

Chris Sharp: [00:05](#) Welcome back to the A.I.M. Mutual podcast. I'm Chris Sharp. In 2013 A.I.M. Mutual rolled out a new approach to loss control, completely different from the way in which the industry approached safety in the past. Traditionally in worker's comp, site inspections have been the foundation for loss control services, but that scope A.I.M. Mutual realized was becoming too narrow. Based on its own experience and data analysis the company developed an innovative model designed to better serve its policyholders. Site inspections still happen of course, but consulting is now done on a much broader scale, showing employers why injury prevention needs to be part of corporate planning. And then there's the added component of worksite wellness. Here to explain it all is Daniel Ilnick, Senior Manager of A.I.M. Mutual's Injury Prevention and Worksite Wellness operation. Thanks for being here, Dan- let's jump right in. It has been more than five years since you launched this new concept. What's the feedback so far?

Dan Ilnick: [01:02](#) Yeah, thank you. You know, our injury prevention worksite wellness staff has consistently received accolades for the transition from an inspectional to that consultative model that you referred to. Now keep in mind, this also didn't happen overnight. We worked with our policyholders, particularly those that are longterm ones in the preparation, in the transitional phases of that rollout. The reality is we can teach any operation how to conduct self-inspections. What we really wanted to do was become more of a business partner with our policyholders and our broker community; everyone was on board with it. And as it comes out with the results that we're seeing now and working together, it really has become a common purpose for all of us.

Chris Sharp: [01:49](#) That's actually really interesting. A kind of a novel way to look at it. What led to the thought process that led up to this in the first place? I mean, it must have been a big decision to move away from what had been a long established view of loss control.

Dan Ilnick: [02:04](#) It really was, it was quite a hurdle for us. You know, A.I.M. Mutual Insurance companies we've always been results minded. But after doing what we had been doing for years we were really getting to a point where we were struggling with getting past what I'm going to call an impact plateau. And that is, you know, lowering the losses even further than what we had already accomplished. So we kind of took a step back and started asking some of our colleagues internally, some policyholders, brokers and really just kind of posed a few simple questions. Probably to start was so how can we make an impact even greater and probably the second one was more of what

would that look like? The result of, you know, those conversations and those questions was the consultative model that we're looking at and what we do today. It partners with both our policyholders and our brokers. It's kind of a multipronged service approach, something that we really weren't doing before. What it really is involving at this point now are broad-based consulting, putting wellness in its place, policyholder performance metrics, and really even some targeted training that focuses around the areas that we want to now rather than just walk into a facility and doing inspections.

- Chris Sharp: [03:25](#) Sure. And you mentioned putting wellness in its place. How is it really that wellness fits into this whole puzzle?
- Dan Ilnick: [03:33](#) Yeah. And so that, you know, that was probably one of the biggest shifts that we saw. Workers' compensation insurance carriers, they're typically always just focused on operations that are associated with brick and mortar facilities. Even though the funny thing is we're workers' comp carrier and injuries happen-claims for us. Somehow the carriers miss the human element. It's relatively easy to focus on those buildings and the machines and the processes. But really what if you focus on the people and what matters, that's where you make the greatest impact. So we started looking at claims experience and tried to identify some risk factors, possible opportunities for programming. Some of the areas that we really hadn't looked at previously. We developed resources to meet some of those policyholder needs. We focused on education, training, programming, and of course we always support the health promotion efforts and encouraged strategies to get greater, healthier employees and merge that with healthier and safer work environments.
- Chris Sharp: [04:40](#) That makes sense. And actually when you mentioned your employees. I understand that your staff holds a lot of designations in risk management, but also in technical disciplines and everyone is also wellness certified. Why is that important?
- Chris Sharp: [04:55](#) Yeah, so you know, everything that you mentioned there is true. One of my objectives when I became the senior manager of the department was to identify how we can have the best qualified, experienced, knowledgeable technical team in the industry. And that is fully supported by our senior leadership team. We have certified safety professionals. We have an industrial hygienist, we have an electrician all on our staff. Yeah. So we've got some good credentials
- Chris Sharp: [05:26](#) Not what you'd expect from insurance providers.

Dan Ilnick: [05:28](#) And especially one that focuses around workers' comp. So we really do, we cover a wide range of professional designations and yes, now each and every one of our injury prevention worksite wellness consultants have achieved at least the level of certified wellness program coordinator. We've got a couple of that have designations above that even now. This is important to me personally because I know now that I have a full staff of wellness professionals, not just a couple of people that are available. What I also know is that I have an entire department now who can confidently and effectively deliver wellness offerings to any of our policyholders.

Chris Sharp: [06:10](#) That's, I mean, that's a differentiator, I'm sure.

Dan Ilnick: [06:14](#) Yeah. It seems to be for us, that's for sure.

Chris Sharp: [06:17](#) Can you give me an example of a policyholder who has benefited from this approach and how it's kind of changed the way that they operate?

Dan Ilnick: [06:27](#) Yeah. You know, I could probably give you one specific, but the reality is that, it's what I just mentioned. We have colleagues now who can deliver all of our IPWW services to any of our policyholders. You know, there's no waiting. There's no referrals, there's no lag time for getting engaged. Each policyholder has a consultant that works with them, and that consultant now can do what needs to be done. It's gone from assisting, you know, the traditional loss control model with safeguarding the machine or reducing noise to actually now building sustainable wellness programs and cultures that reduce the risk factors of not just one person, but many in that organization. Often times family members will also benefit from this as well and maybe something that an employee learns at work, but they take that home with them. And, so again, those family members benefit from the efforts that we see happening at the workplace. I like to believe that we don't just help people go home at the end of their workday just as good as they were when they arrive, but I like to think that they go home better.

Chris Sharp: [07:41](#) So that's inspired actually. Well, thank you so much for your time and insight, Dan, and thanks again to our listeners. We hope you've enjoyed our talk and will tune in for our next topic soon. Thank you.