LOSS CONTROL AS A COMPETITIVE ADVANTAGE

How Leading Insurers Have Transformed their Businesses through Effective Loss Control

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INTRODUCTION & CONTRIBUTORS

> I will say, adding value is a lot of work. It takes patience, time, commitment, money and vision. It takes being willing to do something differently and is risky, financially as a company and individually to the person leading it.
>
> **BRYON SNETHEN,**
> Vice President of Risk Improvement, EMC Insurance Companies

As a loss control technology provider to the insurance industry, we are very fortunate to work with some of the companies leading the charge towards furthering the discipline of loss control and loss prevention. Unfortunately, not all insurance organizations know what these companies know; that an effective loss control program can add significant value to the insurance organization, and even offer a serious competitive advantage to those who leverage it successfully.

Often seen as a cost center as opposed to a core function in the insurance value chain by many in the insurance industry, this white paper aims to shed a light on how some of the most successful insurance companies in North America have leveraged loss control to achieve a concrete advantage in the marketplace.

WHO ARE THESE COMPANIES?

The Berkshire Hathaway Homestate Companies is a group of six insurance carriers that are part of the Berkshire Hathaway group of insurance companies. Headquartered in Omaha, Nebraska, with more than 40 years in business, BHHC has grown from a regional organization to a national insurance group, offering insurance products from coast to coast. Each BHHC insurance company has earned an A++ Superior (as of June 2015) financial strength rating from A.M. Best. The company's unparalleled financial strength and superior claims-paying ability sets BHHC apart from other insurance companies in the industry.

EMC Insurance Companies is among the top 50 insurance organizations in the country based on net written premium, with more than 2,100 employees. The company was organized in 1911 to write workers' compensation protection in Iowa. Today, EMC provides property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. Operating under the trade name EMC Insurance Companies, Employers Mutual Casualty Company and one or more of its affiliated companies is licensed in all 50 states and the District of Columbia.

For more information, visit www.emcins.com and www.CountonEMC.com.

MEM is a safety company that provides workers' compensation insurance. MEM helps policyholders eliminate injuries and reduce claims costs to protect people and their bottom lines. Headquartered in Columbia, MO., with offices in Springfield, Kansas City and St. Louis, MEM is dedicated to providing policyholders with exceptional customer service, quality loss prevention expertise and timely, personal claims management.

For more information on MEM—Missouri's No. 1 provider of workers' compensation insurance—visit www.mem-ins.com.

ICAT was founded in 1998 with the goal of helping homeowners and business owners in hurricane- and earthquake-prone regions of the United States recover from natural disasters. Business is produced in partnership with select retail agents and wholesale brokers. ICAT is an underwriter at Lloyd's of London through ICAT Syndicate 4242, rated "A" (Excellent) by A.M. Best Company and "A+" (Strong) by Standard & Poor's. The ICAT Syndicate 4242 has been a top performer in the Lloyd's market over its nine years of underwriting at Lloyd's. The company also underwrites on behalf of other U.S.-based insurance companies and other syndicates at Lloyd's of London. Boulder Claims, a subsidiary of ICAT, has successfully managed more than 12,000 catastrophe claims since its founding in 2005, including those from Hurricanes Charley, Frances, Katrina, Dolly, Ike, Isaac, and Sandy.

For more information, visit www.icat.com.

We also obtained valuable input and feedback from several other companies who chose to offer their input anonymously, this included:

One of Canada's, and California's top commercial lines insurance carriers

Two private client focused personal lines carriers (one U.S. and one Canadian-based)

A large single-state workers' compensation carrier with a large emphasis on field safety and loss control

In order to dig into the heart of the issue, we asked the loss control leaders within these companies:

How does your company justify such a significant investment in loss control?

For many of these leaders, this question seemed almost rhetorical, as loss control is engrained into the very fiber of their organizations. At the same time, they all realized that across industry, this is not the widely-held belief, for a number of reasons.

- Loss control teams often pale in comparison size-wise to other core functions in the organization such asunderwriting, claims and finance.
- By nature, loss control consultants are geographically dispersed and often work remotely and thus are nothighly visible within the 'four walls' of the office.
- In an industry with a naturally cyclical market, any function which does not provide blatantly obvious, quantifiable value is often in jeopardy of being cut when times are tough.
- As a discipline, loss control leaders have not done a great job touting the value and impact of loss control onthe broader organizational outcomes.

