# **Supplemental Material: WC Insurance and RC Practices**

The results summarized below primarily relate to WC insurance and RC practices, while information discussed in the main article is more relevant to public health. Some of the following practices are common to several carriers while others labeled “notable practices” are unique to one or two carriers.

#### **RC Service:** A common practice across insurers was the assignment of accounts to consultants. Consultants were responsible for providing service to these accounts and for collecting updated risk and policy-related information from them. Across eight carriers, geographical account location was the primary or a leading consideration for account assignment. Additional considerations included account size and complexity, workload, and consultant expertise. Broker requests and existing relationships between policyholders and consultants also influenced account assignment. For the ninth carrier, although account location was a consideration, consultants' seniority, knowledge, and skill level were primary components. The most senior and knowledgeable consultants were assigned the most complex accounts.

#### Notable Practices: RC Service: Services provided by most or all carriers included ergonomics and IH assistance, safety and WC guidance, and training. In addition, some carriers provided total worker health or wellness consultation, assisted policyholders write proposals for state OSHA grants, and/or provided training and education on experience modification rates. At the time of the interviews, one carrier was investigating the use of telematics (i.e., vehicle-installed devices that track, store, and provide feedback on speed, location, movement, and other driving behaviors) for insureds’ drivers.

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One carrier assisted policyholders with post-offer employment testing (POET). For the POET process, RC consultants gathered information on the physical demands of jobs for which policyholders were hiring. Consultants provided this information to a physical therapist (PT) in an external organization. Using this information, the PT developed tests to determine whether applicants had the physical abilities to perform the job for which they applied. If the applicant was unable to perform the test activities, the offer of employment could have been rescinded. Policyholders paid a small fee to the PT organization for this testing.

#### *Notable Practice: RC Training and Demonstration Center:* Training was a common service provided by consultants and typically took place in classrooms or other areas without the means for participants to practice new physical skills. One carrier, however, designed and built a hands-on training and demonstration center in their headquarters office building. The center contained a flight of stairs and an upper level, an area for confined space entry and rescue training, scaffold training, fall protection training, personal protective equipment training and demonstrations. The carrier invited policyholders as well as non-policyholders to participate in the training, with the aim of reducing injuries and illnesses, and promoting the carrier and its services.

#### *Notable Practices: Use of Technology:* At the time of the interviews, carriers were beginning to use new technologies to augment their service strategies. For example, prior to a ban by the FAA, consultants in one RC department used drones to collect policyholder information. When possible, drones will be used again to collect survey information. One RC department was planning to use GoPro cameras to conduct remote surveys with an early application on hog farms. These locales were targeted because farm owners restricted RC site visits to prevent the spread of disease. To accommodate visit restrictions yet collect survey information, the RC department was beginning to develop procedures to guide policyholder representatives in the use of the carrier’s GoPro camera. Instructions would guide policyholders in capturing video footage and completing safety surveys. RC consultants would use this information to identify areas of risk and develop improvement strategies. A different RC department used a database that contained a tool for identifying accounts with losses or elevated risks that were located along the routes RC consultants were taking to scheduled visits. Use of this tool enabled consultants to use their time efficiently in that they could visit these adverse accounts if time permitted before or after scheduled visits.

Notable Practices: Targeting Accounts: Within carriers’ books of business, policyholder accounts differed in loss frequency and severity. Because carriers considered losses when allocating RC resources to accounts, identifying accounts with the highest loss rates was critical. Carriers differed in their methods for identifying these accounts and for communicating this information to consultants. For example, each month one carrier sent a list of accounts with accompanying loss ratios, earned premium, and claims information to their consultants to facilitate targeting of priority accounts. The same organization used a “watch list” to identify and target accounts with loss ratios of 60% or greater for increased attention. Nine months prior to renewal, RTW specialists began working with these policyholders, in conjunction with RC consultants when necessary, to facilitate account improvement. On a weekly basis, consultants in a different organization were provided with a list of claims that occurred within their group of assigned accounts. They were also regularly provided with a list of prioritized accounts in need of assistance based on established criteria. Consultants used this information to focus service on accounts and risks within those accounts.

#### *Notable Practice: Recommendation Compliance:* Consultants issued recommendations to policyholders for various reasons, including injury and risk reduction and compliance with regulations. One carrier, however, did not use regulation compliance as a basis for recommendations because the level of injury risk associated with regulations occasionally exceeded the limit deemed acceptable by the carrier.

