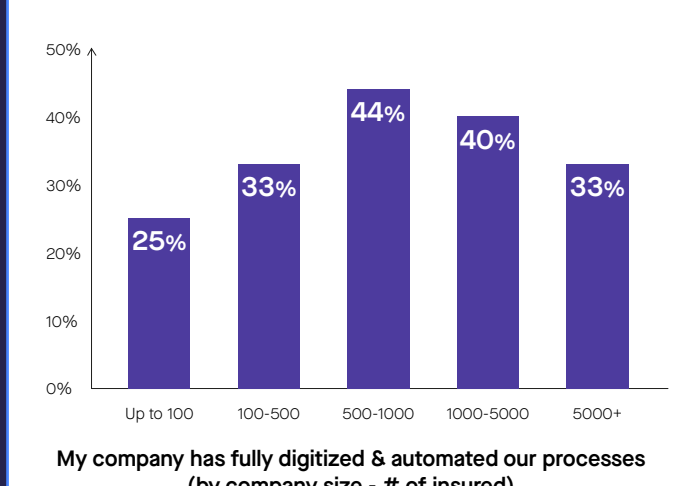
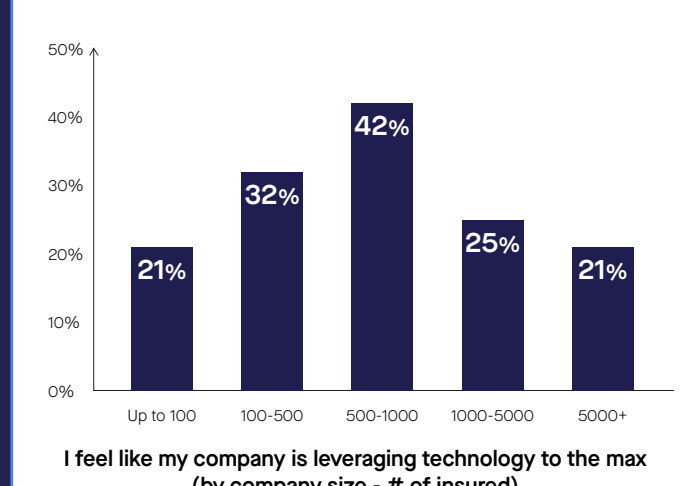


# Workers' Compensation Digital Level Report

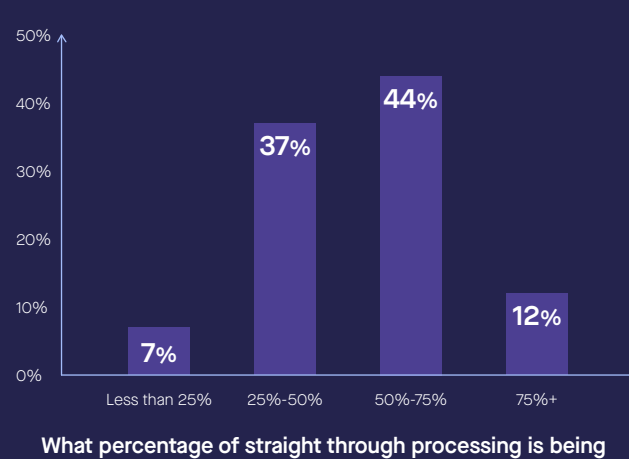
A survey of 400 Workers' Comp insurance professionals in America, conducted on July 23 by Lightico and Sapiens gauges digital abilities, challenges and changes as the 'new normal' comes into shape. The data show that while digital was already here before COVID-19, the pace of change and adoption has shifted radically.

## Insurers Are Embracing Digital – But Significant Challenges and Burdens Remain

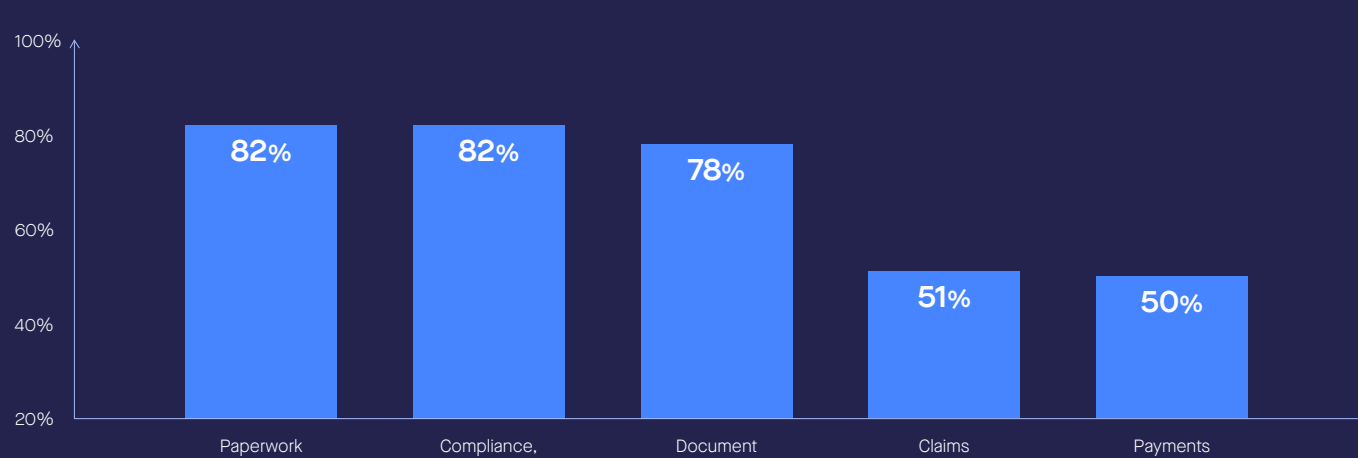


**87%** are currently leveraging data to improve underwriting and product development to drive revenues and profitability