The interesting phenomenon we discovered while researching for this paper was that although the companies interviewed hold a strong belief that their loss control operations are part of their company's 'secret sauce', they were more than happy to share their knowledge, both for the greater good of the industry and in an effort to help further the discipline of loss control itself.

AN INDUSTRY ON THE EDGE OF DISRUPTION

To put it simply, the days of collecting premium in exchange for peace of mind and a piece of paper will soon be gone, and insurers will be expected to help customers actually reduce their levels of risk, as opposed to simply offering a financial safety net.

In addition, increased competition and commoditization of insurance products is pushing insurers to innovate and enhance offerings in an effort to differentiate themselves.

We would argue that the loss control-focused insurance organizations such as those profiled in this white paper are already a few steps ahead in this effort, by virtue of making loss control a central priority within their organizations.

Let's examine how progressive loss control operations have impacted these industry leading companies:

> The global insurance industry is at a 'pivotal juncture' as it grapples with changing customer behavior, new technologies and new distribution and business models.
>
> **PWC REPORT:**
> Insurance 2020 and Beyond

LOSS REDUCTION

> It's extremely difficult to measure something that didn't happen

BRANDON JONES
Director of Loss Prevention, Missouri Employers Mutual

While digging into the topic of loss and claim reduction, we began to realize that perhaps the fact that, as an industry, we refer to the discipline as "loss control" is part of the problem altogether. This tag not only defines the discipline fairly 'one-dimensionally', but it is also the one output of loss control efforts that is the most difficult to measure.

Anyone could argue that if an account performance improves, there are many factors external to loss control intervention that might have contributed to the reduction in claims. Was there a change in management? Is technology making the environment safer? Did the client perform less work last year and thus had less exposure? Were they just lucky?

Even though any of these contributing factors might be helping to achieve a positive outcome, unfortunately they are also the dreaded enemy of loss control justification. When asked how they establish a direct link between loss control service delivery and positive loss outcomes, most of the loss control leaders interviewed pointed to specific success stories in the absence of concrete, undisputable figures.

> The loss control leader of one of Canada's leading commercial lines carriers shared a story about an insured who had a high fire loading due to a substantial presence of plastics in their operations. The loss prevention consultant visited the location and made a recommendation that the sprinkler protection was not adequately designed for this exposure. The insured refused to comply with the recommendation to upgrade the protection, so the insurance company had no choice but to cancel the policy. Another competing insurer picked up the account and ultimately suffered a major loss.

The sprinkler protection was not adequately designed to control the fire (as communicated by the consultant) and the entire operation experienced a total fire loss. This loss was well into the millions of dollars for the building and contents coverage alone, not mention the additional business interruption and extra expense disbursements.

Brandon Jones of Missouri Employers Mutual shared another loss control success story which underscored the value of one specific program implemented by his team. Due to a significant number of preventable claims, MEM implemented a seatbelt campaign to address this major loss driver. Prior to the seatbelt campaign, one insured had a major accident which led to a driver becoming a quadriplegic and resulting in a large 7-figure claim for MEM.

Following an aggressive implementation of the seatbelt campaign, another driver working for the same insured had a similar crash, and when the police showed up on the scene, the driver was sitting on the side of the road waiting for them to arrive, completely unharmed.

It is important that loss control leaders share these types of stories throughout the boardrooms and hallways of their organizations to educate company stakeholders of the value they are creating. Value that not only translates to dollars and cents on the bottom line, but also to safer workplaces and better business outcomes for their customers.

Although it is difficult to scientifically prove the loss reduction correlation, it is also hard to outright dispute. Some loss control leaders like those at a California based carrier focus on other areas to demonstrate the impact of their team, most notably: **retention**.

