Workers' Comp

Chronicling the World of Workers' Comp with Roberto Ceniceros

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Last month, workers' compensation lost one of its most talented reporters and influencers as Roberto Ceniceros announced his retirement. Roberto's career in comp spanned a quarter century during which time he chronicled the changes of the industry as a writer for *Business Insurance* and *Risk and Insurance* and also served as chairman of the National Workers' Comp and Disability Conference. We're honored to have Roberto on today's Inside Workers' Comp to talk about the industry.

Tom Kerr (TK): Roberto, thanks for joining us.

Roberto Ceniceros (RC): Sure. Glad to be here.

TK: Roberto, let's start with your history. When did you begin covering workers' comp and how did you get drawn into the industry?

RC: Well, I think like most people I didn't set out to get into the industry, it just sort of happened to me. I was a daily newspaper reporter covering crime in the Los Angeles area for a 40,000-circulation daily newspaper, *Pasadena Star?News*, and a business reporter there had gone to work for Crain Communications for one of their auto magazines and a job came open there at *Business Insurance.* And, at the time, I think *Business Insurance* was a highly, highly respected publication for risk managers. And so, I got a call. I got recruited. And, at the time, all I heard was "insurance" and I wasn't really that interested. And then, they called me again and I said, "Sure, I'll come out and talk to you." And I looked things over, and thought, "yeah, that looks like a great job."

So, I made that jump thinking it would be temporary. I was thinking maybe just a few years of doing that, and it ended up being 25 years. First 19 years at *Business Insurance*, and then about 6 years at *Risk & Insurance* magazine.

TK: When you came into the industry, had you covered workers' comp before or had any previous experience with or knowledge of the profession?

RC: No, none whatsoever. I didn't even understand it. At the time, in my job working for *Business Insurance*, I was told, "You'll be covering risk management." And I had no idea what risk management was. I had to look it up, and sort of started getting into it and workers' compensation. I think I had probably filed a claim myself. It was a med?only claim of repetitive stress from typing at a desk, but yeah, I had no clue how work comp worked or anything about it.

It just so happened that I was in the Los Angeles bureau for *Business Insurance*, and, at that time in the '90s, it was a really difficult insurance market in workers' compensation for employers. There were a lot of changes going on in the California legislation and, of course, California being such a monster-sized economy, I spent a lot of time covering workers' compensation. It just sort of worked out that way. That's where the news was and that's what I was doing.

And then eventually they came to me and said, "Hey, can you cover workers' compensation on a nationwide basis?" And so, it was one of those sort of requests where you really don't say no. And so that's kind of how it started rolling for me.

TK: So how did you become more comfortable with the topic?

RC: So, workers' compensation, because I was given that as a role, you start looking for story ideas and I just spent a lot of time looking at legislation, looking at court decisions across the country, looking at the state economies and what they were doing in relationship to workers and workers' compensation law. And, I really enjoyed that. I just completely loved that. I got a lot of enjoyment out of sort of looking at all those areas and looking at all the influences. And little by little, you learn more about it. And as you get more expertise, I think it becomes more interesting to you. And so, it just all snowballs from there.

TK: What would you consider to be the most significant change that's occurred in the industry during your career as a workers' comp journalist?

RC: Well, I think the most significant change in the industry and, workers' compensation in particular, has been the change of how medical costs have increased and, over the years became a greater expense than indemnity costs. When I started in the '90s, indemnity costs were a big deal but, eventually we all know medical costs went up.

And, so, that became a bigger and bigger part of the portion of employers and insurers expenses, so more money went into medical services, and that just really changed the industry a lot. All of a sudden you had a lot more services that people were having to pay for.

But not only did those services change, at the same time, I think employers in general were narrowing the hired employers they had. There was more pressure being put on workers' compensation managers and all departments to reduce staff and work with fewer people. And so that also sort of led to having to having to partner with more service providers to develop the services that were necessary to manage claims. So, I think that's obviously a pretty well?known thing that happened.

I think what's lesser known, and is a big thing that's interesting to me, is how the media covering the industry has shifted and changed. I started pre?internet pretty much, and at the time, it was just a few magazines that were covering workers' compensation. And then, once the internet happened, you had this proliferation of services. There were just more and more people in the world writing about workers' compensation.

There were more bloggers, there were more industry service providers. Pretty much like what you're doing, providing communication services and information for potential clients or employers and insurers.

And so, there's just this proliferation of areas, avenues, for people to get information about workers' compensation, about workers' compensation products, services, trends, that sort of thing. So I think now, a big difference is that there's just a lot more avenues for people to get information. I think that probably has some positives and negatives.

TK: Do you think that overall workers' comp has been treated fairly by the mainstream media?

RC: Treated fairly, not treated fairly … on that because they understand it, it's easy to do, and people are going to read it and or watch I think it gets ignored. I think nobody really knows about workers' comp. The media doesn't write about it that much. Occasionally they pick up stories where somebody does something crazy in fraud, and so they pick up it.

I think you're referring to the stories that came out a few years ago that kind of highlighted employees that were injured on the job, and being left behind and not really taken care of. Was that fair or not fair? Yeah, absolutely they could have found thousands more stories just like those out there. They could have spent more time talking to employers about their challenges and their issues, sort of, another part of the story. But no, I mean, obviously I think that that was accurate.

TK: Why do you think workers' comp has been mostly ignored by mainstream media? Is it just lack of general knowledge, lack of interest?

RC: Well, it's not a real sexy topic. It's a highly complex topic that's difficult to understand. I think the population in general, nobody thinks about it much unless they get injured. It's like writing about Social Security. Obviously, it's a topic that impacts a lot of people but not everybody's eager to read about it. It's not gonna sell newspapers or get a lot of attention.

