

# **COMPSOURCE OKLAHOMA**

## **Executive summary:**

CompSource Oklahoma was created in 1933 to provide a consistent, viable market for Oklahoma employers to obtain coverage that was both affordable and service-driven. Over the years that purpose has remained the same. CompSource Oklahoma continues as a non-profit, self-supporting, insurance company for Oklahoma employers, large and small.

CompSource Oklahoma is one of the largest workers' compensation insurance carriers in the state, serving more than 29,000 business and government agencies. We insure thousands of Oklahoma companies and provide coverage benefits for tens of thousands of Oklahoma employees.

Manufacturing, natural resources, trucking, wheat and cattle are Oklahoma's primary economic staples. CompSource Oklahoma provides coverage for these risks as well as many others.

One of CompSource's programs for policyholders is professional safety resources, including onsite visits from CSO safety consultants. The onsite visit program is known as Remote Safety Verification Program. The Remote Safety Verification Program is instrumental in streamlining and improving CompSource's safety services to our policyholders. Before the development of this system, safety consultants provided the Underwriting Department with multi-page handwritten reports that were difficult to read, creating the possibility of mistakes being made within a policyholder's file. Previous handwritten reports also required more than an hour to complete. Now, a report can be accurately filed and uploaded within 30 minutes.

We evaluated and purchased PC tablets that are also being used as communication and education devices. Consultants now have email and Internet capabilities, thus improving communications. An in depth analysis of a policyholder's loss experience over several loss categories is translated to multi-colored graphs and made available for policyholders to view via the tablets (see attached). These new loss analysis presentations are often the first time a policyholder fully understands their loss experience.

**Clearly Stated Title:**

Remote Safety Verification Program: Improvement of Safety Services to Policyholders

**Concise description of the business problem and solution:**

Develop an efficient way to submit a policyholder's safety analysis to the Underwriting Team, while improving legibility, reducing mistakes and the time required scanning documents into the in-house network.

The objective was to find a mobile CPU that improved safety consultant efficiency, yet was rugged enough to withstand a variety of hostile environments. If possible, the CPU should be obtained from a local Oklahoma-based provider. It was also necessary to develop a system that would provide a seamless integration of the new CPUs and digital reports into the daily activity of teams involved. This system would need to be automated, electronically secure and capable of interfacing with CSO's in-house policyholder application.

In early 2004, CSO personnel began researching options for the safety team, including Palm Pilots, laptop PCs and tablets. Tablets were deemed the best option and a Gateway Tablet were purchased for testing. The Gateway Tablet was too fragile for the anticipated work environment. Further research showed that the Renegade Tablets used by the military would be sturdy enough and nine were purchased in August 2004. When they were received in October 2004, they were the first computers with the XP operating system for CSO.

The operating system for the Domain and Network was developed; the applications required for the safety team were installed; and a ghost solution for the tablets was developed. In December 2004, the tablets were turned over to a PC applications team to develop and implement additional safety programs. Use of the tablets began in March 2005.

**Significance of the project to the improvement of the operation of government:**

1. Faster and more direct insurance coverage review and approval process.
2. Improved report legibility reduced mistakes.
3. Eliminated time required to scan original handwritten form into in-house policy.
4. Improved document quality by eliminating scanning.
5. Eliminated postage costs.

**Public Value of the project:**

This project improved customer service by allowing detailed presentations to be tailored to policyholders' needs, culture and experience. There was improved communication between Risk/Loss Prevention team members due to the ability to email information back and forth. Tablets were also used as educational devices to present specific safety solutions to policyholders via graphs and presentations. The improved relationships with customers and the increased accuracy of information served to improve employee moral.

## **The benefits offered by the Remote Safety Verification Program (RSVP) include:**

### Policyholder Benefits

Significantly improved communication between CompSource Oklahoma personnel and the policyholder as to their specific loss experience using PowerPoint graphs depicting annual/multi-year loss trends and claims specific information such as site location, injury type and causation, affected body part(s) and contributing causation factors.

Additional graph data presentations include cost breakdowns on an annual/multi-year period of the financial impact of the policyholder's previous loss history as reflected in the insurance Experience Modifier rate. These slides capture and effectively demonstrate the additional direct costs associated with increasing Experience Modifier rates, the number of claims incurred over the period in question, as well as the actual claims expenditures in both medical and indemnity.

### CSO Benefits

The significant benefits of the RSVP program has been the improved capturing and communicating of policyholder information to the Underwriting Department. Using an electronic format has significantly improved both the quality of the written reports in terms of legibility and timeliness. The change from the previous paper approach to the current electronic format has reduced the time difference between the safety consultant completing the report and the Underwriting department's receipt from days and possibly weeks to literally hours.

