

S E L F - I N S U R A N C E
B U L L E T I N

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FEEL BETTER ABOUT WORKERS' COMP

*By Lloyd Johnson
Account Manager*

Midwest Employers Casualty Company takes a great deal of pride in the quality of the insurance products and services that we offer our customers, and we work hard to convey the value of those offerings. We take particular pleasure in seeing our clients succeed when they fully embrace our Total Cost of Risk approach to managing workers' compensation. Their success stories are priceless.

One of the most compelling of these stories comes from a highly respected hospital system



LLOYD JOHNSON
Account Manager

located in South Texas. A client since 2000, University Health System is routinely recognized as one of America's Best Hospitals by U.S. News

and World Report, a Solucient Top 100 Hospital and a Top 35 Pain Center by Good Housekeeping. Impressively, University Health System serves as the primary teaching hospital for The University of Texas Health Science Center at San Antonio.

With approximately 604 beds at University

Hospital and more than 5,000 employees throughout the organization, University Health System is recognized as a regional Level I Trauma Center and a leader in organ transplantation.



Like many hospitals, preventing and managing work-related accidents and injuries has been challenging. This is due largely to the nature of professional responsibilities and job duties

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that healthcare employees must perform. Moreover, University Hospital presents a somewhat diverse exposure as it employs

Robert Parker, the Administrative Director of Employee Health and OJI at University Health System, has embraced these same standards of care when it

nology results in a decrease in capabilities over time."

University Health System was first introduced to Midwest

Employers in 2000 by Tom Ellison of Frost Insurance. Frost Insurance employs approximately 200 insurance professionals and has offices in San Antonio, Austin, Dallas, Fort Worth, Houston and Victoria, Texas. Soon after the introduction, a strong partnership and team

Employers is a top quality company as well. They bring a complete package of educational services to the table that enable any facility to train staff and supervisors about OJI. Further, they provide ongoing training such as Take Control and other courses to provide a stepping off point for employees and supervisors related to workers' compensation. They provide an online safety training process focused on the workers level that will enhance knowledge."

When asked about some of the specific challenges he faces in his current position and the driving forces behind the early success of the University Health System program, Mr. Parker commented, "One of the biggest challenges has been lack of situational awareness related to safety and workers' compensation. This has changed with Midwest Employers' briefings and assistance. Their presentations to the directors brought this program to their level."



physicians from almost every specialty. The work pace is fast and demanding. The Emergency Center averages 70,000 emergency patients each year.

Most successful organizations have a clearly defined purpose and University Health System is no exception. The mission of University Health System is to promote the good health of the community by providing the highest quality of care to both inpatients and outpatients, by teaching the next generation of health professionals and by supporting research thereby advancing medical knowledge and improving the delivery of patient care.

comes to managing on the job injuries. He knows first hand the impact a successful workers' compensation program can have on a healthcare system's ability to deliver premium patient care. According to Mr. Parker, "Care and sensitivity towards our employees' well being is paramount to maintaining and recruiting a quality work force."

was formed consisting of members from University Health System, Frost Insurance, and Midwest Employers. Short term results have been both significant and impressive.

Mr. Parker explains, "Working with Mr. Ellison from Frost Insurance and the professionals at Midwest Employers has been very helpful,

Care and sensitivity towards our employees is paramount to maintaining and recruiting a quality work force.

Robert Parker, University Health System

Continuing he added, "This being said, bottom line cost is also a concern. We know that the more money spent on on-the-job injuries, the less money is available for new equipment and supplies. Failure to keep up with tech-

to say the least. Guidance, education and just plain feedback is important to obtain to make changes and effect savings in workers' compensation. Mr. Ellison has provided guidance over and over within this office and beyond. Midwest

Continuing he added, "This partnership gives me tools related to improving my safety climate that we are hoping will translate into a safer work area, less injuries, and less overall OJI costs." Mr. Ellison echoes the optimistic

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long term outlook and positive sentiments regarding University Health System's OJI program advancements.

