



WORKERS' COMPENSATION TALENT SHORTAGE

A STUDY ON BRAND AWARENESS,
ONBOARDING, AND PROFESSIONAL
DEVELOPMENT

WRITTEN BY

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ACKNOWLEDGEMENTS

I would like to express my deepest appreciation to Dr. Chávez and Drexel University. The tools and resources, along with your guidance and support, made this all possible.

I could not have undertaken this journey without the love and support of my husband, George P. Jackson, III. Thank you for the many hours you spent distracting our three small children and bringing me snacks to help nourish the little one on the way.

I am also thankful to my followers on LinkedIn and Elevate the Adjuster that took the time to support me by completing and/or sharing the surveys which were critical in this study.

Likewise, I would be remiss if I did not also thank MTI America for including the links to the surveys in their email distribution newsletter, *Claims Pulse 360*.

ABSTRACT

This exploratory research survey design investigates the talent shortage in the workers' compensation industry and focuses on talent attraction and retention strategies. This research allows the reader to evaluate their own talent attraction and retention strategies to ensure they align with essential factors for college students and claims professionals today.

Participants (n=432) in the college student study were random students enrolled in any college or university in the United States. The data was collected using a survey, and the survey was posted on Facebook, LinkedIn, and Survey Monkey.

Participants (n=140) for this study were also random claims professionals in the United States. The data was collected using a survey, and the survey was posted on Facebook and LinkedIn. Links to these surveys were also embedded on the site [ElevateTheAdjuster.org](https://www.elevatetheadjuster.org) at <https://www.elevatetheadjuster.org> and incorporated in two email campaigns which were distributed to current industry professionals.

Four research questions were created to guide the investigation of talent attraction and retention strategies.

The key findings show college students view brand awareness as an important factor in evaluating a company's culture when seeking employment opportunities. College students also view the company through the eyes of a consumer to understand a company's culture, especially with regard to Corporate Social Responsibility and Diversity & Inclusion initiatives. In addition, nearly every participant said they view a company's website to help them secure a better understanding.

Claims professionals value the importance of a formal onboarding program which teaches them how to set up and manage a workers' compensation claims from the time of first report to claim closure. Claims professionals feel professional development programs increase their loyalty toward their employer. When combined, most claims professionals felt formal onboarding and professional development programs impacted their tenure, staying with their respective employer longer.

At the conclusion of this study, the researcher made several key recommendations. First, the workers' compensation industry must learn to attract and retain talent because staffing shortages impact claim outcomes and many stakeholders. Second, attracting new talent to the workers' compensation industry involves brand awareness, the proper portrayal of corporate culture, and highlights to Corporate Social Responsibility and Diversity & Inclusion initiatives. Third, workers' compensation claims professionals have a unique set of employee-retention strategies which should include formal onboarding and professional development programs. Lastly, the workers' compensation industry should develop or grow their partnerships with schools or organizations who offer risk and insurance training and/or degrees, search for talent in less traditional talent pools, share data, and provide additional research to better understand how to attract and retain claims professionals.

CHAPTER 1 – INTRODUCTION

Background

The workers' compensation industry faces a talent shortage, and companies are struggling to attract and retain claims professionals. Much of the seasoned talent is becoming limited as the population ages and the trend in working-age declines (Osterland, 2021). The Great Resignation, which began in 2021, has also disrupted the talent pool, with a staggering 2.9% of the US population quitting their jobs (Reexamining Retention Strategies, 2021).

The Problem Statement

The talent shortage in the workers' compensation industry impacts many stakeholders along the claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives (Barnes-Cook, 2021). Insufficient staffing often leads to high caseloads, which results in poor outcomes caused by delays in compensability decisions, medical treatments, and payments (Ceniceros, 2010). The delays throughout the life of a workers' compensation claim may increase the days an injured or ill employee is out of work, stall recovery, and welcome unnecessary litigation. Ultimately, this impacts the total amount spent per claim and can derail an employer's workers' compensation program. Workers' compensation carriers and third-party administrators can maintain manageable caseloads by attracting and retaining new talent. In a recent survey, employee retention, recruitment, and development were cited as the number one priority for stakeholders in 2022 (Demberger, 2022).

Zurich and Liberty Mutual, both Fortune 500 global insurers, use diversity and inclusion principles to attract talent, as evidenced on the career pages of their websites. The use of diversity and inclusion strategies gained much traction after Marsh and NAAIA released a study

in 2018, which indicated that 50% of survey participants felt racism and racial bias impacted their career advancement trajectories in the insurance industry (VanDunk, 2018). The disproportionate effects of COVID-19 on ethnic and racial minorities, protests, and other recent events have reinforced the need for carriers and TPAs to adopt a diversity and inclusion strategy and incorporate it into their attraction efforts. As an industry, organizations need to understand if the portrayal of their brand aligns with what matters to college students today when attracting talent. Organizations in the insurance industry would also benefit from understanding if formalized onboarding customized to workers' compensation and professional development programs impact employee retention.

Purpose of the Study

This exploratory research survey design (Cresswell, 2017) investigates the talent shortage in the workers' compensation industry and focuses on talent attraction and retention strategies. This research will allow the reader to evaluate their talent attraction and retention strategies and ensure they align with essential factors for college students and claims professionals today.

Significance of the Study

In 2020, 3.1 workers' compensation claims were filed for every 100 full-time employees (US Bureau of Labor Statistics, 2021). The impacts of a workers' compensation claim extend beyond the injured or ill party to their family, friends, and our society. If we do not come together as an industry to attract and retain talent, we will not be able to care for these people.

As of today, relevant, scholarly research geared toward talent attraction and retention in the workers' compensation industry is scarce. This study will help employers understand what college students find essential when evaluating their company's website and other social media platforms. This study will also help employers determine if there is any correlation between

formal, onboarding training, professional development, and employee retention and perceptions of loyalty.

Research Questions

Four research questions were created to guide the investigation of talent attraction and retention strategies in the workers' compensation industry.

RQ1: How important is brand awareness in evaluating company culture when college students seek employment?

RQ2: How do claims professionals value the importance of a formal onboarding training program which teaches the new hire how to set up and manage a workers' compensation claim from the first report to closure?

RQ3: Do claims professionals have higher loyalty if employers offer professional development programs?

RQ4: When reflecting on their career, do claims professionals feel their tenure is impacted by formal onboarding and professional development programs?

Definition of Terms

Table 0

Operational Definitions of Variables Used in Research Questions for this Study

Variable Name	Operational Definition	Research Questions
College Students	Independent Variable (Categorical) – The attraction of new talent in this study focuses on college students going to school or living in the United States.	1
Brand Awareness	Consumer familiarity with an organization's distinctive qualities or images of their brand.	1
Corporate Culture	The beliefs and behaviors that determine how a company's employees and management interact with an emphasis on diversity and inclusion, employee recognition, and corporate responsibility.	1

Claims Professionals	Independent Variable (Categorical) – Male and female adjusters, currently in the workers’ compensation insurance industry.	2-4
Onboarding Training Program	A formal program teaches the claim professional how to set up and manage a workers' compensation claim from the first report to closure within a specific organization.	2
Loyalty	Dependent Variable (Categorical) – Responses claims professionals give on a survey about their perceptions of loyalty if professional development programs are available (Strongly Disagree, Disagree, Agree, Strongly Agree).	3
Professional Development Programs	A realistic development program intended to guide the claims professionals’ career toward growth and success. The purpose is to help claims professionals improve their professional skills, competence, and knowledge.	3
Tenure	Dependent Variable (Continuous) – The number of months each claims professional stayed with their employer.	3-4

Study Limitations

Exploratory research was conducted to improve the understanding of attraction and retention strategies in the workers’ compensation industry. The study participants represent a small sample size of the target audience. As such, responses may not be representative of the entire target audience. For example, in this study, random college students and claims professionals in the United States voluntarily completed the survey.

Summary

The workers' compensation industry faces a talent shortage, and companies are struggling to attract and retain claims professionals. This talent shortage impacts many stakeholders along the claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives (Barnes-Cook, 2021). Providing employers with what college students and claims professionals perceive as necessary may enhance attraction and retention strategies, providing better claims outcomes for all stakeholders.

CHAPTER 2 – LITERATURE REVIEW

Introduction

The workers' compensation industry faces a talent shortage, and companies are struggling to attract and retain claims professionals. This talent shortage impacts many stakeholders along the claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives (Barnes-Cook, 2021). Providing employers with what college students and claims professionals perceive as necessary may enhance attraction and retention strategies, providing better claims outcomes for all stakeholders.

The Talent Shortage and Impacts of Insufficient Claims Staff

Employment Rates

Over the past several decades, the employment rate has been dropping for prime-age US adults. The overall annual employment-to-population dropped from 64.3% in 1999 to 60.4% in 2018. There are many plausible contributing factors like increased disability benefits (SSDI, VADC), higher minimum wages, and increased incarceration rates. For example, Social Security Disability Insurance rates in working-age adults have been on the rise as employment rates fell in recent decades. Other major contributing factors include shifts in the labor market like import competition and the use of automation (Abraham & Kearney, 2020).

Working Age

The working-age population (15-64 years old) plateaued in 2019 before dropping one-tenth of a percentage point in 2020. According to the United States Census Bureau, the decrease was the first time the working-age population shrank in the nation's history (Grisham, 2020).