ACCOUNT RETENTION

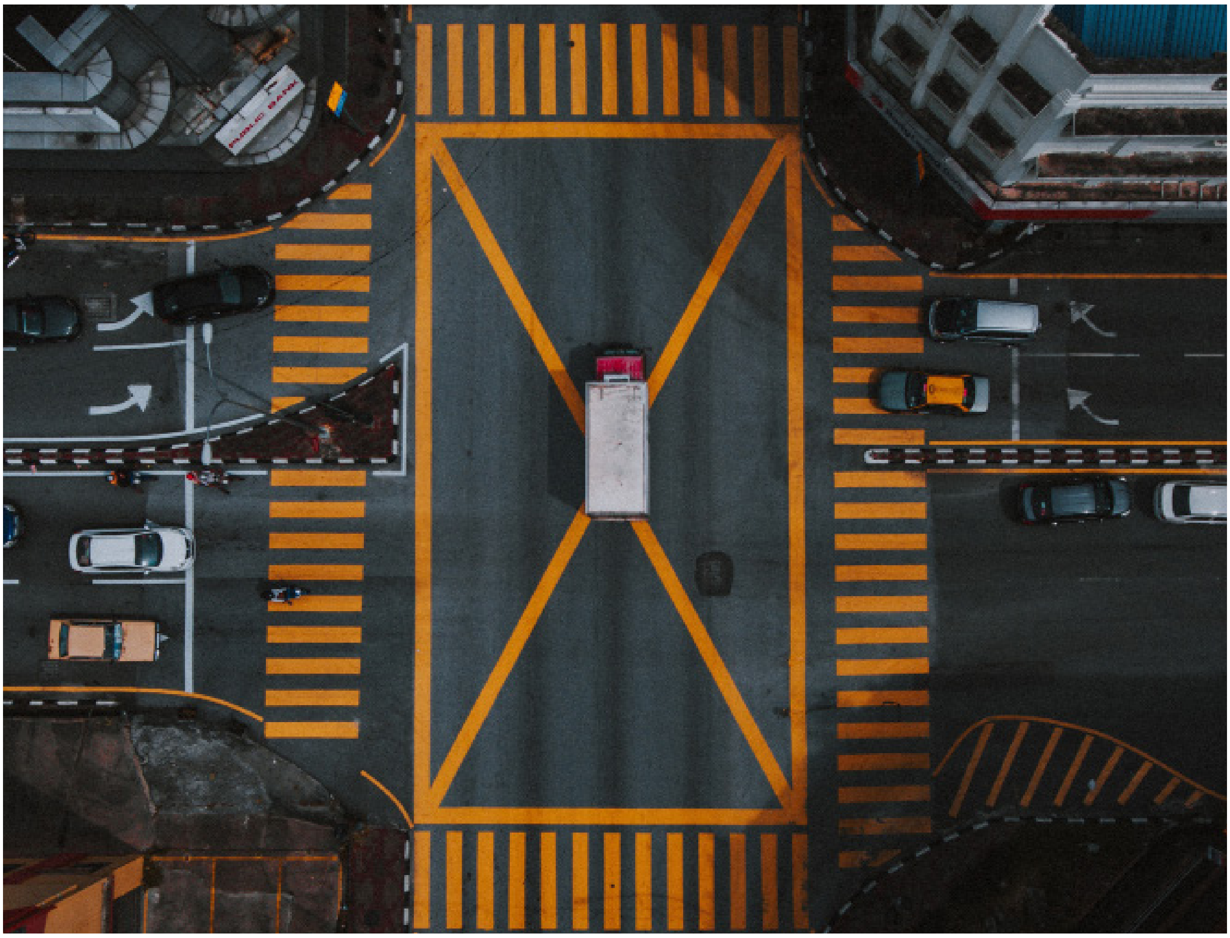
Recently, one team performed a detailed analysis of the data surrounding 2,500 on site surveys which investigated 13 common risk areas. The good news was that based on the data, they were able to identify a strong correlation to loss reduction. The better news, however, was while digging deeper they were able to identify something that would be even more compelling to upper management.

By combining the loss control data with account renewal data, they were able to investigate the impact of loss control service on retention levels. The study looked at the 'level of engagement' of the loss control team members with a specific insured (based on site surveys, services visits and other touchpoints) and measured the impact of this engagement on whether or not policies are renewed with the company..