TK: So, let's get back to your career here. What do you consider to be the most fulfilling beat or story you've written in your career in workers' comp.

RC: Well I started out in *Business Insurance* as a general assignment reporter, and I covered a lot of different facets of insurance and commercial insurance and risk management. There was this period where I was really interested in directors and officers coverage especially around the Enron debacle.

And so, there's been things like that but, I mean, overall it's mostly been in workers' compensation. And again, most of the years I was reporting on that, I really loved it.

But let's make sure people understand, because I don't think everybody understands this — but there's a big difference between a news story where you're just covering the facts and what happened, and then writing columns, which are more opinion pieces. I got thrown into writing columns. It wasn't something I wanted to do. I didn't want to share my opinions with people, but again it's one of those things I got asked to do and you say, "OK, you know, obviously I want to stay employed, I'll do it [laughs]."

But one of the columns I most enjoyed writing, just because of the reaction it received, was a column I wrote when Arizona was trying to pass some anti?immigrant legislation. This is going back about 15 years. It was put to the voters and it would've given police more authority to stop and question Latinos, basically.

And I wrote a column saying, hey, you know, as a professional, when I go to an insurance conference and I wear a suit, you probably think of me as a peer, a colleague, somebody that's equal to you. But on my weekends, I really love to garden. I love to design spaces and put plants and rocks in them and just make them come to life. So, I spent a lot of time at nurseries, and in Southern California, all the agricultural workers, including nurseries, are Latino day laborers or Latino laborers. And, at least twice when I was at nurseries, I got asked by customers to help them carry their sacks of manure or what have you to their cars. And so, you know, in those situations people see me, they see me in my sort of dirty Levi's and tennis shoes and baseball cap, not as a peer but, somebody that they can ask to carry their load for them. And so, I put that into a column. None of my other columns ever got a ton of reaction but I got a few on that one where people were like, "Wow. Now I understand why Latinos may have a different view of this kind of law, from other people who don't have that as a consideration." And so that was probably one of the ones that stands out in my mind more.

TK: So, what was the most challenging topic you've covered in your workers' comp career?

RC: You know, when I was at *Business Insurance*, every week we had to write stories to fill the magazine and fill the website, and it was always challenging because I think people in our industry are very smart. They're doing very smart and creative things that are complex.

And so, it was all challenging pretty much all the time. I think that's a testament to how smart people are in this industry and the difficult subjects they're dealing with. I say that in appreciation because then I appreciated trying to decipher what they were doing and put it into plain language and make it accessible to other people.

TK: In the last few years, you took on a new role as the conference chair for the National Workers' Comp and Disability Conference. Did you learn anything new about workers' comp from that experience?

RC: Yeah … that you're all way more competitive than I ever imagined [laughs]. I didn't see this so much in writing news stories, and this is a little bit behind the scenes so, you know, maybe your listeners would enjoy this. But when I wrote news stories for either *Business Insurance* or *Risk and Insurance*, if say, a service provider who provides a certain service wasn't included in a topic I was writing, occasionally I'd get phone calls from people like you, and sometimes directly from sources, "Hey, why didn't you include me in this?" And that was that. Next time I'll keep you in mind, and you just pretty much move on.

But I think with a conference what I found that was interesting, and again a bit behind the scenes, is that it's way more competitive, and maybe that's only because there are so few slots and opportunities for people to speak at during the year. There was a little more angst when people didn't get picked to speak at the conference.

TK: Interesting insight. OK, time for the good stuff now. Now that you're retired, what are you planning to do next?

RC: Well, I've always enjoyed outdoor recreation a lot. I live in this beautiful state of Idaho that just has a lot of mountains, rivers, deserts, wildlife. I'm a bit of an outdoorsman, and I've always enjoyed that, so I'm going to be spending more time with that, more time traveling.

Overall, I just kind of wanna be without a lot of plans. People are always asking, "Well, what are you gonna do next? What do you got lined up? What are your hobbies?" And I'm just trying to move away from feeling like I need to accomplish something and need to have a plan. I've been doing that for decades now. But part of what I want to do and part of why I'm leaving this industry is I don't want to do that anymore. I kind of want to leave some space open to see what kind of creativity pops up and what gets stimulated.

So, that's kind of what I'm doing. And I'm enjoying helping people out. I've got a college friend who has been ill and I'm sort of helping him get to doctor appointments and helping other friends who have similar needs. So, I'm enjoying doing some of that and you know, might do some more of that. I'm not sure.

TK: Who has been the most influential individual in your career covering workers' comp?

RC: You know there really hasn't been any one person, but I will say this for the whole industry: daily watching how business people in this industry work, how they set up goals, how they need to report results and how they need to keep things moving, organize their mindsets, how they make it all happen has just been a wonderful thing to witness and it has certainly influenced me.

TK: And, finally what sage advice would you give the industry as you wrap up your career in workers' comp?

RC: Well I hate to put myself on that kind of pedestal but I think what I've noticed, what I've been seeing is that the whole movement to take care of employees better, take care of injured employers better. The advocacy concept seems to be now that, you know, first we were talking about it, but now there seems to be results. There seems to be employers that are seeing their litigation rates decrease and it's not such a hard concept. And so, I would say to embrace that.

TK: Thanks, Roberto. And congratulations on a wonderful career and all the insights and excellent reporting you've contributed to the industry. We'll certainly miss you, but enjoy your retirement!

On the next Inside Workers' Comp, we'll explore the role champion nurses play in pharmaceutical management. Until then, thanks for listening.



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