The major contributing factors to the decline included a slower birthrate, a fall in immigration, a retiring baby boomer generation, and many deaths caused by COVID-19 (Grisham, 2020).

COVID-19 & The Great Resignation

The COVID-19 pandemic triggered unprecedented furloughs and mass layoffs in 2020 to reduce workforce-related expenses. In July and August 2020, 200 senior insurance executives were surveyed on actions and plans for furloughs and layoffs. Participant responses noted that 67% already utilized furloughs, and 68% used layoffs to reduce work-related expenses. In March of 2021, when the virus was declared a pandemic, the unemployment rate was 5.9%. In April 2020, the rate rose to 6.7% before peaking in August 2020 at 7.35% (Pantelimon, Posedaru et. El., 2021).

The Great Resignation, which began in 2021, is another major contributor to the talent shortage in the insurance industry. This phenomenon disrupted the talent pool, with a staggering 2.9% of the US population quitting their jobs (Reexamining Retention Strategies, 2021).

Today, employees are skilled in their field and technology, making them vulnerable to competitors (Hamel & Zanini, 2019). Some insurers increase employee retirement funds and offer profit sharing to create a higher retention rate. Others are increasing their compensation packages. According to Rhatigan (2016), one in four employees would leave their current employer for a 10% increase in pay.

Impacts of Insufficient Staffing

The talent shortage in the workers' compensation industry impacts many stakeholders along the claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives (Barnes-Cook, 2021). Insufficient staffing often leads to high caseloads, which results in poor outcomes caused by

delays in compensability decisions, medical treatments, and payments (Ceniceros, 2010). The delays throughout the life of a workers' compensation claim may increase the days an injured or ill employee is out of work, stall recovery, and welcome unnecessary litigation.

Gray et al. (2019) studied the association between workers' compensation claim processing time and work disability duration. The findings indicated that although a wide range of factors predicted workers' compensation claims processing times and disability durations, the claims processing factors had a strong association with disability duration. This finding reinforces the growing evidence that claims handling practices impact an injured worker's health and their return-to-work status. An example used in the discussion was interactions between injured workers and their claims professionals and how those interactions may generate psychological symptoms (Gray et al., 2019).

According to the Annual Liberty Mutual Workplace Safety Index (2021), employers paid more than one billion dollars per week in workers' compensation costs for non-fatal, lost time claims in 2018. The National Safety Council estimated that work-related deaths and injuries in 2019 totaled \$171 billion. This figure includes wage and productivity losses, medical expenses, administrative expenses, employers' uninsured costs, and related motor vehicle damage and fire losses (All Injuries Overview, 2022). Without the staff to properly manage these claims, one could expect this number to increase if the number of injuries and deaths remains the same.

The Talent Shortage and Impacts of Insufficient Staffing Summary

The workers' compensation industry faces a talent shortage, and companies are struggling to attract and retain claims professionals. This talent shortage will continue to be an issue if the insurance industry grows as projected. The Property and Casualty segment of the insurance industry is projected to continue to grow and currently has a record number of job openings. The

Jacobson Group and Ward (2022) conducted an insurance labor market study and found that the property and casualty segment grew .90% from January 2021 to January 2022, leading to projected employment growth of 2.60%. The talent shortage impacts many stakeholders along the claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives (Barnes-Cook, 2021).

Talent Attraction

To combat the talent shortage, organizations in the workers' compensation industry search for the best attraction strategies. Risk and Insurance issued a survey to industry professionals, and over 480 participants responded. According to the survey, employee retention, recruitment, and development were cited as the number one priority for stakeholders in 2022 (Demberger, 2022).

Brand Awareness

Brand awareness is essentially one's familiarity with an organization's products or services. Extensive research has been conducted on consumer and marketing branding, but the principle of 'employer branding' to attract talent is limited (Banerjee & Kalyanaram, 2020). When narrowing this category down further to the workers' compensation industry, peer-reviewed publications are almost non-existent.

Corporate branding is the image of an organization and highlights the corporate values and its people. Kim, York, and Lim (2011) studied the impacts of branding on human resource management and found that an organization's overall brand impacts applicant attraction. They argued that the job seeker typically sees the organization from the eyes of a consumer and, therefore, formulates perceptions based on those initial interactions (Kim, York, Lim, 2011).

Corporate Culture

When branding, many organizations attempt to portray their corporate culture or beliefs and behaviors -- how they act, feel, and think. In the workers' compensation industry, it is often an opportunity for organizations to demonstrate the meaning and purpose behind a claims professional's work. In turn, this purpose and meaning generate enthusiasm for the employee's contributions (Dai, 2021).

BetterUp labs conducted a nationwide survey in 2017 to analyze the value of meaningful work. They received 2,285 responses from American working professionals across 26 industries in America. The survey found that today's talent seeks meaningful, purpose-driven work. Participants said they are more satisfied and willing to work for less money when their jobs feel meaningful. In addition, meaningful work leads to less turnover, more productivity, and happy, harder working employees (Workers Value Meaning at Work, 2018).

In recent years, insurers and third-party administrators have tried to bring a humanitarian side to adjusting claims, promising future talent that their work would make a difference in the lives of others. For example, in 2016, Sedgwick, one of the world's largest third-party administrators, launched Caring Counts®, an initiative for adjusters that encourages the use of empathy and compassion when assisting injured or ill employees throughout their claims journey.

Diversity and Inclusion

In addition to demonstrating the purpose behind a claims professional's role, many organizations embed diversity and inclusion in their corporate cultures. Glassdoor sponsored a survey conducted by The Harris Poll on diversity, equity, and inclusion. They polled 2,745 US adults ages eighteen years and older in August 2020. They found that 76% of employees and job

seekers reported that a diverse workforce is considered when evaluating organizations and job offers. In addition, 32% of survey respondents said they would not even apply for a job at an organization with a lack of diversity (Pack, 2021).

An exhaustive search was conducted to find peer-reviewed publications focused on the workers' compensation industry, but no results were located. However, many organizations incorporate diversity and inclusion in their corporate culture branding efforts. For example, Zurich and Liberty Mutual, both Fortune 500 global insurers, use diversity and inclusion principles to attract talent, as evidenced on the career pages of their websites. The use of diversity and inclusion strategies gained much traction after Marsh and NAAIA released a study in 2018, which indicated that 50% of survey participants felt racism and racial bias impacted their career advancement trajectories in the insurance industry (VanDunk, 2018). The disproportionate effects of COVID-19 on ethnic and racial minorities, protests, and other recent events have reinforced the need for carriers and TPAs to adopt a diversity and inclusion strategy and incorporate it into their employee attraction efforts.

Talent Attraction Summary

To combat the talent shortage, organizations in the workers' compensation industry attract talent through brand awareness so that applicants are familiar with their organization and its products or services. Incorporating an employer's corporate culture is an important element of brand awareness used to attract talent. Employers focus on portraying their beliefs, behaviors, and showing applicants their work has meaning on their websites, in social media, and through actions in the community. Employers in the insurance industry are also highlighting diversity and inclusion initiatives to attract talent.

Retention

Employee retention can be defined in many ways. However, it is essentially the set of strategies an organization uses to encourage employees to stay at their organization for a longer duration. The finance and insurance industry is one of the top four industries with the worst employee retention rates. With these jobs' stressful, high-pressure nature, the average turnover rate is approximately 17.4% each year. According to Rhatigan (2016), only “11 out of 100 employees last longer than 36 months in the insurance industry.” Employee retention strategies prevent talent from going to other organizations.

Employee retention is a significant concern in the workers' compensation industry. Those organizations that employ claims professionals understand they must retain employees to gain a competitive advantage. Retention issues may have a devastating effect on an organization's success and profitability (Ford-Colin, 2022).

Studies reveal a host of factors that impact employee retention. In the workers' compensation industry, leaders may learn that traditional retention strategies may not be effective in their niche market. To remain within the organization, employees have different needs and require various employee-retention strategies recognition, rewards, compensation, vacation, and work-life balance (Rozsa et al., 2019; Subramaniam et al., 2019). Claims professionals have additional factors such as caseloads, jurisdictions handled, client service instructions, etc., that require a different set of retention strategy considerations.

Loyalty

Loyalty and tenure are different employment descriptors. Loyal employees work for their employers and are always focused on the organization's success, often investing their energy while making time and personal-interest sacrifices.

Savareikiene & Daugirdas (2009) developed a three-part questionnaire to study employee loyalty. The study found little difference in loyalty between women and men but did show an increase in loyalty in the age populations of 56 years or older. The age population with the lowest effective loyalty were employees ages 18-25. Education was another factor with varying degrees of loyalty. Employees with uncompleted higher education were more likely to remain loyal and make a career with the organization.

Tenure

Employee tenure is the length of time an employee stays with an employer. One need not be loyal to have a long tenure. According to the US Bureau of Labor Statistics (2020), the median tenure in January 2020 was 4.1 years, down only slightly from 4.2 years in January 2018. The same report found that in the insurance industry, the median tenure dropped from 6.0 years in January 2014 to 5.0 years in January 2020. Based on the publication date of this report, the data for 2021 will be available around September 2022.

