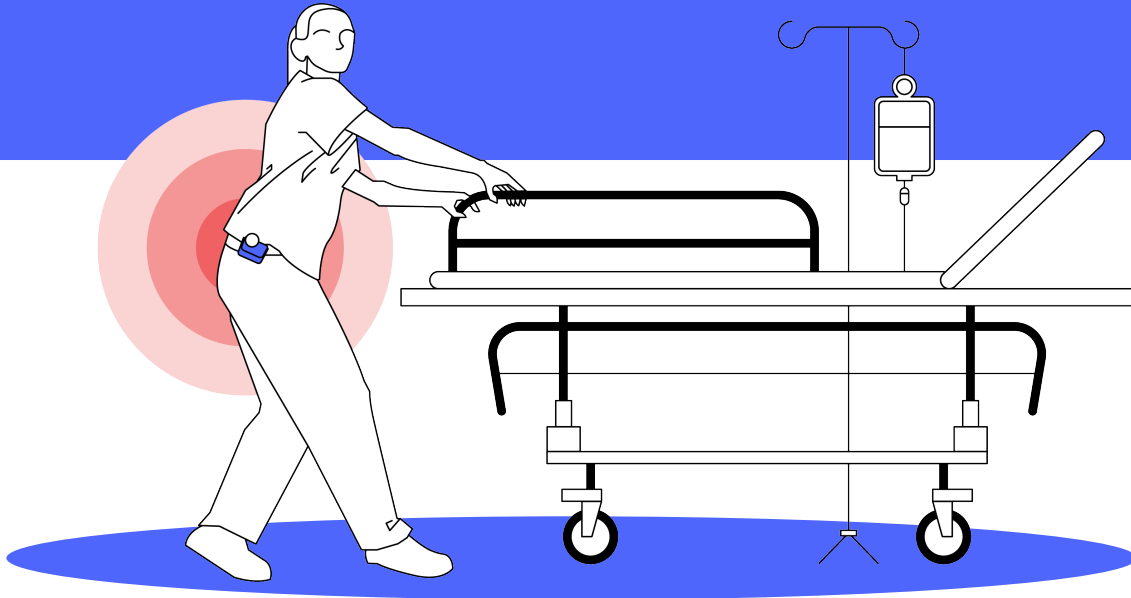


# WORKERS' COMPENSATION INSURANCE FOR HEALTHCARE PROVIDERS



Every day, healthcare workers face workplace hazards that can lead to injury while performing their routine duties. Manually handling patients – lifting, repositioning and moving them – requires repetitive strain and overexertion, including excessive bending, twisting and reaching.

As a result, these employees face a higher than average risk of sustaining musculoskeletal disorders (MSDs) which lead to workplace injuries. Strains and sprains are the most frequent injury among healthcare workers.

Healthcare workers experience more incidences of injury and illness than workers in any other industry, according to the Bureau of Labor Statistics.

An MSD injury can cause workers to lose significant work time. In 2020, registered nurses and licensed practical and vocational nurses lost 13 and 12 days of work respectively due to injury and illness.





## LEADING LOSS DRIVERS

Among nursing home, senior living and home healthcare workers, strain and sprain claims represent 45% of all indemnity, or lost time, claims. Indemnity claims are also the most expensive, with a much higher than average claim cost.

Nursing Homes, Senior Living and Home Healthcare Injuries & Claims  
(Accident Year 2020, NCCI states)

TOTAL CLAIMS:	38,943
TOTAL INDEMNITY CLAIMS:	17,412
TOTAL LOSS INCURRED:	\$265,773,953
TOTAL INDEMNITY INCURRED:	\$109,631,878
AVERAGE COST PER CLAIM:	\$6,825
AVERAGE COST PER INDEMNITY CLAIM:	\$6,296

TOTAL STRAIN & SPRAIN CLAIMS:	15,458
TOTAL STRAIN & SPRAIN INDEMNITY CLAIMS:	3,951
AVERAGE COST PER STRAIN & SPRAIN CLAIM:	\$7,708
AVERAGE COST PER INDEMNITY STRAIN & SPRAIN CLAIM:	\$11,743

• % STRAIN & SPRAIN OF TOTAL CLAIMS:	40%
• % STRAIN & SPRAIN OF INDEMNITY:	45%





# SAFEGUARD HEALTHCARE WORKERS WITH PROACTIVE WORKERS' COMPENSATION

Musculoskeletal injuries among nurses and other healthcare workers are largely preventable. A proactive approach to workers' compensation can help to mitigate these risks.

At Kinetic Insurance, we put risk prevention first. We take a proactive approach by helping change the way workers move on a daily basis to prevent workplace injuries before they happen. Policyholders are equipped with our wearable tech, which is proven to reduce injuries by 55%, at no extra cost.