According to Frost Insurance Senior Account Executive,

"University Health System is a great healthcare organization and has earned high honors in a number of areas in their field. When Joe Parker was given risk management responsibilities, he brought a commitment to achieve similar results in the risk management area."

Describing the progression of this partnership, Mr. Ellison said, "The first step was demonstrating to senior management that there was an improvement opportunity and that this would benefit not only the organization from a financial perspective, but also the employees and patients of University Health System. Midwest Employers not only provided the necessary data to accomplish this through the Benchmarking/Management View Report, but Midwest Employers also assisted in presenting the findings to University Health System Senior Management. Bottom line, risk management now has strong management backing of its activities because of these Midwest Employers services."

Continuing he said, "The next

step was to raise employee awareness in the area of safety/

Coupled with competitive insurance products, Midwest Employers is pretty hard to match for any client with a serious desire and willingness to make the necessary effort to have a successful program like University Health System."

client's future claim related costs, which can drive over 90% of their

Tom Ellison, Frost Insurance Agency

loss control. University Health System is utilizing the online training services of Midwest Employers such as Take Control to help achieve this goal. As University Health System moves forward with their program, I believe that Midwest University, Safety Cornerstones and the Best Practices services offered by Midwest Employers will be invaluable resources to University Health System."

Mr. Ellison applauded Mr. Parker's efforts and the working relationship he has established with Midwest Employers. He adds, "Astute risk managers, like Mr. Parker, recognize that claims and related adjusting costs make up approximately 90% of a typical self-funded program's cost. Midwest Employers not only does a superior job in all critical, traditional carrier services such as underwriting and claims adjusting, but also provides a unique package of services. These services are specifically designed to have a positive impact on a

total program cost. Coupled with competitive insurance products, Midwest Employers is pretty hard to match for any client with a serious desire and willingness to make the necessary effort to have a successful program like University Health System."

Clearly, Mr. Ellison believes this approach can be successfully introduced and replicated by other business organizations. Commenting on the success of Frost Insurance and the compatibility of his existing partnership with Midwest Employers, he explains,

"We believe in building long term partnership relationships with our clients. In addition to solid carriers and good products at competitive pricing, this takes value added services after the sale. This is why Frost Insurance employs

licensed claims adjusters as well as a certified safety professional in house in addition to highly qualified traditional agency service personnel.

"We understand that claims costs are what drives the long term cost of any client's program and our services are designed to help the client control these costs. Midwest Employers obviously shares our vision of superior client service with its emphasis on 'best practices' and the Midwest University safety programs and these dovetail nicely for the benefit of our clients" he said.

When asked if he was willing to recommend Midwest Employers to other employers who shared a similar commitment to controlling workers' compensation costs, Mr. Parker responded, "Yes. They have the commitment to make your program work. They provide the

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resources to assist you, and they follow up as well. The assistance in benchmarking as well as contacting top programs for consultation is superb!"

Like University Health System, many Midwest Employers clients have benefited from our benchmarking capabilities and Management View Report. These are critical tools in helping businesses identify opportunities for immediate improvement and quantify

Midwest Employers clients have benefited from our benchmarking capabilities and Management View Report. These are critical tools in helping businesses identify opportunities for immediate improvement and quantify potential program savings.

potential program savings. Similarly, Safety Cornerstones

has proven to be an immensely popular safety and loss control

initiative that enables our clients to prevent accidents and better protect their employees. Also, Midwest University courses continue to receive positive

reviews as they are designed to better prepare managers and supervisors in handling workers' compensation issues.

These services when coupled with the commitment from employers like University Health System and the support from agents like Frost Insurance serve as the makings of a very successful workers' compensation program. For more information about these and other Midwest Employers program services, call 1-877-WRK-COMP or email Steve Link at slink@mwecc.com.



Midwest Employers Casualty Company

A Member Company of the W.R. Berkley Corporation
14755 North Outer Forty Drive, Suite 300
Chesterfield, Missouri 63017
<http://www.mwecc.com>
1.877.WRK.COMP

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