Although peer-reviewed tenure studies related to the workers' compensation were scarce, Matthews (2021) performed a phenomenological study for those in the finance industry, specifically a group of participants that worked at local community banks in Ohio for more than 4.8 years. When participants were asked what they expect from a job, the top answers were fair treatment, fair pay, growth and development opportunities, care for the person, and communication/access to leadership. The growth and development category was also cited as something which could encourage a job change if absent. Participants also provided the top

reason they stay in their jobs longer than five years. The top five categories included meeting financial needs, reasonable management/leadership, engagement/belief in mission, culture, and enjoyment of the job and people (Matthews, 2021). When the participants were asked what they did not like about their jobs, they cited many responses, but the top three categories were regulations/compliance, internal factors, and personnel.

Formal Onboarding Programs

The onboarding process is a crucial first impression for employees and contributes to their success in an organization. The faster a new hire is acclimated with an organization and their role, the faster the employee can provide contributions. A common onboarding experience starts on the day of the employment offer and continues 24-54 weeks after the employee's start date (Fyock, 2009). The onboarding process introduces a new hire to the organization and the rules, responsibilities, and procedures involved in their role (Bauer & Erdogan, 2011). If designed well, the onboarding process aids in the adjustment to the organization's values, culture, and other social aspects while providing the tools and resources needed to be effective.

Many studies have been conducted to help organizations understand what millennials look for when onboarding, but with Generation Z now holding over one-third of the global population, Chillakuri (2020) sought to understand Generation Z's expectations for effective onboarding. The study focused on those born after 1995 who had experienced two internships, at minimum, and understood expectations from those organizations. They conducted 15 group discussions lasting 40-50 minutes in length, totaling 136 participants. When questioned on onboarding duration, the majority of respondents (41%) felt a two-week program was ideal, while 28% felt a 5-day onboarding program was sufficient to address significant concerns.

Chilakuri (2020) also explored the key topics the participants wanted to learn about during the onboarding process. The must-cover and want-to-cover topics for the majority of respondents as meaningful work, followed by performance management, work-life balance, personal connection, and the bigger picture at work. The six themes presented in the study help organizations understand that millennials desire effective onboarding programs and encourage organizations to readjust their onboarding programs to suit the needs of Generation Z.

An extensive search was conducted for peer-reviewed publications surrounding the onboarding of claims professionals in the workers' compensation industry, but the results were scarce. Upon researching websites for significant carriers and TPAs, however, formal onboarding strategies are in place. Many large carriers like Travelers, Chubb, Liberty Mutual, and national TPAs, such as Sedgwick, PMA, and Gallagher Basset, offer entry-level claims professional roles. In this role, the new hire may receive organizational training for three to five days before attending a two-week "claims college."

Professional Development

Providing professional development programs leads to a higher level of engagement and influences loyalty and tenure. The professional development programs should focus on improving performance in current roles and prepare the claims professional for future roles within the organization. After the professional development program, a survey should be distributed to collect feedback. The feedback may be used during performance discussions, coaching sessions, and as a way to evaluate overall morale and loyalty (Deloitte, 2016).

Mehta et al. (2010) studied employee loyalty amongst teachers at professional and non-professional institutions and found that the number one factor contributing to employee loyalty was career development.

Galleno (2021) conducted a study to understand retention-related concerns in the US insurance marketplace. An emerging retention theme was supporting an employee's development. This refers to individual training and development programs. They found that when a supervisor encourages employees to develop their skills and abilities, this influential support inspires employees and provides motivation. Developing measures to create employee satisfaction and motivation as part of the employee performance evaluation process can aid in employee retention. Most participants also said professional developmental opportunities, when kept prominent in the employee-manager relationship, lead to their ability to develop in any organization (Galleno, 2021).

Retention Summary

The finance and insurance industry has poor retention rates which can have devastating effects on an employer's profitability and success. There are many factors that impact retention, but in the niche workers' compensation sector, claims professionals have non-traditional factors like caseloads, number of jurisdictions handled, and client service instructions which must be considered. In addition to these factors, loyalty and tenure are impacted by formal onboarding programs and professional development programs.

Conceptual/Theoretical Framework

There is no conceptual framework provided for the context of this research as no theories concerning the workers' compensation industry has been deduced.

Summary

Insurance carriers, third-party administrators, and other claims organizations managing workers' compensation claims are facing a talent shortage across the United States. According to the literature reviewed, contributing factors include a lower employment rate, a decline in the

working age population, the COVID-19 pandemic, the great resignation, and fierce talent competition. Insufficient staffing in this industry impacts many stakeholders, as these employees are responsible for over one billion dollars per month in claim costs and the rehabilitation of injured workers.

To combat the talent shortage, organizations in the workers' compensation industry search for the best attraction and retention strategies. Critical factors in attracting talent include brand awareness, corporate culture, and diversity and inclusion. Key factors in the retention of talent, tenure, and loyalty include a formal workers' compensation onboarding program and professional development opportunities.

CHAPTER 3 – METHODOLOGY

Introduction

The workers' compensation industry faces a talent shortage, and companies are struggling to attract and retain claims professionals. This exploratory research survey design (Jupp, 2006) investigates new talent attraction and retention strategies specific to workers' compensation. This research will allow the reader to evaluate their applicant attraction and retention strategies and ensure they align with essential factors for college students and claims professionals today.

As demonstrated in Chapter 1, this research is significant because approximately three workers' compensation claims are filed for every 100 full-time employees, and the talent gap impacts many stakeholders along those claim journeys. This includes, but is not limited to, the administrator, employer, injured or ill employee and their family, providers, and a host of other vendors and representatives. Unfortunately, scholarly research geared toward talent attraction and retention in the workers' compensation industry is scarce. As such, this study aims to help employers understand what college students find essential when evaluating their company website and other social media platforms. This study will also help employers determine if there is any correlation between formal, onboarding training, professional development, and employee retention and perceptions of loyalty.

Chapter Three explains the research design chosen for this study and provides the rationale behind selection of the same. The research populations will also be identified and described. Furthermore, this chapter provides a detailed description of the methodology and data collection. Lastly, an overview of ethical considerations for this study is offered.

Research Questions

Four research questions were created to guide this research on the impact of brand awareness, onboarding training, and professional development programs when attracting and retaining new talent to the workers' compensation industry.

RQ1: How important is brand awareness in evaluating company culture when college students seek employment?

RQ2: How do claims professionals value the importance of a formal onboarding training program which teaches the new hire how to set up and manage a workers' compensation claim from the first report to closure?

RQ3: Do claims professionals have higher loyalty if employers offer professional development programs?

RQ4: When reflecting on their career, do claims professionals feel their tenure is impacted by formal onboarding and professional development programs?

Research Design and Rationale

This study used exploratory research to understand what causes a potential applicant to be attracted to an organization (Jupp, 2006). In this case, the exploratory research design was used to predict if college students were more attracted to an organization if they used the company's website to evaluate brand awareness to ensure alignment with their own beliefs and values.

Exploratory research was also used in this study to examine the relationship between a formal onboarding program and the perceptions of the length of time the claims professional stayed with the employer (Jupp, 2006), and if professional development impacts loyalty. This

study also evaluates if formal onboarding and professional development programs impact perceptions on the length of time claims professionals stay with their employer.

The researcher has been exposed to the talent shortage in the workers' compensation industry and has witnessed firsthand, the far-reaching impacts for various stakeholders. This methodology was elected because the researcher's career is embedded in the insurance industry. As such, the researcher adopted this methodology because he/she has an established audience of followers on LinkedIn who either work with claims professionals or are claims professionals themselves. To promote participation, several of the researcher's LinkedIn and Facebook connections also shared the posts which included the survey links.

Site Description

This study was not conducted on-site. The geographic region included college students and claims professionals across the United States using online surveys.

Population/Sample

Participants in the college student study were random students enrolled in any college or university in the United States. The data was collected using a survey, and the survey was posted on Facebook, LinkedIn, and Survey Monkey. Anonymous responses were collected from 3/1/22 through 7/20/22. See Table 1 for student demographic frequencies and percentages. Gender distribution is almost equal, and racial minorities (33.3%) are less represented than whites (57.4%). Regional distribution favored the West and South, and closely behind was the Midwest. The North was less represented of the four regions. The majority of participants were ages 18-29 (54.6%) and 30-44 (41.7%).

Table 1*College Student Demographics (N=432)*

Student Demographics	2022
Gender	
Female	44.4% (n=220)
Male	50.9% (n=192)
Preferred Not to Answer	4.6% (n=20)
Ethnicity	
Minority	33.3% (n=144)
White	57.4% (n=248)
Preferred Not to Answer	9.3% (n=40)
Region	
North	18.5% (n=80)
Midwest	25.0% (n=108)
West	27.8% (n=120)
South	28.7% (n=124)
Age	
<18 years	0.0% (n=0)
18-29 years	54.63% (n=236)
30-44 years	41.7% (n=180)
45-60 years	1.9% (n=8)
60+ years	1.9% (n=8)

Participants for this study were also random claims professionals in the United States. The data was collected using a survey, and the survey was posted on Facebook and LinkedIn. The researcher shared the survey with her network of over 2.2K followers and several colleagues also shared the survey on the researcher's behalf. Groups, hashtags, and @mentions were also utilized. A brief article about the purpose of the survey was also included in two email campaigns and contained the link to the survey. The email campaigns targeted almost 9,000

professionals in the workers' compensation industry. Lastly, the survey was posted on the researcher's blog at <https://www.ElevateTheAdjuster.org/insights>.

The claims professional demographic frequencies and percentage are shown in Table 2. Gender distribution favors females representing 68.6% of the participant population. Racial minorities are much less represented when compared to whites. Regional distribution favored the South slightly and were equally represented in the North and West. The Midwest region had the least amount of representation.