What it revealed is that accounts who received loss control service had between 6% and 11% higher retention rate compared to accounts who were not engaged with loss control. This was consistent across the board for various renewal profiles, even for accounts who experienced a sizeable premium increase at renewal – the renewal rate was still consistently 6-11% higher when engaged with the loss control team when compared to those account who received no loss control attention.

Considering the high cost to insurance carriers of acquiring new business (25-30% of premium) compared to renewal business (7-10% of premium), this statistic simply cannot be ignored. Loss Control leaders used this analysis to garner unwavering support from upper management, including an ongoing budgetary commitment to the company's loss control efforts.

This type of executive-level support for loss control can also be seen within another one of our industry-leading contributors, EMC Insurance. In a recent presentation, Executive Vice President and COO Kevin Hovick credited its loss prevention function with directly contributing to a higher than industry average level of retention in the 85-90 percent range.



EMC President and CEO Bruce Kelley echoed the statements of Hovick, and also called the company's loss prevention operation a competitive advantage, and specifically noted that in a challenging market, the company focuses on providing quality service at an adequate price, rather than racing to the bottom to be the low-cost provider.

This statement by Kelley also demonstrates that loss control not only impacts overall retention, but it also helps an insurer be disciplined in its business model and retain the right accounts – those who see the added value provided through loss control efforts and not simply the premium line on an invoice.

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It is important to remember the types of individuals who are at the helm of most insurance companies – for the most part, they have an actuarial or financial background – numbers people.

Vice President of Risk Management Services
at a leading California carrier.

ACCOUNT SELECTION

One consistent message we received from every loss control leader interviewed was that ‘poor account avoidance’ and account selection was one of the most often-stated and obvious benefits of the loss control programs in their organizations.

As the eyes and ears of the underwriting team in the field, loss control field consultants are seeing risks first hand through a much more technical lens than an agent or even the underwriter themselves. Kevin Lackey, Loss Control Manager of ICAT described the collaborative pre-bind sessions his consultants regularly facilitate to assist underwriters in binding complex, problematic or questionable accounts. The consultants offer a unique perspective, and their knowledge and opinions may not only result in the submission being declined, but perhaps being bound with specific coverage parameters which could only be established through a detailed on-site assessment.

Another loss control leader offered an important piece of advice relating to account selection, encouraging loss control professionals to speak up and state their strong opinions about a poor account to their underwriting partners. In the absence of contributing to account selection and helping the company sidestep potentially avoidable losses, the value of loss control is radically diluted within the organization as poor quality accounts can quickly drive down the overall financial performance of the organization.

Along a similar vein, Berkshire Hathaway Homestate Companies believes in a highly collaborative approach to underwriting, especially when attempting to secure a new major account. This process, which involves underwriting, loss control and client services, places a major emphasis on forming a partnership with the insured which also includes a plan of action for risk management initiatives. Art Marquez of Berkshire Hathaway shared a success story in which a multi-million-dollar premium national account was secured through demonstrating their strategic plan to formulate a well thought out safety program to underscore the account’s risk management objectives. Through the insight gained during this process, the underwriting team was also much more well-equipped to price the account in order to produce the most competitive quote.

We will discuss communication with underwriters further in the best practices section, as this topic cannot be underscored enough due to the ‘hand-in-glove’ nature of the relationship between loss control and underwriting.

> Frankly, if our team can help the company avoid one major loss per year, it has just paid for itself
>
> Loss Prevention Manager,
> Leading Canadian Commercial Insurer

PROPER PRICING AND UNDERWRITING

ICAT's Inspections Business Unit is responsible for loss control and performed more than 38,000 site surveys of insured premises in 2015. While many of these commercial risks are smaller in terms of insured value, and would not hit the radar of many loss control teams, ICAT has a different philosophy – one centered on underwriting accuracy and discipline. Core to ICAT's business model is the belief that effective underwriting, modeling and risk management can only be achieved with accurate data which requires a physical inspection of every risk.

Although Lackey says that the majority of policy changes which result from the findings of an on-site survey are non-premium bearing, an endorsement can materially affect the coverage being underwritten. In addition, the information gathered by the loss control consultant in the field allows ICAT to achieve a high degree of confidence in the condition of the property as well as a high degree of confidence in its predictive modeling.

