



ZYWAVE CASE STUDY

EMPLOYERS®

Location
Henderson, NV

Success with
Client Engagement Suite

Insurer Makeup/ Focus
Workers Compensation

*"It's a rare occasion when we don't receive **positive feedback** about the information or services provided using our Zywave tools."*

For more information
visit zywave.com or
contact us at 855-454-6100

BACKGROUND

EMPLOYERS® is a mono-line insurance carrier that has been providing small businesses with workers' compensation insurance for over a century. They currently have more than 125,000 policies in force nationwide and focus on low to medium hazard risks with the majority of their clients falling into the restaurant, hotel and hospitality, and automotive industries.

Dan Killins, who is the Director of Risk Advisory Services for EMPLOYERS, leads the Loss Control and Risk Advisory services team. This team assists policyholders nationwide with a combination of internal resources and external strategic partnerships, with the goal of building safer organizational cultures. In addition, the team supports internal partners with advice and guidance on industry-specific hazards and individual risk selection.

OPPORTUNITY

EMPLOYERS' loss control team assists their policyholders in better understanding the unique risks they face as an organization, and how they can better manage those risks themselves. As Dan noted, "I don't think I've ever encountered a business owner that didn't want to have a better understanding of the risks they face." Part of their approach necessitates providing tools and resources that allow policyholders to take ownership of their own safety program, allowing the Loss Control team to have an impact with more policyholders.

SOLUTION

EMPLOYERS chose to partner with Zywave to provide augmented risk management support to their policyholders. That starts with Zywave's industry-leading content tools. Dan noted that "With mostly customizable content, both broad 50 state and state specific resources where applicable, and resources targeted towards every level of employee from C-suite through front line employees, there is something there for almost every situation."

Beyond content, EMPLOYERS is also leveraging Zywave's HR tools and resources, which are especially valuable given their focus on small and medium-sized employers. The Zywave platform serves as their policyholder facing resource center, the 'Loss Control Connection.'

RESULTS

When EMPLOYERS begins working with a new policyholder, they often have no risk management or safety program in place. Having Zywave tools available means the EMPLOYERS team now has an easier way to educate policyholders on potential risks and can provide tools that apply to a policyholders' unique situation. And it has worked. As Dan highlighted, "There are too many examples to share one specific success story over others." Countless EMPLOYERS' policyholders who started with no risk management program now have a fully engaged, safety-positive culture in their workplace.

Internally, Zywave's solutions have allowed the EMPLOYERS loss control team to share powerful resources, without the stress of having to search for or even create that content on their own. This has empowered the team to create more positive and timely customer interactions, and to boost overall customer satisfaction, while also bringing their professionalism, responsiveness, and confidence to a high level. And their customers realize the value too. According to Dan it's a "rare occasion when we don't receive positive feedback about the information or services provided using our Zywave tools." But beyond just positive feedback, Dan acknowledges that having tools in place that end-users value also contributes to a policyholders' decision to renew, and agencies recommending EMPLOYERS as a preferred insurer partner.

Zywave is proud to have been supporting the loss control team at EMPLOYERS for over seven years. During that time, Dan noted that the Zywave team has “never failed to assist us directly or one of our users when necessary.” As they move from single-point solutions to the Client Engagement Suite, we look forward to seeing how EMPLOYERS can continue to improve their overall policyholder experience.

*“With mostly customizable content, broad 50 State and state specific resources where applicable, and resources targeted towards every level of employee from C-Suite through front line employee, **there is something there for almost every situation.**”*