Table 2

Claims Professional Demographics (N=140)

Claims Professional Demographics	2022
Gender	
Female	68.6% (n=96)
Male	31.4% (n=44)
Ethnicity	
Minority	11.4% (n=16)
White	82.9% (n=116)
Prefer not to answer	5.7% (n=8)
Region	
North	25.7% (n=36)
Midwest	11.4% (n=16)
West	25.7% (n=36)
South	37.1% (n=52)
Years of Claims Experience	
Less than 1 year	5.7% (n=8)
2-3 years	11.4% (n=16)
3-5 years	11.4% (n=17)
6-9 years	20.0% (n=28)

10 years or more

51.4% (n=72)

Data Collection

The data for the claims professional portion of this study was also collected from a survey. The link to the survey was distributed on Facebook, LinkedIn, and Survey Monkey. The researcher created promotional ads and used eye-catching imagery to attract participants and posted them to many groups and her own followers. The researcher also had several colleagues share the posts to increase the audience size. The link to the claims professional survey was also distributed in two email campaigns which went to almost 9,000 industry professionals in workers' compensation. Lastly, the survey was posted on the researcher's blog at <https://www.ElevateTheAdjuster.org/insights>.

The college student survey, which focuses on attraction to the industry consisted of three demographic questions to determine gender, ethnicity, and geographic region. Subjects were also asked how important brand awareness is in evaluating a company's culture. The survey posed questions to gauge perceptions on the organization's company culture surrounding diversity and inclusion, employee recognition, and corporate responsibility on their website using the following choices: Extremely Important, Somewhat Important, Neutral, Somewhat Not Important, and Extremely Not Important.

The claims professional survey, which focuses on retention, consisted of four demographic questions to determine gender, ethnicity, geographic region, and number of years of experience adjusting workers' compensation claims. Perceptions about formal onboarding training and professional development programs were then gathered using the following options: Strongly Disagree, Disagree, Agree, Strongly Agree.

The data was collected from survey participants April 9, 2022 to June 18, 2022. The researcher posted several ads on Facebook and LinkedIn asking for volunteers. Groups on both social media platform were utilized, and several large universities were tagged throughout the country to solicit a greater response. Popular hashtags also accompanied the posts to increase the size of the viewing audience.

Once the survey was closed, the survey results were downloaded into an Excel workbook for analysis. The researcher analyzed the demographic information and the responses submitted for each question. The responses led to a better understanding of what attracts college students and how claims professionals value formal onboarding and professional development programs.

Ethical Considerations

Before the researcher began this study, the appropriate certifications were obtained to ensure all ethical research practices in gathering and collecting data were followed.

Summary

In Chapter 3, the detailed methodology outlined how the researcher used this exploratory research survey design (Jupp, 2006) to investigate the impact of brand awareness, onboarding training, and professional development programs when attracting and retaining new talent in the wor'ers' compensation industry. 432 college students answered survey questions surrounding industry attraction specific to brand awareness and corporate culture. In addition, 140 wor'ers' compensation claims professionals answered survey questions surrounding retention and their perceptions of loyalty and tenure surrounding formal onboarding and professional development programs. This research allows organizations to evaluate their attraction and retention strategies to ensure they align with essential factors for college students and claims professionals.

CHAPTER 4 – FINDINGS

Introduction

The purpose of this exploratory research survey design (Cresswell, 2017) was to investigate the impact of brand awareness, formal onboarding training, and professional development programs when attracting and retaining new talent to the workers' compensation industry. This research will allow the reader to evaluate their attraction and retention strategies and ensure they align with essential factors for college students and claims professionals today.

Research Questions

RQ1: How important is brand awareness in evaluating company culture when college students seek employment?

RQ2: How do claims professionals value the importance of a formal onboarding training program which teaches the new hire how to set up and manage a workers' compensation claim from the first report to closure?

RQ3: Do claims professionals have higher loyalty if employers offer professional development programs?

RQ4: When reflecting on their career, do claims professionals feel their tenure is impacted by formal onboarding and professional development programs?

Participant Demographics

A total of 432 college students participated in attraction portion of this study. The participants were random students enrolled in any college or university in the United States. See Table 1 for student demographic frequencies and percentages. Gender distribution is almost equal, and racial minorities (33.3%) are less represented than whites (57.4%). Regional distribution favored the West and South, and closely behind was the Midwest. The North was

less represented of the four regions. The majority of participants were ages 18-29 (54.6%) and 30-44 (41.7%).

Table 1

College Student Demographics (N=432)

Student Demographics	2022
Gender	
Female	44.4% (n=220)
Male	50.9% (n=192)
Preferred Not to Answer	4.6% (n=20)
Ethnicity	
Minority	33.3% (n=144)
White	57.4% (n=248)
Preferred Not to Answer	9.3% (n=40)
Region	
North	18.5% (n=80)
Midwest	25.0% (n=108)
West	27.8% (n=120)
South	28.7% (n=124)
Age	
<18 years	0.0% (n=0)
18-29 years	54.63% (n=236)
30-44 years	41.7% (n=180)
45-60 years	1.9% (n=8)
60+ years	1.9% (n=8)

Findings

Figure 1 demonstrates how important it was for 432 college students to evaluate corporate culture when seeking employment opportunities. Almost eighty percent of the

participants found evaluating corporate culture to be extremely important or somewhat important. Eighteen percent of participants were neutral about evaluating corporate culture when seeking employment opportunities, while less than three percent found it somewhat not important. Of the 432 participants, none felt evaluating corporate culture was extremely not important.

Figure 1

How important is it to evaluate corporate culture when seeking employment opportunities?

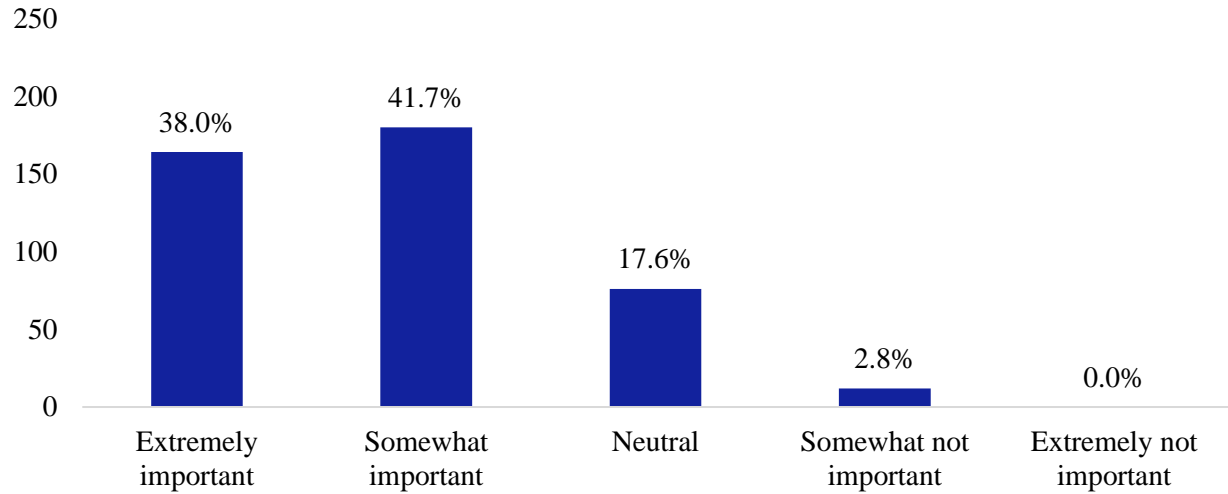


Figure 2 demonstrates the degree to which college students look at a company’s website to help them understand a company’s culture when seeking career opportunities. Ninety-six percent of participants do view a company’s website to help them understand corporate culture. The majority of respondents (36.11%) advised they view the website a lot, while twenty-five percent said they viewed it a great deal.

Figure 2

The degree to which college students look at a company's website to help them understand a company's culture when seeking career opportunities.

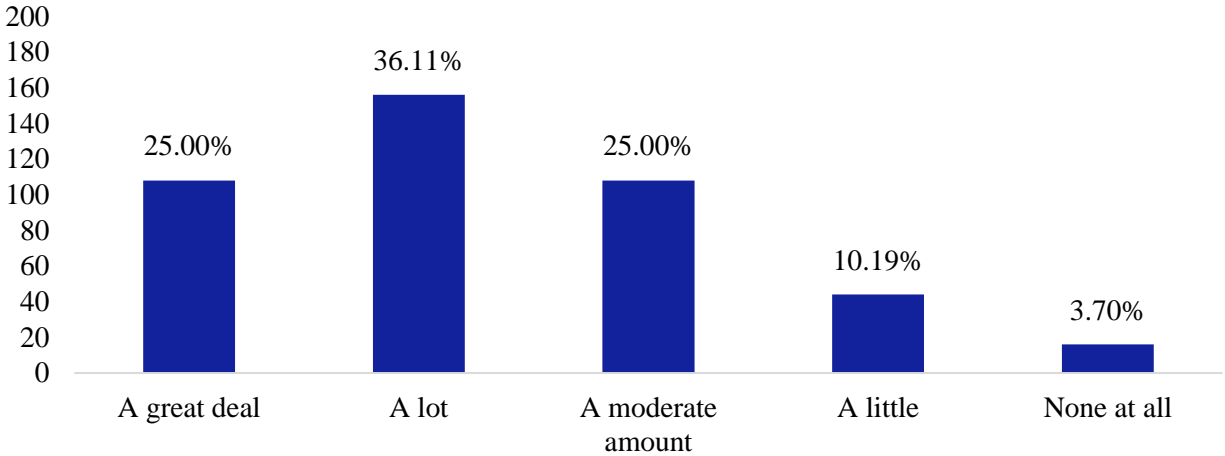


Figure 3 provides insight into how college students rate the importance of a company's 'Diversity and Inclusion' culture. Almost thirty-eight percent of participants rated a company's diversity and inclusion culture as extremely important. Forty-eight percent of participants rated it very or somewhat important, and less than seven percent rated it not so important or not at all important.

