



A.I.M. Mutual

INSURANCE COMPANIES

Expanding Our Consultative Approach

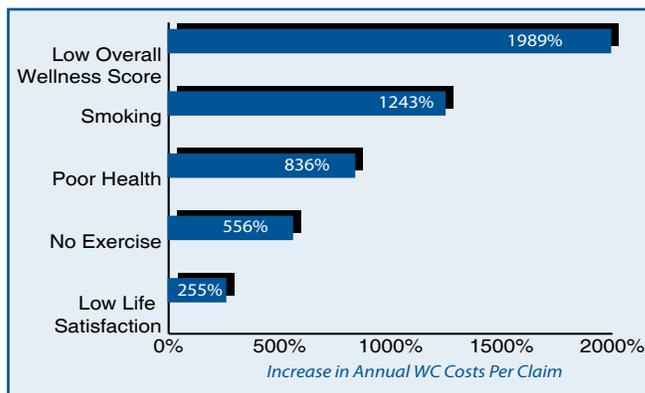
At A.I.M. Mutual, we have long recognized the value of innovation. It's the driving force behind *Setting The Standard in Service Excellence.*

Injury Prevention & Worksite Wellness (IPWW) brings our newest initiatives in workers compensation insurance management to employers. With IPWW, we are building upon our established reputation as a leader in the occupational safety field. Our team takes a proactive, consultative approach in order to provide the range of services you need. That includes not only risk assessment and safety, but a focus on underlying issues associated with employee health.

Our wellness programs were developed to effectively address the well-being of your employee population. There are often other contributing health factors at the time an employee has a work-related injury or illness. These factors, such as Type 2 diabetes or smoking, can extend a worker's recovery time and drive up the cost of workers compensation claims.

IPWW brings it all together for you, providing you with ways to prevent injuries and improve your return to work rates. We look forward to working with you.

Impact of Health Risks on Workers Compensation Costs



This data is from 3,388 employees analyzed over a four-year period by the University of Michigan Health Management Research Center staff. Research is showing an alarming increase in workers compensation costs when comorbid conditions also exist at time of injury.

Source: Musich, S., et al., (2001, June). The Association of Health Risks with Workers' Compensation Costs, JOEM, p. 534-541. ©Chapman Institute. All rights reserved.

Bringing Injury Prevention & Worksite Wellness to your business plan

What can you expect from Injury Prevention & Worksite Wellness at A.I.M. Mutual? There are four key components, resulting in an enhanced consultative approach to loss prevention in the workplace. Loss control, in fact, is only part of the service product we offer. The IPWW name reflects our expanded capabilities and direction.

The IPWW Consultative Approach allows us to partner with you to develop business-based plans that are tied to actual strategies. The activities and accountabilities for your organization will be specific, and we'll help you implement changes to structure or processes that may be necessary. Our multi-pronged approach has proven successful, and employers are already seeing benefits.

#1 Broad-Based Consulting

It begins with team building. IPWW Consultants interface with A.I.M. Mutual specialists in other areas, such as underwriting, claim and audit, as well as with our external partners, who may be brokers, advisors and advocates on your behalf. The approach yields:

- Identification of the key decision-makers, who share responsibility and accountability for developing concise and detailed service plans --with consequences clearly defined.
- Recommendations and a distinct service focus which looks to the root causes of major loss sources.
- Service frequency, driven by your needs and exposures.

#2 Putting Wellness In Its Place

We'll show you the value of worksite wellness and why a culture of wellness matters. Specifically we can:

- Review *A.I.M. Works: The Wellness Advantage*, a three-year program available to voluntary policyholders.
- Support all health promotion efforts through the distribution of A.I.M. Mutual wellness resources.
- Analyze claim experience to include identifying health risk factors. This may provide opportunities for future programming.

#3 Policyholder Performance Metrics

Here's how we'll measure your success:

- Set specific metrics to monitor the progress of business plans against expected outcomes, based in part on meetings, interactions with your personnel, and site visits.
- Provide services beyond the hazard or actual loss to target any contributing factors.
- Create a client-focused strategy and plan of action. Both are based on identification of actual and potential loss sources and your own corporate culture. Collaborative business planning includes assignment of accountability and responsibility.

#4 Training

Our IPWW staff has expertise in a wide range of industries, processes, compliance and safety standards. We're here to help.

- Training is need-based, with clearly defined objectives, outcomes and performance metrics.
- As strategies and plans evolve, performance metrics will reflect reduced losses and loss ratios.
- We support a "Train the Trainer"-based program, designed to instill sustainability and cultural buy-in within your organization.
- Training is determined by the IPWW Consultant working with your key decision-makers.

IPWW Consultants recognize the benefits of collaboration and look to establish priorities to achieve your goals. Meeting with you on-site is beneficial, giving IPWW Consultants the opportunity to observe and understand workplace practices and culture. Is there a production goal contributing to excessive injuries? Is fatigue suspected in more than one case? Could the repetitive nature of the job, lack of training, or incentives for overtime be contributing to losses? This approach attempts to look at all possible considerations.

IPWW Consultants closely examine any recurring or inter-related injuries that are taking place and work with you on interpreting the reasons why. On-site visits allow us to develop a mutual understanding on how best to approach issues such as regulatory compliance, business improvement and possibly a cultural change in your workplace.





OUR INITIATIVES IN THE NEWS

“A.I.M. Mutual, a monoline workers compensation insurer, may be one of the insurers most prepared to adapt to changing employer concerns...A.I.M. Mutual [has] launched a wellness initiative, retitling its worksite safety program ‘Injury Prevention and Worksite Wellness.’”

--Workers Compensation: Adapting to Change, *The Standard*, 2/27/15

“A.I.M. Mutual developed an innovation program which goes far beyond typical injury prevention programs, taking a holistic approach to worker wellness before and after an injury and using predictive models to identify these high-risk injured workers in order to provide them specialized medical care and thereby reduce costs...This holistic approach is the future of intelligent risk management in workers compensation insurance.”

--*Best’s Review* Innovation Showcase, Jan. 2014

EMPOWER EMPLOYEES WITH EDUCATION

With an effective wellness program in place, employees can become better stewards of their own health. This can lead to improved employee satisfaction, reduced stress, decreased absenteeism and increased productivity. Wellness programs are particularly effective at the workplace considering 82% of the U.S. population has a workplace connection.

EXPERIENCE YOU CAN COUNT ON

Our Injury Prevention and Worksite Wellness team is among the most experienced in our industry. When providing consulting services to you, we can help you determine what priorities to consider and how best to implement new procedures and programs. Together with you, we can also help evaluate and measure the success of your IPWW plan.

www.AIMMUTUAL.COM

More information regarding our Injury Prevention and Worksite Wellness initiatives is available on our website. You can also access customized reports, forms, reference materials, and industry links.