**65%** are capturing metrics on Stay-at-Work/Return-to-Work (SAW/RTW) to measure lost time/productivity?



### But paperwork, compliance, doc collection and more remain a significant burden



## Insurance Companies are Preparing for the New Normal

**76%** are rethinking injury prevention training and education due to COVID-19

**86%** of worker's comp professionals are considering incorporating telemedicine into your overall medical cost containment strategy

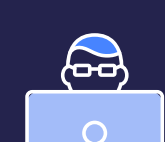
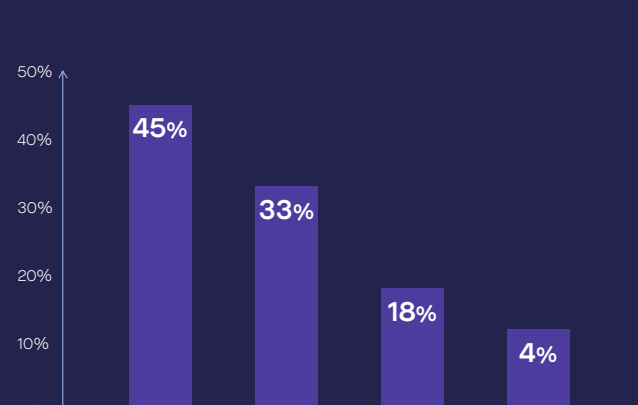
**89%** are actively exploring better ways to communicate with employers and injured workers' in this "new normal" (multi-channel communication alternatives, such as texting)

**79%** are looking at incorporating additional services or programs to insureds to offset premium impacts

**93%** have seen a greater need for offering more flexible payment options to policyholders and injured workers' (i.e. pre-paid debit card, ACH, virtual card, etc.)

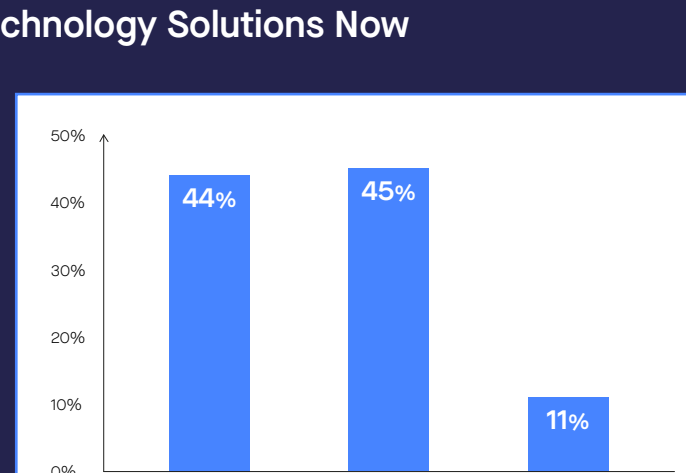
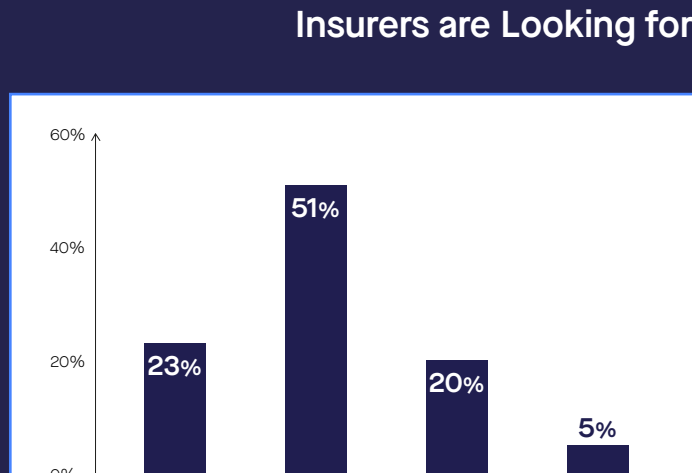
## Massive Digital Opportunities

### Business Looking to Empower Staff to Work from Home

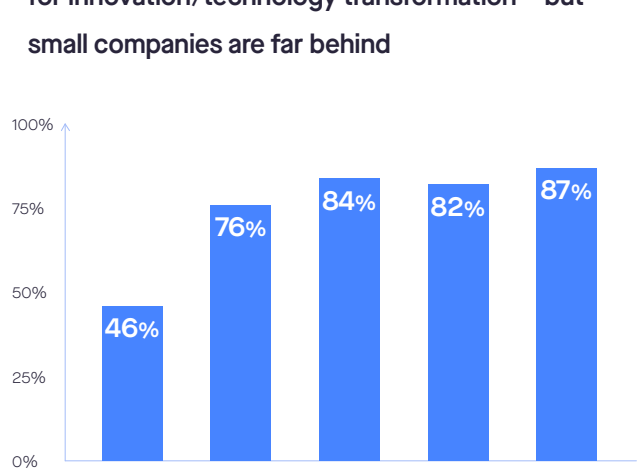


**91%** see the ability to work from home as being a recruiting tool for that next generation of claim handlers

### Insurers are Looking for Technology Solutions Now



**79%** say that their company has a formal process for innovation/technology transformation – but small companies are far behind



## Key Takeways

Workers' Compensation Providers are already invested in digital across all sizes of companies but the new normal of coronavirus requires greater investment to improve across the customer journey. Specifically, a reduction in paperwork, compliance and other bureaucratic processes through digital implementation, coupled with better communication options with their customers.

With so many actively and urgently looking for digital means of streamline processes - solutions providers have a significant opportunity to grow in the coming months.