Figure 3

The importance of a company's 'Diversity and Inclusion' culture to college students.

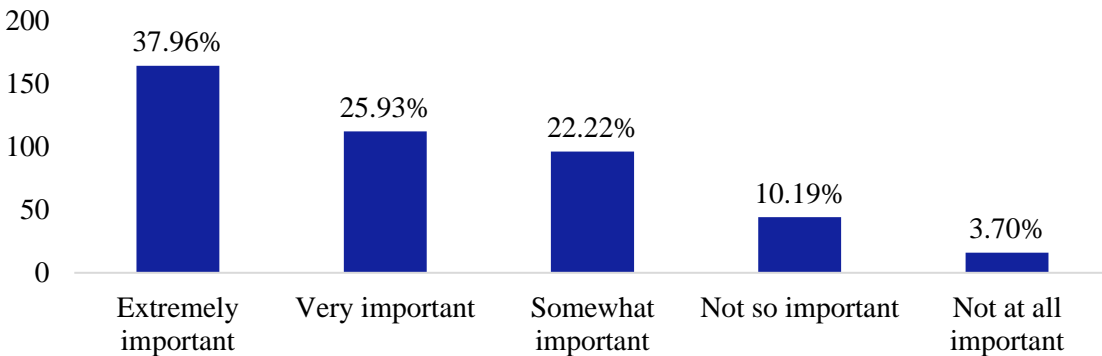


Figure 4 explains the importance of employee recognition on websites and social media platforms like LinkedIn when evaluating a company for career opportunities. Almost nineteen percent of participants did not feel this public recognition was important at all or found it not so important, but the remaining eighty-two percent of participants did feel this public recognition was important to them when evaluating a company for career opportunities.

Figure 4

The importance of employee recognition on websites and social medial platforms like LinkedIn.

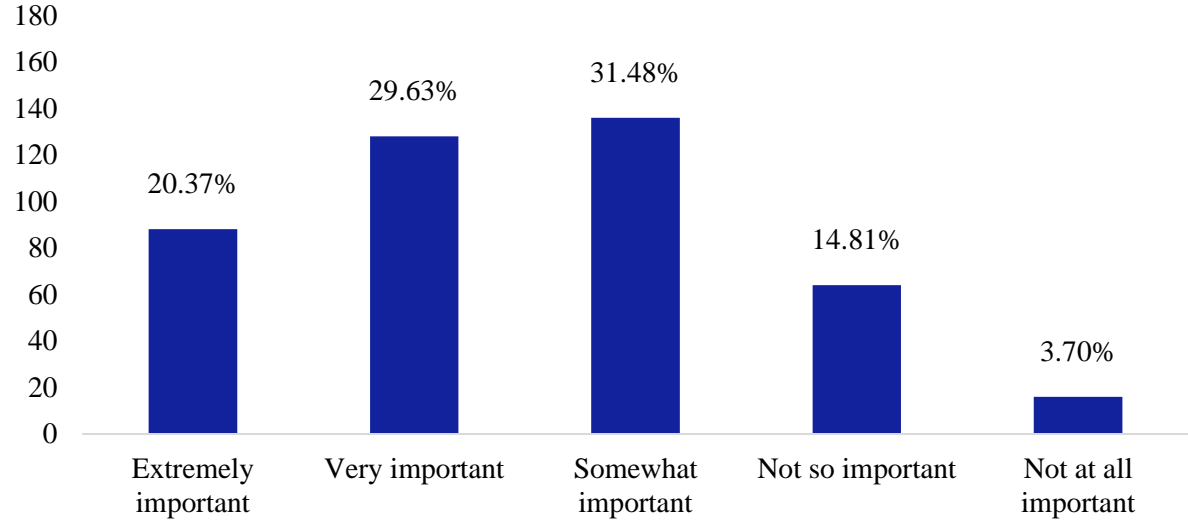
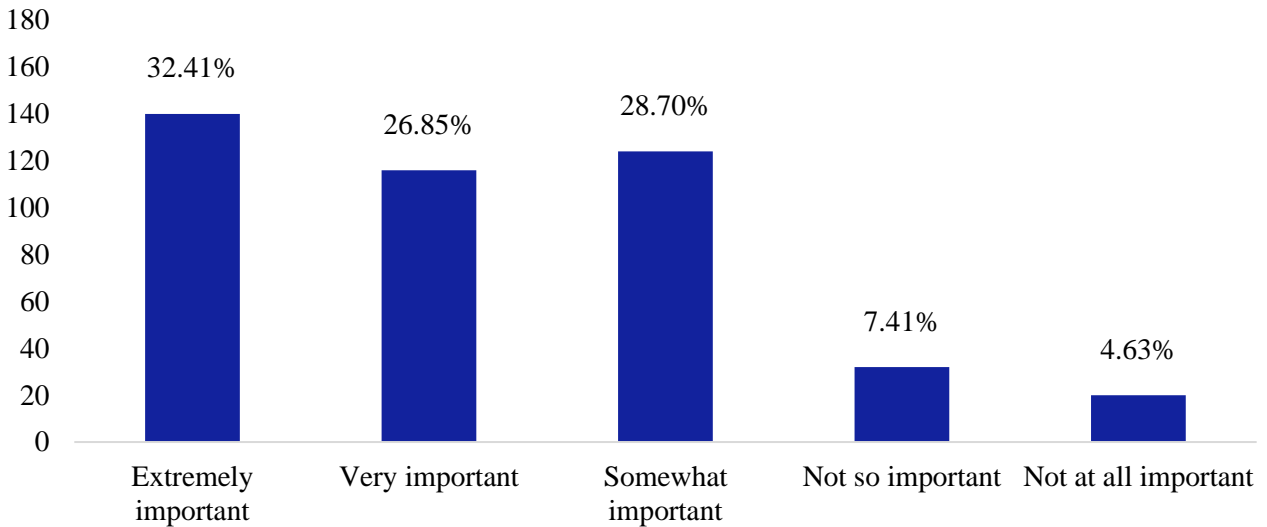


Figure 5 displays the results when participants were asked about the importance of ‘Corporate Social Responsibility’ (CSR) when evaluating a company for career opportunities. Almost sixty percent of participants found CSR to be very or extremely important to them. Thirty percent found CSR to be somewhat important, while twelve percent found CSR to be not so important or not at all important to them.

Figure 5

The importance of Corporate Social Responsibility (contributions to societal goals of a philanthropic, activist, or charitable nature by engaging in or supporting volunteering or ethically-oriented practices) to college students.



A total of 140 claims professionals participated in the retention portion of this study. The participants were random claims professionals in the United States. The data was collected using a survey, and the survey was posted on Facebook and LinkedIn. The researcher shared the survey with her network of over 2.2K followers and several colleagues also shared the survey on the researcher's behalf. Groups, hashtags, and @mentions were also utilized. A brief article about the purpose of the survey was also included in two email campaigns and contained the link to the survey. The email campaigns targeted almost 9,000 professionals in the workers' compensation industry. Lastly, the survey was posted on the researcher's blog at <https://www.ElevateTheAdjuster.org/insights>.

The claims professional demographic frequencies and percentage are shown in Table 2. Gender distribution favors females representing sixty-nine percent of the participant population. Racial minorities are much less represented when compared to whites. Regional distribution

favored the South slightly and were equally represented in the North and West. The Midwest region had the least amount of representation.

Table 1

Claims Professional Demographics (N=140)

Claims Professional Demographics	2022
Gender	
Female	68.6% (n=96)
Male	31.4% (n=44)
Ethnicity	
Minority	11.4% (n=16)
White	82.9% (n=116)
Prefer not to answer	5.7% (n=8)
Region	
North	25.7% (n=36)
Midwest	11.4% (n=16)
West	25.7% (n=36)
South	37.1% (n=52)
Years of Claims Experience	
Less than 1 year	5.7% (n=8)
2-3 years	11.4% (n=16)
3-5 years	11.4% (n=17)
6-9 years	20.0% (n=28)
10 years or more	51.4% (n=72)

Figure 6 demonstrates what level of importance a formal onboarding program was valued at for claims professionals in workers' compensation. Over ninety percent of participants felt a formal onboarding program was somewhat or extremely important. Some participants were neutral

about the topic, but none of the participants felt formal onboarding was somewhat not important or not important at all.

Figure 6

The importance of a formal onboarding program to professionals who have handled or currently handle workers' compensation claims.

