



INSURANCE OFFICE OF AMERICA

## CASE STUDY

\$25M Grocery Warehouse Firm  
Employees: 450



### Pre- IOA Risk Services

- Average Injuries: **50**
- Average Incurred: **\$486k**
- Average WC Spend: **\$731k**

### Post- IOA Risk Services

- Average Injuries: **23**
- Average Incurred: **\$122k**
- Average WC Spend: **\$340k**



Increased Cash Flow  
Year over Year: **\$391k**

### EXPERIENCE MOD ANALYSIS

- 41% of the time the experience MOD is incorrect
- Our Experience MOD Specialist has uncovered over \$1.3 Million in returned premium between 2018-2021
- Benchmark against your industry/ Know your targeted minimum xmod
- Develop annual claims budget goals/ Know how much each claim cost your business

### IOA CLIENT PORTAL & HR SUPPORT

- Businesses are 3X's more likely to be sued by an employee than experience a property loss due to a fire. (Trusted Choice)
- In 2021 HR Hotline served 658 HR consulting calls saving our clients over \$164,500 in fees not counting reduction in litigation or claims.
- Update employee handbook and safety manual
- Full repository of HR, Safety and Regulatory content
- Develop compliance and regulatory campaigns/ Industry specific training

### LEARNING MANAGEMENT SYSTEM

- Automated onboarding, ongoing and disciplinary training
- 500 training modules or create custom modules Case retain
- Employee transcripts for compliance (Sexual Harassment Training)

### DIGITAL MANAGEMENT SYSTEM

- Distribute safety discussion guides and content via text or email
- Measure engagement in the safety content in real time
- Identify Team Leaders that are NOT promoting safety to their team
- Digitally register meeting attendance, no more paper management

### OCCUPATIONAL PHYSICIAN LED INJURY MANAGEMENT OR NURSE TRIAGE

- Failing to have an injury intervention strategy in place can increase claim frequency by an average of 40% to 90%.
- Physician consults virtually at the time of injury vs. Supervisor
- Physician led is proven to keep 90% of injuries as a First Aid event
- Nurse led is proven to keep 40% of injuries as a First Aid event
- The physician serves as advocate for injured employee until claim closed

### CLAIMS ADVOCACY PROGRAM

- IOA Claims Advocate monitors claims through life of claim
- Hold adjusters accountable to manage claim file
- Claims portal to manage claim documentation



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