> A physical inspection of the insured risk is a fundamental component of the ICAT underwriting philosophy and process.
>
> **KEVIN LACKEY,**
> Inspections Business Unit,
> ICAT

Lackey provided examples of some of the insights his team consistently gains from site surveys, which include:

- Square footage variances
- Building condition issues
- Occupancy-driven eligibility concerns
- Construction misclassifications
- Wind resistive credit discrepancies
- Roof deterioration
- Roof age classification issues
- Out of date or inadequate fire control systems
- Property maintenance issues and other hazards

This type of information is often under-represented in submissions, not necessarily due to any type of malicious purpose, but often simply due to the fact that these types of issues may go unnoticed if not for a trained loss control professional.

We gained similar insight from two of our carrier customers who specialize in high value or private client residential coverage. In this segment of insurance, due to the value, unique characteristics and sometimes outlandish features of the properties being insured, it is essential to perform a detailed replacement cost evaluation based on a loss control visit. One loss control executive from a leading private client carrier regularly compiles data on additional premium captured due to increases in insured value based on the property appraisals conducted by his team as one way to justify the continued investment in loss control. Although his team also assists customers in mitigating losses through implementation of various risk management techniques, this measurable benefit is something that resonates extremely well with a dollar-and-cents focused upper management.

CUSTOMER ENGAGEMENT

> You will never truly engage the customer until they at least have a favorable impression of the company based on their experiences.

MARK BREADING,
Partner, Strategy Meets Action (Leading insurance industry consultancy)

Customer engagement is one of the biggest buzzwords in insurance today, and not surprisingly. With a major shift on the horizon in the industry driven by technology, product commoditization and a changing face of the insurance consumer, insurers are frantically trying to find a silver bullet to engage with their customer.

What does customer engagement look like? Breading offers his definition of customer engagement:

> "Customer engagement is about more than providing a good experience. It requires long-term thinking and the desire to create loyal customers – customers that are so loyal that they recommend your company to others."

Smart insurers realize that although one goal of their loss control function is self-serving (to improve their own bottom line), it is hard to ignore the customer engagement benefits. EMC's Kevin Hovick detailed a number of instances from one of the company's largest and strongest insurance programs geared towards schools.

Not only has the loss control support their team provides to these customers lead to a high level of retention in this segment, it has been cited as a leading source of customers returning to EMC after leaving the program for another carrier for various reasons (price being one).

The loss control leader of one of Canada's leading commercial insurers discussed her experience with numerous customers within the company's transportation and fleet segment, a line of business well-known within the industry for its potential for high-severity claims. She credits the company's success in this segment to the high level of customer engagement her team has been able to garner through its focus on ongoing loss control services. In fact, it is very common for customers to place specific requests for loss control service with the company, as they know that risk reduction actually improves their own business outcomes.

EMC's loss control team cited similar experiences with its commercial auto segment. By focusing on helping their policyholders improve their businesses in areas such as fuel economy, uptime and driver retention, they have been able to achieve new depths of client engagement.

Berkshire Hathaway's Marquez stressed the importance of delivering a tailored loss control approach for each customer in order to enhance the level of engagement, warning against trying to use a 'one-size-fits-all' model. In particular, Marquez recounted an account which provides work training for senior citizens which presented a challenge due to staff demographics.

The Berkshire Hathaway loss control team customized its service delivery for this account, which had a major impact not only on the effectiveness of the program, but also demonstrated the company's dedication to each unique customer situation.

While many insurers are struggling with figuring out how they can engage with their customer through social media, apps and other technologies, a tried-and-true method is sitting right there under their noses – loss control. When you peel back the many layers and get to the core of why insurers exist, it is to help their customers succeed by taking risk out of their lives and their businesses. Quickly and painlessly paying claims is obviously a necessity – because bad things do happen, but proactively engaging with customers and helping them understand that an ounce of prevention beats a pound of cure is a solid foundation for a long term relationship.

STANDING OUT FROM THE COMPETITION

Coverage commoditization has very visibly plagued the insurance industry in recent years. Of course, how many of us wouldn't want to save 20% on our car insurance simply by obtaining an online quote in 20 minutes?