**RC Consultant Performance Evaluation:** Management in seven RC departments primarily used a combination of quantitative measures to evaluate consultants’ performance. These measures, which differed in number and combination across departments, were drawn from the following:

1. Letter and report turn-around time (i.e., time from policyholder visit to completion of letter or report);
2. Visit timeliness (i.e., completing service visits within a specified timeframe);
3. Service visit, letter, report, and file quality as assessed by scored quality reviews and supervisor ride-along visits;
4. Customer satisfaction ratings;
5. Number of prospective policyholder surveys consultants volunteered to perform;
6. Productivity as measured by number of policyholder visits completed and/or productive hours worked;
7. Policyholder loss trends including claims frequency, loss ratios, and incurred losses;
* Consultants’ use of critical thinking in providing services, understanding loss causes, and taking appropriate steps to reduce them was often considered to be as important as loss outcomes.
1. Participation in leadership activities, including mentoring of less-experienced consultants;
2. Completing recommendation-related follow-up activities with policyholders;
3. Completing professional development activities.

In the remaining two departments, performance reviews were based on largely informal qualitative measures of policyholder service quality and effectiveness. In these departments for example, although number of service visits was tracked, this metric was not used to evaluate consultant performance.

**RC Staff Recruitment and Training Practices:** Carriers used various methods to recruit and train people for consultant positions. For example, three carriers offered summer internships, which served as means for identifying RC consultants. At the conclusion of the summer terms, interns with the desired skills and abilities were potentially eligible for consultant positions. Two carriers had developed 12-week programs to train inexperienced entry-level consultants, and one carrier had developed a 12-month training program. For two of these programs, candidate selection was based primarily on interpersonal and leadership skills, with training being used to develop technical skills. These programs are discussed in more detail below. Among participating carriers, formal RC training programs were relatively uncommon, with only the three previously mentioned organizations having developed them. Overall, the availability of a formal training program made it possible to hire inexperienced or entry-level staff. Lastly, one carrier had developed a program in which people from outside the organization were hired and provided with leadership training. Although the training was general in content, people who completed the program were eligible for placement in the RC department.

*Notable Practices: Staff Hiring and Training:* One carrier used an intensive interview process to identify people with strong interpersonal and leadership skills for consultant positions. Applicants could have originated from inside or outside the company, and neither a degree nor experience in safety was required. The hiring approach was based on the philosophy that the department needed change agents with strong interpersonal and leadership skills, and that safety and technical skills could be taught. Applicants who were hired for a consultant position first completed a one-year internal safety consulting training program before beginning work as a consultant. The retention rate for program graduates within the company was nearly 100%, with 25 of the 26 graduates of the program having continued employment by the carrier.

A second carrier also used an intensive selection process followed by training. The program was developed for recent college graduates and began with a one-week interactive process during which candidates’ behavioral and interpersonal skills were evaluated. At the end of the week, those with the desired skills were offered a consultant position and entered the training portion of the program. This consisted of eight weeks of classroom training followed by four weeks in the field with RC consultants. Following completion of the program, trainees began work as RC consultants.

Two carriers used personality assessments or profiles. In one, a profile was used as a hiring tool to assess the fit of candidates for RC positions. In the other, the Myers-Briggs assessment was used to assist in placing newly-hired employees in the position best suited for them, and to assist with job performance coaching and improvement. For a third carrier, personality and interpersonal skills were the primary considerations in hiring RC consultants, followed by skill set. Traditional interview techniques without the use of a formal personality assessment were used in the interview and hiring process, however.

**Service Collaboration and Marketing:** Within insurers, RC management and consultants collaborated with underwriters and claims representatives for various purposes. Underwriters in most organizations relied upon consultants to collect policyholder information to assist in the renewal process. Underwriters and RC consultants also worked together throughout the policy year to maintain or improve account profitability. In at least two carrier organizations, underwriters and RC representatives met regularly (e.g., weekly to monthly) to discuss accounts with premiums at or above an established level, and/or those with losses. Depending on the organization, claims representatives also participated in such meetings. Typically, if accounts were not targeted in meetings throughout the year, they were discussed two to three months prior to renewal, and in some cases such as large accounts or accounts with loss or exposure issues, again three months after renewal.

Two organizations used written reports in lieu of or in conjunction with meetings to facilitate exchange of account information. Reports were used to summarize general account needs and status, and/or RC service issues including visit accomplishments and concerns. Account summaries facilitated recognition of the need for account improvement and service plans. RC consultants or underwriters developed the reports and shared them with underwriting and RC managers, claims representatives, RC consultants, and/or internal sales representatives, depending on the organization.

Claims representatives and RC consultants also worked together on policyholder issues. Claims representatives in one organization actively solicited policyholders for policy and program information (e.g., the use of drug-free workplace programs, seat belt policies, safety programs) while collecting claims information. They passed this information to RC consultants, who in turn assisted policyholders improve deficiencies. In other organizations, claims representatives notified RC consultants of the occurrence of multiple claims and safety concerns gleaned from first report of injury notices or large loss reports (i.e., reports on claims over a specified value). Consultants took the lead in determining how to effectively address these concerns. In other organizations, claims representatives requested specific RC services for policyholders, including:

* + Noise level testing,
	+ Indoor air quality assessments,
	+ Assistance with claims compensability determinations,
	+ Injury prevention and risk reduction,
	+ Accident investigations,
	+ Collecting claim information to assist with subrogation issues.

