

# INTERVIEW

with  
**Tami Unsworth**  
**Assistant Vice President**



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**Q. Tell me a little about Heffernan Insurance Brokers and its history.**

A: Heffernan was started in 1988 when our owner Mike Heffernan bought a small agency of about 15 people. In the last 29 years, we have grown to over 400 employees and are recognized as one of the top independent Insurance Brokers in California and also nationwide.

**Q: When did you begin your relationship with CAHSAH as their group purchasing vendor for workers' compensation insurance?**

A: About 20 years ago. It seemed like the right fit for both of us.

**Q: Why do you think were the key characteristics that set you apart in the selection process?**

A: We have a very niche focused approach that has allowed us to become specialized experts for different industries' insurance needs. We have always had a special industry expertise for home care, home health, hospice and healthcare staffing companies, as well an overall focus on the senior care industry. Also, when insuring the home care industry, carriers will vary depending on the size and type of the agency they are willing to insure. Since Heffernan has market expertise and access to virtually all carriers available, it allows us to work with all sizes of accounts. We can help with a home care start-up or national agency. We have the resources and ability to help all sizes and types of facilities.

**Q: Given Heffernan's expertise in the home care industry, what important information could you share with our members regarding the industry at this time?**

A: For most home care agencies, workers' compensation is the second biggest expense to the organization. Workers comp costs have fluctuated drastically over the past 11 years. What has remained consistent is that pricing is always affected by claims. As such, Home Care organizations must pay close attention to their loss control and safety programs. Heffernan can assist in this area additionally; we have claims adjustors on staff to help you if you do experience a large claim.

**Q: What movement do you see coming in the future for home care agencies work comp rates?**

A: In home care, we are beginning to see the work comp cycle start to soften again. This means a bit more carriers are interested in quoting. However; accounts under \$50,000 in premiums still have fewer carriers.

**Q: What can our CAHSAH members do in order to ensure they are keeping work comp costs as low as possible while the market tightens?**

A: There are a few things that can be done to help home care agencies keep this cost as low as possible:

- Be proactive about controlling claims.
- Be very thorough with your hiring practices to make sure each caregiver is capable of doing the essential functions of the job.
- Be very careful and thoughtful when matching caregivers with patients/clients by considering the caregivers limitations and strengths verse the patients/clients needs.
- One bad claim can really hurt a home care agency's experience modification. It is important to be proactive and involved with managing the claim when it occurs.
- Make sure your broker specializes in the industry and has access to all of the key carriers that will write your class of business.
- Lastly, make sure you broker provides value added resources and services that allow you and help you be proactive with your approach to work comp.

**Q: You mentioned value-added resources and services. What sort of resources does Heffernan offer its home care industry clients?**

A: We offer a wide variety of value added resources, such as in-house claims management specialists, each with over 15 years of experience. They can help lower reserves and in-turn lowering an agencies experience modification and ultimately their premium. We also have loss control to help with on-site assessments to implement and improve current loss control for a company. What I really like, and something that really sets us apart, is our Personalized Risk Management Center that we can offer companies to help them with a number of day to day operations from training to OSHA requirements to licensing to claims tracking, trending and prevention. It also includes a library of over 1500 resources and State and Federal Laws to make sure that the client is compliant. It is really an amazing tool.

**Q: How would you describe Heffernan's culture?**

A: Heffernan's motto is "Answer the phone and have fun" so that may tell you a little bit about the culture. Heffernan's employees enjoy working here because it is such a special culture. Its very family like environment. Actually, we have several family

members working at Heffernan. We enjoy a relaxed culture where it is not uncommon to see dogs and children playing in our office. We enjoy what we do.

**Our core values are:**

- Answer the Phone and Emails
- Have Fun
- Know your client and foster your relationships
- Do Good
- Smooth the path and be respectful
- Be humble and own it

**Tami Unsworth**

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