Obviously commoditization isn't running as rampant in other lines as it is in personal auto, but nonetheless, insurers are still struggling to differentiate themselves with agents and insureds in order to get and maintain a leg up.

> Competing on price is generally a losing proposition—and an exhausting way to run a business. But when a market matures and customers start focusing on price, what's a business to do?
>
> **JON PICOULT**
> Watermark Consulting (via Insurance Thought Leadership)

EMC has placed a major emphasis on loss prevention as a way to differentiate themselves from the competition. The company provides some of the most robust loss control services in the industry and in 2015 its loss prevention team visited more than 14,000 policyholder locations and more than 136,000 policyholders used the company's online safety training modules. This kind of service is not only something an agent can present to their customers, EMC is taking things to the next level and is allowing for Agent co-branding of its tools and services to help strengthen relationships within the distribution channel.

EMC's Hovick mentioned that the company receives frequent feedback from agents that EMC's technical expertise and effective loss control solutions are an important benefit they can offer to policyholders.

It is easy to forget that although agents will often question price variances between their different markets, if they have a justifiable differentiator to present to their customer as to why your higher premium is worth the investment, the agent's goals are congruent with the carrier's. If you can provide more support to the agent in selling this added value, it will pay major dividends.

Brandon Jones of MEM cautions, however that if a carrier is leading with top-notch service as its marketing messaging, it must be prepared to put forth the appropriate resources to deliver on this promise. This requires strong upper-level executive support, and if the book of business is steadily growing over time, growth in the loss control team providing the service will also need to grow in lock-step.

> Another risk leader echoes this sentiment, and as a way to ensure a consistent level of service as the company's business expands, the carrier has tied the loss control budget directly to premium. The downside of this approach, obviously is that it will ebb and flow in the other direction as well – in a down market, the resources applied to loss control might shrink accordingly.

AN ASIDE: CONTROL VS. PREVENTION

WHAT MODE ARE YOU IN?

Anyone who spends enough time in and around the insurance industry will realize that not only are there numerous monikers for 'loss control' including risk control, loss prevention, risk management, safety and others, but they will also soon realize that different companies are also in different modes when it comes to working with customers to reduce losses.

Jones of MEM commented that it's important to figure out where your company is on the maturity continuum – some insurers try to run before they can walk, meaning that before your consultants can focus on proactive loss prevention, they must first work with insureds in a more reactive loss control capacity.

Through directly working with customers who have experienced higher than expected losses, your team will be able to identify and target major loss drivers which can then be used for more proactive measures to help accounts that match a certain risk profile, but have not yet had the loss experience. The challenge here, Jones cautioned, is that to be effective in transitioning from control mode to a more mature prevention mode, you must have the structured data to work with.

It is not an easy task to focus on prevention when your organization is more accustomed to chasing losses, but there are resources out there to help provide your organization a starting point. A recent example of a publicly available resource which may be used to help loss control teams pinpoint their focus on assessment and service delivery is the Associated Builders and Contractors Safety Performance Report. This study examined the relationship between leading indicator implementation and lagging indicator performance for the building industry and identified a strong correlation between the implementation of 6 key areas in driving overall safety performance:

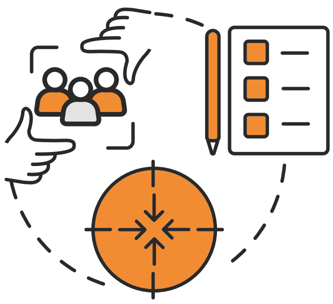
1. SUBSTANCE ABUSE PROGRAM
2. NEW HIRE SAFETY ORIENTATION
3. SITE-SPECIFIC SAFETY ORIENTATION
4. TOOLBOX TALKS
5. NEAR-MISS/NEAR-HIT ANALYSIS
6. SITE SAFETY COMMITTEE

There are many of these resources out there to help your company move the needle towards prevention. These resources are often prepared by large teams of industry experts and are heavily data-driven, so they can be extremely valuable in guiding or supplementing your own internal program.