In some organizations, claims representatives, often in conjunction with RC consultants, provided training to policyholders on claims handling and RTW programs, and attended quarterly or monthly meetings with large accounts or those with loss issues for claims reviews and at policyholders’ requests.

#### *Notable Practice: Return-to-Work Consultants:* Claims representatives, RTW specialists or RC consultants in eight carriers provided policyholders with RTW assistance. One participating insurer was unique in that it had a dedicated RTW department with 37 consultants. Consultants were housed organizationally within their own department and located across the state. Account assignment was by geographic location, with consultants' knowledge of classes of business and workload balance across consultants also being considered.

The trigger for involvement of a RTW consultant with a policyholder was the occurrence of a lost-time claim. When a lost-time claim within the consultant’s book of business was reported, or when a medical-only claim escalated to a lost-time claim, the consultant was alerted. Consultants operated with a goal of contacting employers within 24 hours of notification of a lost-time claim.

Consultants worked directly with policyholders and collaborated with claims adjusters and RC consultants in providing RTW assistance. Assistance ranged from occasional support on individual claims to ongoing facilitation of RTW efforts. RTW consultants assisted policyholders identify modified work options for employees with work restrictions, provided training to enable policyholders to develop and implement a RTW program, and developed job descriptions. On average, consultants spent 20% of their time working onsite with policyholders, and their remaining time in the carrier office.

#### **Interdepartmental Forms:** Some organizations developed standardized procedures including the use of forms and criteria to trigger sharing of information between departments. The development of these mechanisms appeared to be associated with higher levels of interdepartmental collaboration in comparison to organizations without established practices or forms. Depending on form usage and carrier, claims, RC, and underwriting departments and a special investigative unit shared information via forms. Examples of shared information included delayed claims reporting by policyholders, employee use of medical providers outside a PPO network, failure to return injured employees to work, incorrect class codes, catastrophic losses, multiple claims, permanent plant closures, adverse employment practices, and undocumented policyholder fatalities. Most often, this information affected policy renewal and/or policy premium. Information may also have prompted development of policyholder safety improvement plans, investigations into class codes, or evaluations of policyholder conditions.

**Marketing Practices:** Carriers used a variety of methods to market their company and services. A commonality across carriers was the importance of agents’ and brokers’ marketing efforts. RC management and consultants reported that they provided training to agents and brokers on RC services and a variety of industry specific and safety-related topics. This helped both groups market to prospective clients and assist in raising policyholder awareness of RC service and the importance of safety. Agents who worked with one of the insurers occasionally requested RC assistance on a fee basis for non-policyholders with elevated claims or exposure issues. This was done to increase the likelihood that the company would select the carrier as its WC provider in the future, and to increase safety and reduce losses.

In some carrier organizations, RC consultants together with claims representatives, underwriters, and/or those involved in account management met with prospective policyholders to deliver marketing presentations and discuss customer service. RC consultants also engaged in less structured marketing efforts during prospective visits. In another organization, RC consultants marketed the organization and their services by providing their prospective survey contacts with a list of RC services, along with information on safety links and resources available on the company website. Resources included safety programs and templates, industry guides, bulletins, checklists, and access to safety videos. Because much of this information was freely accessible, it also promoted the carrier and services to non-policyholders. In contrast, a different carrier limited RC consultants’ involvement in marketing efforts to agency collaboration. In doing so, consultants promoted the importance of safety with agents while maintaining a primary focus on policyholder safety.

In one organization, an ‘elevator speech’ was developed as a brief description of the carrier and its goals for policyholders. The message was printed on an index-sized card and distributed to all employees. The description enabled staff, including RC consultants, deliver a consistent message about the company to assist with marketing and company brand development.

Many carriers used their company websites to list and describe RC services, and to make safety and loss prevention materials accessible to current insureds, and in some cases to prospective policyholders and the public. One carrier employed a technical writer who used Twitter, LinkedIn, and other media to publicize services, while another carrier published a safety blog. Lastly, one carrier's marketing department developed a monthly agency publication, and billboard, radio, and sporting event advertisements for public safety campaigns.

Carriers also developed informational and educational materials, some of which were extensive, on specific safety exposures, controls, and industries. The materials, which were aimed at current and prospective policyholders and agents, underscored the expertise of RC staff in assisting policyholders with safety improvement. RC consultants provided materials to site contacts during prospective surveys. Materials were also made available on carrier websites and at exhibit booth tradeshows, association meetings, and conferences.

Carriers used numerous strategies to raise their visibility with agents and potential policyholders. For example, RC staff participated in professional associations and safety committees, delivered presentations and staffed exhibit booths at conferences, and authored industry white papers and case studies that were posted on carriers’ websites. Carriers also sponsored safety conferences and funded safety-related college scholarships.