The paper approach involved writing the site report on a multi-page, pre-printed form, mailing the finished report into the CSO offices where it was then opened and scanned into a software program separate from the primary system used for policyholder data management. This practice allowed for a number of potential problems. First, the report writer's handwriting, which may already be difficult to read, was further deteriorated by the electronic scanning process. In some circumstances the written report may be lost or damaged coming through the postal service, and finally, potential scanning errors may further degrade the report quality in terms of ease of use (e.g. scanned in upside down).

Using the handwriting translation program available as part of the RSVP Program, it is possible to complete the writing report by the end of the safety consultant's site visit and then successfully upload the report immediately into the CSO system via phone line for review by the Underwriting department the next morning (current computer system program requires overnight processing).

As a result of the RSVP program our estimated annual savings include:

Safety Consultants

875 Man-hours at a cost of \$16,188 required to manually prepare and mail the report. This does not include the actual report writing, as the time required would be the same using the hand writing translation program in the RSVP program with the exception of the ease of correction available in the electronic format.

Cost of postage for the completed reports of \$583.00 based on weekly submittals of 12 reports in a mail packet per safety consultant.

Mail Room and Indexing staff

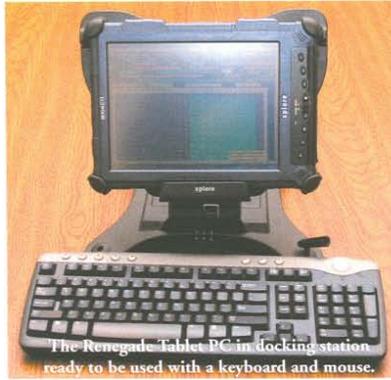
875 Man-hours at a cost of \$11,139 dollars required to receive the mailed report and scan the document into the system.

Underwriting staff

116 Man-hours at a cost of \$2,241 to access the parallel system to review the scanned reports.

Totals: 1866 in saved Man-hours  
\$30,151 in postage and labor costs (labor cost is not loaded)  
Customer service- Priceless

## NASCIO's 2007 Recognition Award Program submission



FIELD SAFETY INSPECTION - [Form\_Safety\_Inspection : Form]

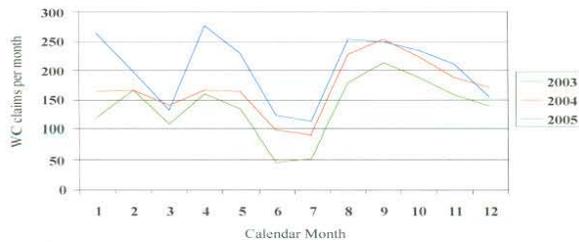
**SAFETY INSPECTION** LOCATION: 000 MEMBER: 000 SEQUENCE: Add New Delete Close

INSPECTION (1) | INSPECTION (2) | HAZARD | INSPECTION COMMENTS

	YES	NO	R
A1 Written / Internal LP procedures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2 Safety inspections of facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3 Written safety policy statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4 Safety Coordinator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1 LP program enforced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2 Enforcement standard for LP violations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B3 Employee cited for LP violation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B4 Observed LP violations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B5 LP incentives used	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C1 Employees sign accepting LP standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D1 Written training standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E1 Does management have control over hiring?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F1 Periodic personal layoffs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

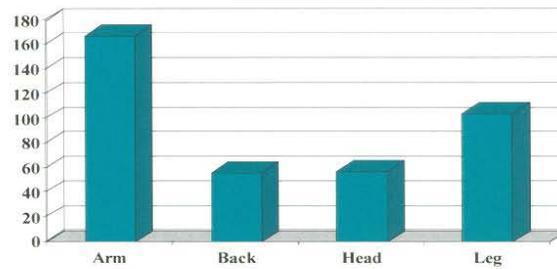
Records: 14 of 14 (Filtered)

### Policyholder "A" Annual Loss Experience 01/03 through 12/05

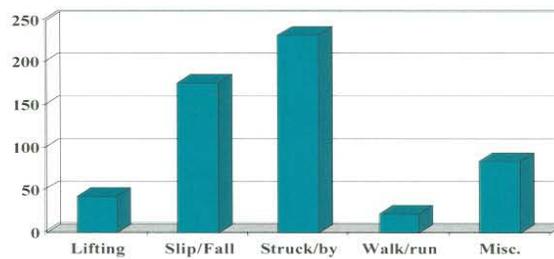


NASCIO's 2007 Recognition Award Program submission

Policyholder "A"  
Claims by Body Part  
01/02 through 08/05



Policyholder "A"  
Claims by Action  
01/02 through 08/05



Policyholder "A"  
Claims by Occupation  
01/04 through 12/05