The wearables also give employers access to a critical new data set that reveals which areas and employees are most at risk, so they can then take proactive steps to further reduce workplace hazards and control loss.

By providing healthcare employers with a workers' comp policy that includes free wearable technology, proven to prevent and reduce workplace injuries and claims, we help to ensure a safer, healthier and more productive workforce. Reduced injury rates also help lower premium costs for policyholders.

“ For companies struggling to hire and retain nurses to meet the burgeoning demand for home care, preventing strain and sprain injuries among their existing workforce should be a top priority. Wearable technology is an effective solution that can help reduce worker injuries, increase productivity and lower operating costs. ”

GERRITT GRAHAM, EXECUTIVE VICE PRESIDENT OF GROWTH STRATEGY AT KINETIC

## VERIFIED LOSS REDUCTION

World-class wearable tech helps protect workers in environments where high strain and sprain injury rates are present, like in the healthcare industry. The Kinetic Reflex wearable platform detects high risk behaviors and provides data-driven insights to prevent strain and sprain injuries and claims before they happen.

55%	Strain & Sprain Injury Reduction
72%	Lost Workdays Reduction
50%	Claims Cost Reduction

These results were verified in a 2021 actuarial analysis by Perr&Knight.



# FEATURED BUSINESS CLASS: NURSING HOMES & ASSISTED LIVING



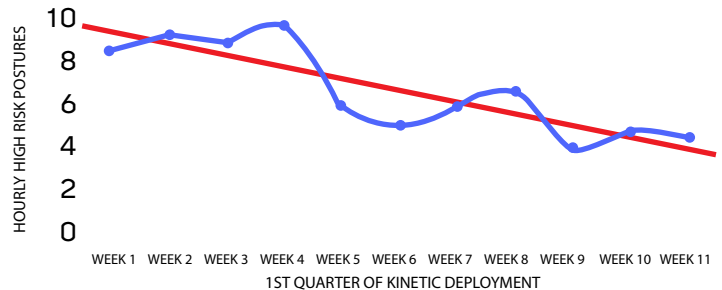
Garden Crest Rehabilitation Center has provided rehabilitation and wound care for short term, post acute hospital care, skilled therapy and clinical care to the Los Angeles area for over 65 years.

Owner Paul H. Barron understands the importance of taking care of Garden Crest’s team of hardworking caregivers, so they can best care for their patients. The company deployed Kinetic wearable safety devices,

included at no cost with their workers’ comp policy, among 50 registered nurses across three shifts, with the goal of reducing high risk movements that lead to workplace injuries.

## 58% Reduction in High Risk Movements

In the 6 months following their initial deployment, consistent usage of the wearable technology has led to lasting behavioral change and a reduction of overall risky movements by 58%.



“Wearable tech provides numerous workplace safety benefits: it can help prevent injuries by changing worker behavior, and it can reveal the cause of workplace risks, allowing management to focus their attention, in real time, on areas that might lead to injury.

In the case of healthcare workers, wearables detect when an unsafe movement is performed, such as an improper bend, twist or overreach when moving a patient.”

**GERRITT GRAHAM,**  
**EXECUTIVE VICE PRESIDENT OF GROWTH STRATEGY AT KINETIC**





# KINETIC'S PREFERRED EXPOSURES FOR THE HEALTHCARE INDUSTRY

## HEALTHCARE

- Nursing Home & Assisted Living
- Nursing Home - All Other Employees
- Nursing Home - Food Service
- Assisted Living - Residential Care
- Clerical

## HOME HEALTHCARE

- Home Health Care Services

## KINETIC INSURANCE AGENTS

Kinetic has a limited distribution network; we work with a select group of brokerages that take a proactive approach to risk control and understand the unique risks healthcare employers and employees face. We partner with brokers that are at the forefront of innovation in workers' compensation, and that strive to provide best-in-class risk mitigation consultation to their clients.

Kinetic policies deliver an unbeatable combination of sound coverage, stable pricing and exceptional service to both insureds and agents. We offer best-in-class workers' compensation insurance coverages, backed by Nationwide, so our appointed agents have the confidence and flexibility to provide their clients the right policy to protect them from risk.



**Nationwide**

## NATIONWIDE IS ON OUR SIDE

In partnership with Nationwide's E&S Specialty division, Kinetic Insurance is a Managing General Underwriter (MGU), providing workers' compensation insurance combined with a technology-driven approach to worker safety. Kinetic policyholders can have peace of mind with a policy backed by Nationwide. Benefits include:

- Paper rated A+ Financial Strength XV by both A.M.
- Best and Standard & Poor's
- Best-in-class claims handling
- Easy online account access
- Superior loss control



## CONTACT INFO

We're here to help! Reach out today and a member of our team will get back to you shortly.

(833) 550-0388 – [info@kinetic-insurance.com](mailto:info@kinetic-insurance.com)