

**BEST'S REVIEW® ISSUES & ANSWERS:**

# Workers' Compensation

**Interviewed Inside:**



**Dale Hoppe**  
Nationwide E&S/S

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**Nationwide E&S/Specialty Programs**

# A Safer Future at Work

Dale Hoppe, Vice President, Workers' Compensation Programs, Nationwide E&S/S said that partnering with return-to-work experts has shown that getting an employee back to work quickly and safely is both psychologically and economically beneficial after an injury. "When innovation and safety come together, everyone wins: employees, employers, and the entire workers' comp system," he said. The following are excerpts from an interview.



**Nationwide®**

## Dale Hoppe

Vice President, Workers' Compensation Programs  
Nationwide E&S/S



"By focusing on prediction and prevention, we're building a more sustainable and resilient workers' compensation market."

Scan or click to watch an interview with Dale Hoppe.

### How are AI and insurtech solutions changing the landscape for workers' compensation now and into the future?

First and foremost, we're moving from what has traditionally been a reactive model in workers' compensation to one that's proactive. By that I mean bringing issues to light much faster so we can focus on prediction and loss prevention, instead of just mitigation after an accident has already happened. Also, AI and insurtech are changing how we view workplace safety overall—putting the worker right at the center of the ecosystem.

### Looking at the pivotal touchpoints of the workers' compensation life cycle, what new capabilities are you most excited about?

Staying on that theme of early detection, prediction is the first thing that comes to mind. We work with an MGA in the market called CompScience that uses AI to analyze workplace facilities and identify potential risks before they turn into losses. They then partner with employers to address those issues. Through that approach, they've seen a 28% reduction in workplace accidents, just from applying their AI models. Next, there's prevention. Another MGA, Kinetic, uses wearable technology—think of it like a small pager on a worker's belt. It gives real-time feedback if someone is moving improperly, like bending, reaching, or twisting the wrong way. That immediate correction helps prevent injuries before they happen. On the claims side, Kinetic is also applying AI to analyze claim notes, spot treatment patterns, and identify return-to-work opportunities. That helps minimize the disruption an injury can cause.

### What role do you see Nationwide programs playing in these developments in the workers' compensation market?

When I talk about these MGAs in the market, I also look at Nationwide's role as a carrier. We want to be known as a company that is committed to predicting and preventing loss—not just replacing or mitigating after the fact. That means investing our resources into identifying causes of loss and then working to engineer those risks out of the workplace altogether. That commitment really sits at the core of our mission. And I think that's where we can add real value, bringing together innovative partners, proven safety strategies, and the scale of a national carrier. At the end of the day, it's about keeping workers safe, helping businesses thrive and making sure the workers' compensation system is more sustainable for the future.

