Kinetic Insurance Retires Reflex Wearables for Workers’ Comp Policyholders

Growing MGA sharpens focus on end-to-end claims management to lower claim costs for employers in frontline industries



Adam Price, CEO of Kinetic, is retiring the Reflex wearables for frontline workers

NY, UNITED STATES, September 30, 2026 /EINPresswire.com/ -- Kinetic Insurance, the tech-first workers' compensation MGA, today announced the retirement of Reflex wearable devices from its workers’ compensation program. Reflex is no longer available to new policyholders and will be fully retired for existing policyholders by October 1, 2027. Coverage, claims service, and dividend eligibility are unaffected. The change lets Kinetic concentrate on real-time claims intelligence and the expert teams that guide every claim from injury through closure.

"Reflex showed us what data can do for frontline safety. When part of the daily routine, we saw that Reflex drove consistent reductions in sprains and strains," said Adam Price, CEO of Kinetic Insurance. "But prevention technology demands a lot from busy frontline operations. When we listened to our customers, the biggest pain point was the claim itself. They told us: 'Tell me what to do next, fight for me when a claim happens, and show me where things stand.' Claims intelligence lets us do exactly that, and the results show up in real dollars. That's been our focus for the past few years, and we’re deepening our investment in it."

Turning claims data into next steps with technology and people

For most frontline employers in parcel delivery, transportation, warehousing, and hospitality, workers' compensation is a fixed line item, and stalled claims feel like a cost of doing business. Kinetic sees it differently. Every claim generates data that mostly goes unused. Kinetic combines

that data into clear insights, so employers and Kinetic's expert teams know the next step on every claim. The goal is employers who take an active part in their claims, working alongside Kinetic and their broker. Employers who actively engage with the program see 34% lower loss ratios.

Every Kinetic workers' compensation program includes the Kinetic Dashboard at no additional cost. It brings policy data, near-real-time claims data, and return-to-work status into a single view. Behind it, AI trained on Kinetic's proprietary data monitors 80 data points per claim and surfaces the next best action, giving brokers and employers the equivalent of a senior adjuster in their pocket. Newly appointed VP of Product Matt Crum is leading the next phase of platform development, expanding Kinetic's claims management capabilities for mid-market and large commercial accounts.

Technology is only half the equation. Kinetic pairs the platform with an expert team:

• Claims managers, led by Bonnie McCaig, Director of Claims, named 2026 Claims Leader of the Year by PC360 Insurance Luminaries, actively manage every claim to prevent fraud and litigation, secure reserve reductions, and keep claims from running to their maximum.
• Policyholder success managers work hand-in-hand with employers throughout their policy so they know what to do next.
• Loss control teams build custom safety plans for the specific risks each business faces, so injury prevention stays part of every program, no devices required.

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Transition for current Reflex users

Policyholders currently using Reflex will continue to receive support through October 1, 2027. Current policyholders and their broker partners have already been notified of the change.

Organizations that access Reflex outside of a workers' compensation policy are not affected by this change.

About Kinetic Insurance
Kinetic Insurance is a workers' compensation MGA using technology to make comp a controllable cost for employers in frontline industries like parcel delivery, hospitality, wholesale & warehouse, and manufacturing. By utilizing data to create actionable steps from the moment of injury through closure, Kinetic works to reduce workplace injuries, streamline the claims process, and lower premiums for businesses. Employers who actively engage with the program see 34% lower loss ratios. Kinetic is backed by A-rated carriers.

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