Although throughout this paper we have predominantly used the term “loss control” as it is the most widely used in the industry, it is no surprise that the majority of companies profiled here use the term “loss prevention” to describe this function within their organizations, as it accurately depicts their level of maturity in the discipline.

BEST PRACTICES

Throughout our research and discussions with these various loss control leaders, there were a number of best practices that bubbled up to the surface which are worth noting. They may not be highly transformative insights on their own, but will offer you food for thought when implementing or expanding the loss control program in your own organization.



EXPECTATION MANAGEMENT

When insureds buy into the loss control philosophy and comply with the recommendations made by the loss control team and it results in more favorable loss outcomes, there is often the false assumption that rate reductions will immediately follow. Whether this is a false expectation set by the consultant themselves in their communications with the account or simply just human nature to expect to be rewarded for a job well-done, the concept of lagging rate responses needs to be shared in order to manage expectations.

If not handled properly, this lack of expectation management can also cause strife in the loss control-underwriting relationship.

THE IDEAL REPORTING STRUCTURE

Some may feel that it doesn't matter where the loss control function resides within the organization, as long as it's there, but the loss control leaders interviewed overwhelmingly suggested that having a close reporting relationship alongside underwriting is the most effective structure. Although loss control consultants are a customer-facing resource, it is also important to remember that the other customer of loss control is the internal underwriting team.

By structuring the organization in a way that encourages a close relationship between underwriting and loss control, it ensures overall objectives are in-line and also streamlines communication.

TRANSPARENCY FOR ALL

We have noticed a movement recently within the most progressive of our customers to build 100% transparency into their loss control function. Where previously, certain pieces of information were withheld from agents or insureds, some insurers are now providing full transparency for all stakeholders. This means that the underwriter, agent, insured and any other stakeholder (e.g. the reinsurer) will receive the exact same information.

Again, the early feedback we have received on this approach has been very positive. Although there can be some trepidation up-front in moving to this approach, providing transparency and an 'open book' not only helps to garner additional trust from all parties involved, it actually saves a tremendous amount of time in preparing multiple reports for different audiences (and of course, eliminates the possibility of sending the wrong information to the wrong person!).

SPEAK A COMMON LANGUAGE

In some insurance organizations, we have noticed a palpable 'us vs. them mentality' between underwriting and loss control. Putting a proper reporting structure in place and ensuring full transparency go a long way in strengthening this relationship, but a number of the loss control leaders interviewed advised that it's also important to put a common language in place between the two groups.

One leader cautioned that if your loss control consultants come from an industrial or safety background as opposed to insurance, it is vital to provide adequate training to these team members to enable them to effectively communicate with underwriters. If reports are laden with industry terminology and safety details but make no reference to the coverage implications, the narrative can lose a lot of value.

LET YOUR FIELD TEAM BE IN THE FIELD!

As a function that has been notoriously lacking in technology, many insurance loss control professionals spend a disproportionate amount of time performing non-value-added tasks such as booking appointments, typing out documentation (often multiple times) and performing other administrative tasks.

Not only are these types of activities dreaded by most loss control consultants, often taking up 25-50% of their time, they are drastically stripping away the value of your loss control team. Insurers need to focus on removing these barriers by implementing a loss control management system or providing other administrative resources for the field team so they can focus on what they do best – consulting with insureds in the field.

Some carriers fear the channel conflict effects of delivering loss control services to insureds as they don't want to come across as attempting to commandeer the relationship. The majority of the loss control leaders interviewed recommended that in order to prevent this type of perceived conflict, it is important to include agents on loss control related communications. Although the agent may not feel it necessary to attend a visit or they may defer to the insured to update the carrier on recommendations, an open and collaborative dialogue ensures a strong carrier-agent-customer relationship with no secrets and no miscommunication.

LOOP IN YOUR AGENTS

YOUR THOUGHTS…

Risk Control Technologies is 100% focused on providing technology for loss control, and thus we are deeply committed to helping our customers succeed in achieving their organizational goals. We continuously monitor industry trends and seek to share insight with our customers and partners.

If you would like to discuss any of these insights or share some of your own, please do not hesitate to reach out to us at info. **riskcontroltech.com/contact** or email **sales@riskcontroltech.com**.

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