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Holistic Worker Health: The Bold Future of Workers' Comp

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What is Holistic Worker Health and Why Does it Matter in Workers' Compensation?

Holistic worker health is an approach to workplace safety that goes beyond preventing physical injuries. It considers the mental, emotional, and physical well-being of every employee, recognizing that these factors directly influence how injuries happen, how workers recover, and how quickly they return to their lives. For organizations operating in complex, high hazard industries, this approach is not optional. It is essential.

Why the "Whole Worker" Matters More Than Ever

For decades, workers' compensation has operated on a familiar cycle: an injury happens, treatment is authorized, benefits are paid, and the worker returns to duty. But that model treats the injury in isolation. It does not account for the real, human factors that affect healing.

The truth is, an injured worker does not exist as a collection of body parts. Research consistently shows that **psycho-social factors are among the strongest predictors of delayed recovery, extended disability, and higher medical costs.**

These factors include:

- **Fatigue and stress** that build up long before an injury occurs
- **Mental health challenges** like depression or anxiety that can slow healing
- **Substance use** that increases the risk of workplace incidents
- **Social factors** like housing security, food access, and family support

The **National Safety Council** has made holistic worker health a central focus, calling on employers to look at the full picture and take action. Their message is clear: a truly safe workplace supports the whole person, not just the task they perform.

What Holistic Worker Health Looks Like in Practice

Supporting the whole worker is not just a philosophy. It is a set of intentional actions built into every stage of the workplace experience, from hiring and onboarding through injury management and return to work.

Here is what it looks like when holistic worker health is put into action:

- **Proactive risk management** that identifies hazards before they cause harm, including ergonomic risks, fatigue related scheduling, and mental health stressors
- **Intentionally low caseloads for claims professionals** so that every injured worker receives focused, personalized attention throughout their recovery



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- **Empathetic communication from day one** because how you treat someone after an injury directly affects their willingness to engage in recovery
- **In house claims management** that ensures consistency, accountability, and a direct connection between the injured worker and the people managing their care
- **Addressing the psycho-social side of recovery** through resources like virtual home exercise programs, wellness support, and regular check ins that go beyond the medical chart

At Berkley Industrial Comp, this is the standard, not the exception. Our claims professionals are seasoned experts with decades of industry experience, and they carry significantly fewer claims than the industry average. That means more time with each injured worker, more meaningful communication, and better outcomes at every step.

The Business Case for Supporting the Whole Worker

Holistic worker health is not only the right thing to do. It is a smart business decision. When employers invest in total worker well being, the outcomes speak for themselves:

- **Faster return to work.** Workers who feel supported, mentally and physically, recover more quickly and re-engage with their roles sooner.
- **Lower overall claim costs.** Addressing psycho-social barriers early prevents claims from escalating into prolonged, high cost cases.
- **Improved retention and morale.** Employees who feel valued during their most vulnerable moments are more likely to stay loyal to their employer.
- **Stronger safety culture.** When well being is a priority, workers are more engaged in safety programs, more likely to report hazards, and more invested in looking out for their coworkers.

Organizations that get ahead of this trend will see measurable improvements in their loss performance and their workplace culture.

How Berkley Industrial Comp Supports the Whole Worker

Workers' compensation is all we do. That singular focus allows us to invest deeply in the things that matter most to injured workers and the employers who care about them.

Our approach to claims management is built on the belief that behind every claim is a person who matters. From the way we communicate with injured workers to the resources we provide throughout recovery, every touchpoint is designed to support healing, not just close a file.



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With the vast majority of claims managed directly by our internal team and a nationwide presence, we deliver consistent, high quality care no matter where your workforce operates. Our risk management services are tailored to each insured, helping identify and address the root causes of workplace injuries before they happen.

Take the Next Step Toward Whole Worker Wellbeing

Supporting holistic worker health starts with an honest look at where your organization stands today. Here are a few steps you can take right now:

- Assess your current safety program beyond compliance. Are you addressing fatigue, stress, and mental health?
- Review your claims process. Are injured workers treated as people or as file numbers?
- Talk to your workforce. Ask employees what they need to feel safe, supported, and valued on the job.
- Connect with a team that gets it. The right workers' compensation program should be built around the whole worker, not just the injury.

At Berkley Industrial Comp, we have been living that standard for over 35 years.

Ready to see what a workers' compensation program built around the whole worker looks like?

Contact us to learn more.

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