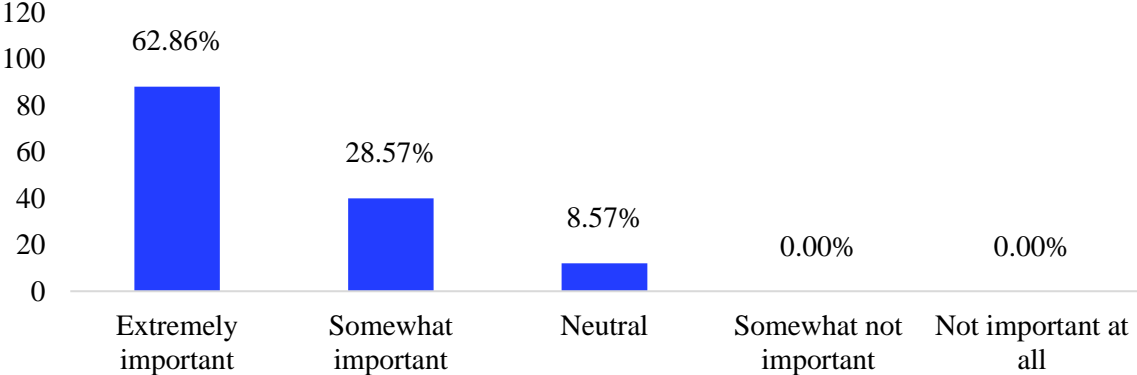


Figure 7 shows how the participants valued the importance of professional development programs. Over ninety percent of the participants indicated professional development programs were somewhat or extremely important. Less than nine percent of participants were neutral about the subject, and none felt professional development programs were not important at all.

Figure 7

The importance of professional development programs to professionals who currently handle or who have handled workers' compensation claims.

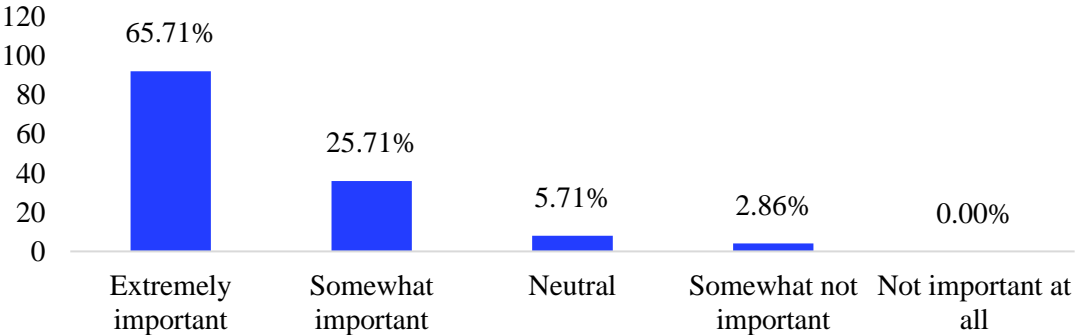


Figure 8 represents a survey question in which participants were asked, “if engaged in a professional development program, how does/did it impact your loyalty to your employer.” Fifty-one percent of participants indicated extremely loyal, and thirty-seven participants indicated somewhat loyal. Eleven percent of participants indicated a neutral stance on loyalty impacts from professional development programs. Of the 140 participants, zero percent indicated professional development programs made them less loyal or way less loyal.

Figure 8

If engaged in a professional development program, how does/did it impact a claim professional's loyalty to their employer?

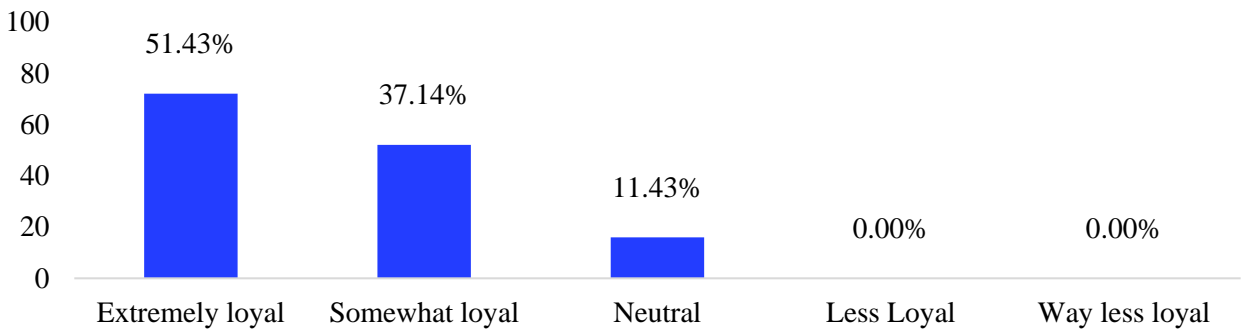
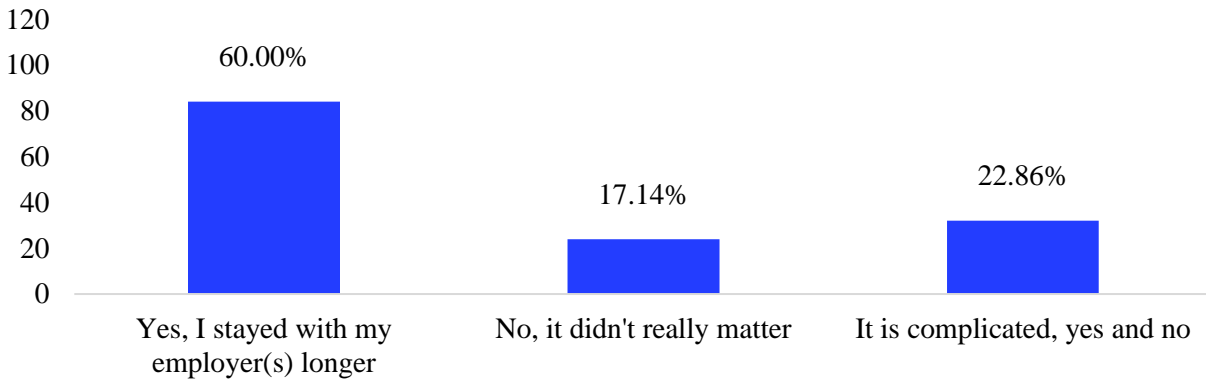


Figure 9 demonstrates how workers’ compensation professionals linked tenure with formal onboarding and professional development. Sixty percent of participants indicated they stayed with their employer(s) longer while seventeen percent felt the programs had no impact on their tenure. Twenty-three percent of the claims professionals indicated ‘yes and no’ regarding the link between tenure and these programs citing it was complicated.

Figure 9

The impact of formal onboarding and professional development programs on tenure for claims professionals.



Interpretation and Analysis

Corporate branding is the image of an organization and highlights the corporate values and its people. Kim, York, and Lim (2011) studied the impacts of branding on human resource management and found that an organization's overall brand impacts applicant attraction. Kim, York, and Lim argued that the job seeker typically sees the organization from the eyes of a consumer and, therefore, formulates perceptions based on those initial interactions (Kim, York, Lim, 2011). In this study ninety-six percent of college students said they do view a company's website to help them understand corporate culture.

This exploratory study also supports their work because almost eighty percent of college students found evaluating corporate culture to be extremely important or somewhat important. In addition, almost sixty percent of participants found corporate social responsibility to be very or extremely important to them and thirty percent found corporate social responsibility to be somewhat important,

When viewing a company's website or social media pages to evaluate corporate culture, college students may look for public recognition as eighty-two percent of college students felt public recognition was important to them when evaluating a company for career opportunities. This supports Dai's research in that purpose and meaning generate enthusiasm for the employee's contributions (Dai, 2021).

In Chapter 2, we found many organizations incorporate diversity and inclusion in their corporate culture branding efforts. Zurich and Liberty Mutual, for example (both Fortune 500 global insurers), use diversity and inclusion principles to attract talent, as evidenced on the career pages of their websites. According to the college students in this study, almost thirty-eight percent rated a company's diversity and inclusion culture as extremely important. Forty-eight percent of college students rated it very or somewhat important, and less than seven percent rated it not so important or not at all important.

Over ninety percent of claims professionals felt a formal onboarding program was somewhat or extremely important. Some participants were neutral about the topic, but none of the participants felt formal onboarding was somewhat not important or not important at all. This is consistent with Fyock's findings which show onboarding is a crucial first impression for employees and contributes to their success and speed of contributions.

Over ninety percent of claims professionals indicated professional development programs were somewhat or extremely important. Less than nine percent were neutral about the subject, and none felt professional development programs were not important at all. This finding is consistent with the works of Mehta et al. (2010) and Galleno (2021).

Claims professionals were also asked, "if engaged in a professional development program, how does/did it impact your loyalty to your employer." Of the 140 participants, zero

percent indicated professional development programs made them less loyal or way less loyal. This is also consistent with Galleno's (2021) retention themes which support professional development. In fact, in this study, fifty-one percent of participants indicated impacts indicative of extreme loyalty when engaged in professional development programs with their employer.

This study found sixty percent of claims professionals stayed with their employer(s) longer when offered formal onboarding and professional development. This supports the research of Matthews (2021) which focused on employee tenure in the finance industry who cited growth and development as expectations and a possible reason to change jobs if absent.

Summary

A total of 432 college students in the United States participated in a survey to help the workers' compensation industry understand what they find attractive when evaluating employment opportunities. Eighty percent of participants feel it is important to evaluate a company's corporate culture when seeking career opportunities. The majority of college students who participated use a company's website to help them understand this corporate culture. The categories with the majority vote for extreme importance included 'Diversity and Inclusion' and 'Corporate Social Responsibility.' The category with the majority vote for somewhat important was employee recognition on websites and social media platforms. Less than five percent of participants felt 'Diversity and Inclusion,' 'Public Employee Recognition,' 'Corporate Social Responsibility,' were not important at all when evaluating career opportunities at an organization.

