# KINETIC

# Amerisure Reduces Workers' Compensation Claims by 43% Across Customer Sites with Kinetic Wearables

## SITUATION

Amerisure is one of the largest providers of commercial insurance in the United States, and an expert in workers' compensation. Utilizing technology to provide value to its customers is a priority for Amerisure, so the organization was eager to implement machine learning wearables to evaluate their potential in reducing workers' compensation claims.

## DEPLOYMENT ACROSS MULTIPLE INDUSTRIES AND JOBS

Amerisure deployed Kinetic REFLEX wearables to five policyholders in various industrial sectors for a total of 12 months. The companies that participated were comprised of three assisted living facilities, an industrial components manufacturer, and a global grocery manufacturing and distribution company. The REFLEX device is able to detect high-risk postures such as bends, twists and over reaching — motions which are notable contributors to strain, sprain and overexertion injuries over time. These fundamental motions of the body are present whenever intense physical labor or repetitive tasks are performed, and are common across job types and industries.

At each customer facility, workers received a REFLEX wearable device, along with basic training on proper body mechanics. When in use, the device vibrated to signal the wearer if a high-risk posture was detected. This real-time feedback supported an increased awareness of worker motions and encouraged self-correction. Workers could also monitor their progress over time on the device screen and see improvement.

In addition to the real-time feedback, supervisors were provided with dashboards aggregating the device data, which supported company-wide insights. The dashboard sent weekly emails summarizing the data, coupled with a tailored coaching package. This enabled management to provide specific workers with comprehensive data, design training programs for the people or teams that needed it most, and conduct workstation risk analysis where the data identified a high-risk ergonomic setup. This significantly boosted the policyholders' safety culture.
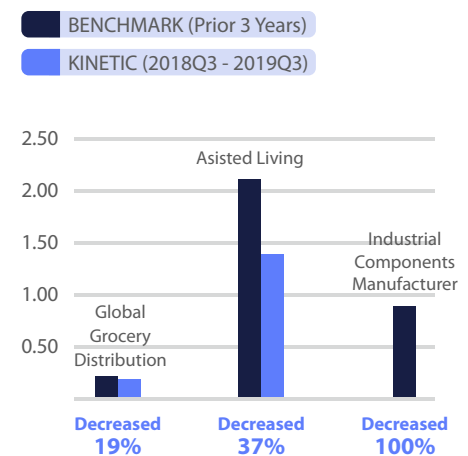
## RESULTS

Amerisure tracked the impact the wearable devices had on each of their policyholders, primarily for strain, sprain and overexertion injuries. The data revealed a 43% reduction in claims per $10 million in payroll, when compared to the previous three years. One of the sites - the industrial manufacturer - experienced no strain and sprain injuries since deploying the Kinetic wearable. The data during this period changed, as expected, to support lower claims costs and lower loss frequency — regardless of the job type or industry.

> "The impact of wearable technology on injury rates and claims has been remarkable. This is clearly a win for us, for our customers and more importantly for the workers they employ"
>
> Dave Galbraith,
> Loss Control Technical Lead
> Amerisure

### Benchmark vs KINETIC
### Specific Claims per $100,00 WC Premium

- ■ BENCHMARK (Prior 3 Years)
- ■ KINETIC (2018Q3 - 2019Q3)



2.50 — Asisted Living
2.00
1.50 — Industrial Components Manufacturer
1.00
0.50 — Global Grocery Distribution

Decreased **19%**    Decreased **37%**    Decreased **100%**

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## SCHEDULE A DEMO