

The Challenge

1. Continue a hands-on approach to policyholder services that traditionally rely on in-person review of sites and operations along with the direct observation and consultation of personnel.
2. Maintain responsive, efficient, and well-informed connection both within our team structure and in outreach with our clients—to become a reliable, educational resource around constantly changing COVID-19 practices and regulations.
3. Quickly switch from a situational reactionary to proactive engagement with our policyholders while respecting COVID guidelines that vary by state and company.

The Injury Prevention & Worksite Wellness (IPWW) team at A.I.M. Mutual needed to come up with a safe and compliant way to maintain unwavering service in a time of heightened concern and business volatility. This necessitated a shift from operating as a largely face-to-face team, to a fully virtual, proactive and information forward approach.

As a field-based, on the road department, IPWW conducted about 80% of its business in-person with policyholders, earning it the reputation as the “eyes and ears of the company.” Typically, IPWW field consultants would meet with multiple people during service visits—with personnel ranging from operations, finance, management, or individual workers—each with certain points of information to gain a full understanding of a topic or situation. Virtual connectivity was not always an option for all of these employees, requiring supportive, adaptive, and often innovative techniques for remaining connected.

The Solution

1. The IPWW department had already migrated to a predominantly home office structure several years ago to better maximize road time requirements. This existing infrastructure lent to a relatively easy transition for the staff to fully migrate to virtual contact mode.
2. Established client priority checklist to ensure rapid reach out to policyholders in healthcare and other “at risk” types of business first, followed by connection to all policyholders, some open and some not, to establish a baseline of support.
3. Instituted a weekly virtual department meeting to disseminate and familiarize all staff with changing information, resources, and advice.
4. Reallocated saved travel time toward analyzing all policyholders with review of loss history, identification of past trends, outlining programs, and spearheading potential needs.

5. Proactively acquired CDC Nursing Home Infection Preventionist Certification to better communicate with and support care-based policyholders on the frontlines of nursing home protocol implementation

Previous familiarity with specific operational requirements and structures of client companies allowed for better understanding of needs and how to best address them. Since the nature of Injury Prevention & Worksite Wellness services tend to be consultative, policyholders were more open to outreach, advice, and involvement throughout the pandemic.

Proactive steps to familiarize the full IPWW team on individual policyholder dynamics and up-to-date pandemic response best practices allowed the team to start every interaction from a place of thought, leadership toward adding direct value to our policyholders. Remaining adaptable while learning the range of technologies and preferred communication approach for every policyholder enabled the IPWW team to meet each client where and how they needed support. This would often necessitate reaching out directly to clients with beneficial information and insight they may not have always known about or asked for.

The Results

1. Maintained consistent connection and support to all interested policyholders along with a steady flow of valuable information and resources to establish A.I.M. Mutual IPWW consultants as reliable thought leaders around all things COVID.
2. Established a framework of connection with clients that continues today toward getting businesses back to full operational capabilities with people transitioning back into buildings safely.
3. Produced valuable resources and tools, like the Best Version of You workbook in conjunction with the CDC Restart Readiness Toolkit, to continually add proactive guidance and solutions for clients.
4. Created a paradigm shift in IPWW departmental operations to permanently move to a more proactive as opposed to historically reactive engagement policy with both our own internal structures and business partner relationships.

By remaining adamant about maintaining contact with policyholders, and offering a consistent level of resources, problem solving, and research support targeted to specific needs, the IPWW team was able to ensure their reliable value to policyholders throughout 2020, and ongoing for whatever hurdles come next.

With an openness to using whatever technology tools or modes of connection are preferred for each customer, the IPWW team was able to preserve, and in some cases even increase the level of communication with policyholders. The lessons learned throughout the pandemic and adaptive approach to problem solving, have helped to mold the IPWW department into an even more responsive and forward-thinking operation.

As the pandemic trajectory begins to shift toward reopening, long-term safety measures, and the adoption of mental and physical health protocols—wellness initiatives and the holistic work of IPWW have never been so important or top-of-mind. Recognition of the human factor within every business along with a proactive approach to the safety, stress levels, and overall well-being of each individual, both now and amid future challenges, is vital to the continuing success of this department and A.I.M. Mutual as a whole.