A total of 140 current and/or former adjusters handling workers' compensation claims participated in the claims professional survey to help the insurance industry understand adjuster retention. The majority of participants felt formal onboarding and professional development

programs were extremely important. Zero participants felt these programs were not important at all. Professional development impacted loyalty in a positive way for almost ninety percent of participants. Finally, most participants indicated they stayed with employers longer when there were formal onboarding and professional development programs.

CHAPTER 5 – CONCLUSIONS, IMPLICATIONS, AND RECOMMENDATIONS

Introduction

The workers' compensation industry faces a talent shortage, and organizations are struggling to attract and retain claims professionals. Much of the seasoned talent has become limited as the population ages, the trend in working-age declines, and employee populations dropped due to the impacts of the Great Resignation. This talent shortage impacts many stakeholders along the workers' compensation claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives. Insufficient staffing often leads to high caseloads, which results in poor outcomes caused by delays in compensability decisions, medical treatments, and payments. The delays throughout the life of a workers' compensation claim may increase the days an injured or ill employee is out of work, stall recovery, and welcome unnecessary litigation. Ultimately, this impacts the total amount spent per claim and can derail an employer's workers' compensation program. Workers' compensation carriers and third-party administrators can maintain manageable caseloads by attracting and retaining new talent.

The purpose of this study was to explore the impact of brand awareness, onboarding training, and professional development programs when attracting and retaining new talent to the workers' compensation industry. This research allows the reader to evaluate their attraction and retention strategies and ensure they align with essential factors for college students and claims professionals today.

The following research questions guided the study's exploration:

RQ1: How important is brand awareness in evaluating company culture when college students seek employment?

RQ2: How do claims professionals value the importance of a formal onboarding training program which teaches the new hire how to set up and manage a workers' compensation claim from the first report to closure?

RQ3: Do claims professionals have higher loyalty if employers offer professional development programs?

RQ4: When reflecting on their career, do claims professionals feel their tenure is impacted by formal onboarding and professional development programs?

This study used exploratory research by survey to understand what causes a potential applicant to be attracted to an organization. In this case, the exploratory research design was used to predict if college seniors in the United States are more attracted to an organization if they review the company's website to ensure alignment with their own beliefs and values. Exploratory research using surveys was also used in this study to examine the relationship between formal onboarding and professional development programs and the claim professional's perceptions of loyalty and impacts to their tenure with an employer.

Chapter 5 begins by providing conclusions drawn from the study's research questions. The conclusions are followed by a presentation of the implications and recommendations based on the findings and results presented in Chapter 4. The first section of the recommendations provides suggestions to organizations in the workers' compensation insurance industry who wish to attract new talent. The second section of the recommendations provides suggestions to organizations who employ claims professionals and wish to retain them.

Conclusions

Research Question 1: How important is brand awareness in evaluating company culture when college students seek employment?

432 college students across the United States answered survey questions to gauge their perceptions on brand awareness. The college students varied in age, but the vast majority of the students fell in the 18-29 years and 30-44 years age category. Almost eighty percent of the participants found evaluating corporate culture to be important when seeking career opportunities. Less than 4% of respondents said they did not use a company's website to help them understand a company's culture. Diversity and Inclusion was also important to over eighty percent of the participants. The majority (57.4%) were white, 33.3% were minorities, and 9.3% preferred not to answer when asked to select an ethnicity. Lastly, less than 4% of the college students in this study identified Corporate Social Responsibility as being not important at all, compared to the remainder who indicated some level of importance.

Research Question 2: How do claims professionals value the importance of a formal onboarding training program which teaches the new hire how to set up and manage a workers' compensation claim from the first report to closure?

Of the 140 workers' compensation claims professionals that participated in this study, over ninety percent felt a formal onboarding program was somewhat or extremely important. Some participants (less than nine percent) were neutral about the topic, but none of the participants felt formal onboarding was somewhat not important or not important at all.

Research Question 3: Do claims professionals have higher loyalty if employers offer professional development programs?

When asked about the importance of professional development programs, over ninety percent of the 140 claims professionals indicated professional development programs were somewhat or extremely important. Recall from the demographics section in Chapter 4, over half of the participants had ten or more years of claims experience and twenty percent had six to nine years of claims experience. When asked, "if engaged in a professional development program, how does/did it impact your loyalty to your employer," almost ninety percent indicated a greater degree of loyalty to their employer.

Research Question 4: When reflecting on their career, do claims professionals feel their tenure is impacted by formal onboarding and professional development programs?

The claims professionals in this study were asked if formal onboarding and professional development programs impacted their tenure and sixty percent of participants said, "yes, I stayed with my employer longer." Seventeen percent felt formal onboarding and professional development programs had no impact and the remainder (23%) responded, "it is complicated, yes and no."

Implications and Recommendations

Implications

Participants of this study provided responses to survey questions to help stakeholders understand if brand awareness, formal onboarding, and professional development impact talent attraction and retention in the workers' compensation industry. These participants illuminated opportunities for changes in the practice of talent attraction and retention strategies. The first

section of the recommendations provides suggestions to organizations in the workers' compensation insurance industry who wish to attract new talent. The second section of the recommendations provides suggestions to organizations who employ claims professionals and wish to retain them.

Recommendations

The Talent Shortage and Impacts of Insufficient Staffing

The workers' compensation industry must learn to attract new talent because staffing shortages impact claim outcomes and various stakeholders. The workers' compensation industry faces a talent shortage and companies are struggling to attract and retain claims professionals. This talent shortage will continue to be an issue if the insurance industry grows as projected. The Property and Casualty segment of the insurance industry is projected to continue to grow and currently has a record number of job openings. These job openings lead to higher caseloads per adjuster and longer disability durations which directly impacts claims outcomes. And the impacts are far reaching because the talent shortage impacts many stakeholders along the claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives. As an industry, it is important to learn how to attract new talent to the industry and implement strategic initiatives to support that mission.

Talent Attraction

Attracting new talent to the workers' compensation industry involves brand awareness, the proper portrayal of corporate culture, and highlights of Corporate Social Responsibility and Diversity & Inclusion initiatives. The familiarity with an organization's products and services is taken into consideration when evaluating employment opportunities. Brand awareness is closely connected with corporate culture because corporate branding should highlight an organization's

corporate values and its people. Thus, applicants perceive an organization through the eyes of a consumer and formulate a perception of your organization based on those initial interactions.

The results of this study demonstrate almost every college student will review an organization's website to help them understand an organization's culture. If the website is done well, it should reflect the organization's core values, beliefs, and behaviors. In workers' compensation, it is important to show the applicant how your organization provides meaningful, purpose-driven work. Bringing the humanitarian side of adjusting claims to light will prove most favorable. In addition, the website should highlight the organization's outlook on diversity and inclusion. As evident in this study, diversity and inclusion was an important element when seeking career opportunities.

Although many organizations searching for new talent have launched websites, it is important for them to use their websites as a way to increase brand awareness, portray the company's corporate culture, and highlight their commitment to diversity and inclusion. This can also be accomplished through a variety of social media platforms. A combination of both strategies is preferable in addition to other traditional print and digital marketing tactics.

Retention

Workers' compensation claims professionals have a unique set of employee-retention strategies which should include formal onboarding and professional development programs. Traditional retention strategies like recognition, rewards, compensation, vacation, and work-life balance are all important, but claims professionals have additional factors such as caseloads, jurisdictions handled, client service instructions, etc., that require a different set of retention strategy considerations.

As evident from this study, formal onboarding programs are important to workers' compensation claims professionals and should teach the new hire how to set up and manage a claim from the first report of injury to claim closure. A common onboarding experience starts on the day of the employment offer and continues 24-54 weeks after the employee's start date, with the first week or two being the most training intensive. Many large carriers and TPAs offer entry-level claims professional roles. In this role, the new hire may receive organizational training for three to five days before attending a two-week "claims college." It's important to acknowledge that experienced claims professionals also require formal onboarding to help them become acclimated with an organization and their role.

In addition to onboarding, this study demonstrated claims professionals value professional development programs and feel an increased sense of loyalty when involved in such programs. These professional development programs should focus on improving performance in their current roles and prepare the claims professional for future roles within the organization. After the professional development program, a survey should be distributed to collect feedback. The feedback may be used during performance discussions, coaching sessions, and as a way to evaluate overall morale and loyalty.

Future Research

During the literature review, it was evident there was very limited academic research exploring talent attraction and retention in the workers' compensation industry. When trying to attract new talent, this study showed brand awareness plays an important role when attracting new talent. Organizations should consider collecting feedback from new hires during the onboarding process to help them gauge what attracted them to apply for employment.

During the literature review, it was also evident there was very limited academic research exploring the impacts of formal, onboarding programs for claims professionals in the workers' compensation industry. It would be helpful for claims organizations to share their new hire onboarding data with the industry to establish a set of benchmarks. Internally, organizations should collect feedback from the new hires at determined intervals (i.e. 30-60-90 days) after the employee's start date to see what was done well and to identify areas of opportunity during the onboarding process.

There was very limited academic research exploring the impacts of professional development programs for claims professionals in the workers' compensation industry when performing the literature review for this study. It would be helpful for claims organizations to share their professional development data with the industry to establish a set of benchmarks. Employers are also encouraged to survey claims professionals to see what types of professional development categories interest them the most. It would prove beneficial for organizations to secure feedback from those who have completed professional development programs internally to discover areas of excellence and opportunity.

