



## Building On Success: Sustaining a Culture of Safety & Wellness

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### SID WAINER & SON CASE STUDY

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#### About the Company

Sid Wainer & Son, based in New Bedford, Mass., is a premier produce and specialty foods company in the food industry. It is the first Hazard Analysis and Critical Control Points (HACCP) certified company in North America. They are an importer/exporter as well as a national and international distributor of specialty produce and foods. The company is a supplier for fine resorts, airlines, cruise lines, restaurants, hotels, caterers and retailers throughout the U.S. and employs approximately 540 individuals.

#### Background

In 2016 Sid Wainer & Son set out to reinforce a culture of safety. Management at all levels was fully committed, and, by early 2017, their accomplishments were impressive:

<u>Worksite Wellness</u>	<u>Safety</u>	<u>Workers' Compensation Claim Management</u>
<p>Rolled out "A Healthy Me" program with BCBS and quarterly wellness challenges with hydration, steps (walking), nutrition and activity themes</p> <p>Hosted health and benefit fairs/screenings educating employees on their insurance plans and personal risk factors</p> <p>Offered daily free fruit program for all employees</p> <p>Added a wellness to the company newsletter to educate employees, who, in turn, share the information at home.</p> <p>Invited employees to participate in a Fun Run 5k along with opening and promoting new onsite walking path</p> <p>Offered onsite meditation sessions to reduce stress</p>	<p>Introduced The Gotcha Program, an incentive to reward employees for using proper safety techniques</p> <p>Retrained and tested for injuries involving pallet jacks</p> <p>Launched Safe at Sid campaign with monthly safety tips</p> <p>Revised their injury log to help identify root causes of injuries</p>	<p>Held quarterly claim reviews</p> <p>Assisted management in communicating injuries in a timely manner.</p> <p>Streamlined the reporting and tracking mechanism.</p> <p>Implemented a "light duty" program to accommodate an earlier return to work.</p>

#### A Team Approach

Sid Wainer's health insurer, Blue Cross Blue Shield (BCBS), provided the initial (and ongoing) wellness programming and the foundation for creating a healthy work environment. Hub International, the insurance broker, worked closely with Sid Wainer on accident prevention efforts, health promotion efforts and claim analysis in coordination with A.I.M. Mutual and their out-of-state carrier(s). At the same time, the company established a Safety Committee whose role was to look at injury trends and implement preventive changes.

## **Adding A.I.M. Works: The Wellness Advantage™**

There was no question Sid Wainer had succeeded in creating a culture of wellness and safety company-wide. Was there more they could do?

That's the question they posed to A.I.M. Mutual, their longtime workers' compensation insurance carrier in their home state. Recognizing that sustainability is a concern even in the strongest of wellness programs, Sid Wainer enrolled in A.I.M. Works: The Wellness Advantage in 2017.

A.I.M. Mutual safety and wellness professionals joined the team already in place from Sid Wainer, Hub International and BCBS. Among the new initiatives:

- Conduct annual well-being assessment for employees, a key measurement tool
- Establish a wellness committee with defined goals and strategies
- Launch new wellness programming with support from HUB International and BCBS
- Supply metrics on risks, interests and injury trends

All are under way as part of the three-year A.I.M. Works program. Recent claim results likely reflect the momentum to date and the collaborative effort in injury prevention, claims management and wellness promotion.

## **Workers' Compensation Insurance Claims**

From 2016 to 2017 Sid Wainer & Son's loss ratio decreased by 81% and costs associated with paid claims fell by more than \$288,000.

<b>Workers' Compensation Claims -2016</b>	<b>Workers' Compensation Claims -2017</b>
105 total claims	114 total claims
51 paid claims	40 paid claims
Costs associated with paid claims: \$344,437	Costs associated with paid Claims: \$56,288

## **Risk Analysis – Impact**

	<b>2016</b>	<b>2017</b>	<b>Impact</b>
Loss Ratio	122% (105 claims representing \$612,267)	22.7% (114 claims representing \$137,620)	81% decrease
Lost Time Claims	18 (35% of all paid claims)	12 (30% of all paid claims)	33% decrease
Claims categorized with obesity as a comorbidity (BMI>30)	7	4	43% decrease
Costs associated with claims categorized with obesity as a comorbidity	\$201,846	\$37,560	81% decrease
Leading Cause of Injury: Strains & Sprains	21 claims	19 claims	10% decrease
Costs associated with Strains & Sprains claims	\$344,437	\$56,288	84% decrease