, Gary and Brendan identified and reviewed a company that was part of A.I.M. Mutual's assigned risk book of business in Massachusetts. They spent time with the broker and company management and noted concerns over some foundational elements that were missing, such as detailed hiring practices and employment screenings. The company agreed to address them and to be reviewed again in six months. They are now a policyholder.

While these results don't happen every day, they illustrate the benefits of our unique collaboration.

A Leap of Faith

When it comes to new business submissions, A.I.M. Mutual's underwriters are just as responsive. But even an account that looks good on paper may not be a perfect fit for the A.I.M. Mutual partnership. The level of commitment determines the level of success, so broker-centric teams may meet with the broker and client in person.

Just recently, Gary recalls a broker calling about an account with a great 13-year track record but had one slip-and-fall claim and was nonrenewed by their carrier. "We'll certainly look at that business," Gary says. "By and large, if people are willing to work with us, we'll determine if we can work with them to turn it around." After review, A.I.M. Mutual wrote that account.

From underwriting and claim to premium receivables, audit, injury prevention, and worksite wellness, we are hearing positive feedback from brokers and employers alike. We feel confident the partnership is working. For more information on our underwriting criteria or how to become a broker partner, contact Kevin Snyder, Senior Manager—Underwriting, at ksnyder@aimmutual.com. ■



GARY HEFFERNAN, CIC, LIA, is a Senior Underwriter at A.I.M. Mutual and has an extensive background in commercial sales and workers' compensation underwriting. He is licensed in New Hampshire and Connecticut as well as in Massachusetts and is a Life, Accident and Health Broker. He is a Certified Insurance Counselor (CIC) and Massachusetts Licensed Insurance Advisor (LIA) and holds a B.A. in Economics from Tufts University.



BRENDAN CARR is an Injury Prevention & Worksite Wellness Consultant for A.I.M. Mutual and has more than 15 years in the loss control and occupational safety consulting fields. He is experienced in consulting with management, supervisors, and front-line workers on how to promote safety in the workplace and has worked in the manufacturing, construction, hospitality, and forest-related industries.