Lastly, the workers' compensation industry should develop or grow their partnerships with schools who offer risk and insurance training and/or degrees and search for talent in untapped talent pools. For example, organizations should stop competing with each other for talent and broaden their talent pools to include individuals from other industries, those who are returning to the workforce after caring for children, veterans, retired police officers, individuals with disabilities, etc.

Summary

The workers' compensation industry is facing a talent shortage and it is imperative to learn how to attract and retain talent for the good of many stakeholders. Insufficient staffing often leads to high caseloads, which results in poor outcomes caused by delays in compensability decisions, medical treatments, and payments.

This exploratory study surveyed college students and workers' compensation claims professionals to help us understand attraction and retention strategies. The college student survey found brand awareness, corporate culture, including Corporate Social Responsibility and Diversity & Inclusion, to be important when evaluating an organization for employment opportunities.

The claims professional survey found a formal, onboarding program, which focused on how to set up a claim from the first report of injury to claim closure was an important retention strategy. The claims professional survey also found professional development programs resulted in higher employee loyalty. When combined, formal onboarding and professional development programs resulted in a longer tenure with the employer. Organizations that implement or develop the attraction and retention strategies found important in this study will have a higher likelihood of combating the talent shortage in the workers' compensation industry.

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Workers Value Meaning at Work; New Research From BetterUp Shows Just How Much They're


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Appendix A

Survey Promotion



RESEARCHING A BETTER TOMORROW

CAREER SURVEY

FOR COLLEGE STUDENTS

ESTIMATED COMPLETION TIME:
ONE MINUTE

COLLEGE STUDENTS

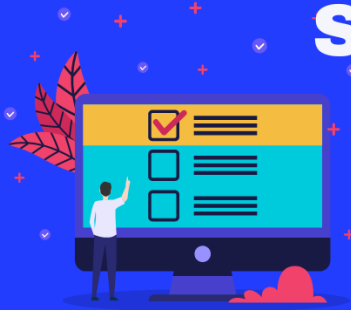
OUR INDUSTRY NEEDS

YOUR FEEDBACK

ONE MINUTE SURVEY



COLLEGE STUDENT CAREER SURVEY



ESTIMATED COMPLETION TIME - 1 MINUTE

**WORKERS' COMPENSATION
ADJUSTERS & FORMER ADJUSTERS**

OUR INDUSTRY NEEDS

YOUR FEEDBACK

ONE MINUTE SURVEY



Appendix B

Survey Email Campaigns

[ClaimsPulse](#)

June 2022 Newsletter

Issue: June 2022



Workers' Compensation Adjusters and Former Adjusters: Our Industry Needs Your Feedback!



Common Summertime Work-Related Injuries

Although the summer months are often seen as a time for relaxation, they can also be a time of increased risk for work-related injuries.

[Read More >>](#)



Written by: Nikki Jackson, CPCU, ARM, CDMS



The workers' compensation industry faces a talent shortage, and companies are struggling to attract and retain claims professionals. Much of the seasoned talent is becoming limited as the population ages and the trend in working-age declines (Osterland, 2021). The Great Resignation, which began in 2021, has also disrupted the talent pool, with a staggering 2.9% of the US population quitting their jobs (Reexamining Retention Strategies, 2021).

The talent shortage in the workers' compensation industry impacts many stakeholders along the claims journey, including the administrator, employer, injured or ill employees and their families, providers, and a host of other vendors and representatives (Barnes-Cook, 2021). Insufficient staffing often leads to high caseloads,



Better Together: Blended Transportation Programs

Have you seen an increase in the number of missed, claims-related appointments lately? If so, you are not alone. There are thousands of missed, claims-related appointments each year.

[Read More >>](#)

EVENTS



Conference
July 10 – 13, 2022
AASCIF 2022 Annual Conference



Conference
July 26 – 30, 2022
RIMS FL Chapter

which results in poor outcomes caused by delays in compensability decisions, medical treatments, and payments (Ceniceros, 2010). The delays throughout the life of a workers' compensation claim may increase the days an injured or ill employee is out of work, stall recovery, and welcome unnecessary litigation. Ultimately, this impacts the total amount spent per claim and can derail an employer's workers' compensation program. Workers' compensation carriers and third-party administrators can maintain manageable caseloads by attracting and retaining new talent. In a recent survey, employee retention, recruitment, and development were cited as the number one priority for stakeholders in 2022 (Demberger, 2022).

If you are a current or former adjuster, you can help our industry by...

[Completing this quick, one-minute survey.](#)



Conference
August 07 – 09, 2022
[ASIA | 2022 Summer Conference](#)



Conference
August 21 – 24, 2022
[WCI](#)

[Learn More](#)

[View All Events](#)



In celebration of our 30th anniversary, we tell stories of the past and are grateful for what we accomplished and proud to be where we are today. [Check out how we are celebrating our anniversary.](#)



Don't Miss Out! Nurse Case Manager Telerehabilitation Perceptions and the New Wave of Telerehabilitation Technology Webinar.



Written by: Nikki Jackson, CPCU, ARM, CDMS



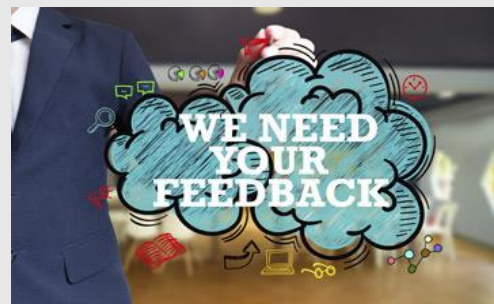
The telemedicine market is anticipated to triple in all healthcare sectors between 2022 and 2030, but the utilization in workers' compensation is being monitored closely. There are a lot of hoops to jump through as legislative actions at the state and federal



5 Valuable Reasons to Use VRI in Workers' Comp Right Now

Advancements in technology have facilitated the ability of language service providers to offer remote language interpreting services with 24/7/365 accessibility. 'Video Remote Interpreting' (VRI) platforms have proven invaluable during the pandemic and are becoming more user-friendly with higher resolution.

[Read More >>](#)



levels orchestrate telemedicine delivery and regulation. Despite these challenges, the industry is being pushed to evolve with the needs of the pandemic. For example, the state of California made headlines July 7, 2022, when regulators extended their emergency telehealth rules.

No matter the reason for telemedicine adoption, it's difficult to deny the many advantages it can bring, especially for sprain/strain injuries. But, what about more serious injuries? Well, Steve Kerschke, PT, and Karen Hux, PHD, decided to seek out the perceptions of 118 nurse case managers who worked on spinal cord injury cases (after all, these nurse case managers have a heavy influence on usage rates). They specifically asked about recommendations for telerehabilitation vs. clinic-based PT, the telerehabilitation aspects they identify as superior when considering the patient's PT needs, and the relative importance of several factors when making decisions about telerehabilitation vs clinic-based PT.

Steve Kerschke, PT, will join MTI America on July 27th, 2022, as he shares the results of their study. Spoiler alert: Not only is telerehabilitation essential in some circumstances, but it is also a great alternative to clinic-based PT in many respects. MTI's Laura Gorman, RN, will also weigh in on her perceptions based on her own experience and discussions with industry leaders in case management.

According to this study and the predictions about the growth of the telemedicine market, our industry will need to embrace technology to keep up. As such, Nikki Jackson, CPCU, ARM, CDMS, will discuss the new

Workers' Compensation Adjusters and Former Adjusters: Our Industry Needs Your Feedback!

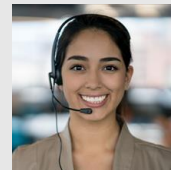
If you are a current or former adjuster, you have the opportunity to help our industry learn how to attract and retain talent by completing this quick, one-minute survey.

[Take Survey >>](#)

EVENTS



Conference
August 07 – 09,
2022
**ASIA | 2022
Summer
Conference**



Webinar
August 10, 2022
**What did you say?
Language Services
in Workers'
Compensation
Webinar**

[Register Today](#)

wave of technology-enabled solutions like 5G, telemedicine platforms, and wearables in common terms everyone can understand.

[Register Today!](#)



Webinar
August 11, 2022
**Physical Therapy
vs. Pain
Management:
Spine**

[Register Today](#)



Conference
August 21 – 24,
2022
WCI

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Appendix C

Website Link Publications

← → ↻ <https://elevatetheadjuster.org/insights>

ELEVATE THE ADJUSTER

HOME OBJECTIVES INSIG



7 July 2022 | Professional Development, Retention

Growth Mindset

The Alliance of Women in Workers' Compensation rebroadcasted their 'Growth Mindset' event from the EWC conference earlier this year today. Kendra Davies shared some of her favorite findings from Carol Dweck and provided...

[Continue Reading](#)



4 July 2022 | Attraction, Retention

Former & Current Work Comp Adjusters - Industry Insights Needed

If you are a current or former adjuster, you can help our industry learn to attract and retain talent by completing this quick survey: <https://lnkd.in/gmSUgnGA>

[Continue Reading](#)



2 July 2022 | Automation, Technology

Predictive Analytics in the P&C Industry

Predictive analytics tools collect data from a variety of internal and external sources to help us understand and predict behavior, trends, and actions. These predictive analytics tools are driven by artificial intelligence...

[Continue Reading](#)