



Case Study | Occupational Health & Safety: Building Materials Supplier

Resolving the Threat of Escalating Premiums and Coverage Nonrenewal

By collaborating with a building materials supplier to close fleet safety exposures, the OHS Group of NFP helped this East Coast-based client retain their insurance coverage and avoid higher premiums from their carrier.

The client's insurance carrier flagged several high-risk fleet drivers and identified gaps in their fleet safety program. The company faced escalating premiums or nonrenewal of their insurance. Immediate action was necessary to avoid their increased coverage cost or loss of coverage.

The OHS Group collaborated with the client to evaluate the program and offered actionable improvements. We conducted a thorough review of the drivers' motor vehicle records and recommended that high-risk drivers be reassigned to non-driving roles. Additionally, we trained the client on how to effectively manage these records.

NFP's OHS Group evaluated a client's fleet program and successfully addressed high-risk drivers, record management and their return-to-work policy. The result was operational stability and better premium terms.

After seeing separate procedures for the client's accident investigation program, the OHS Group assisted the client in consolidating multiple policy guidelines into a single cohesive program. This streamlined their processes and enabled faster and more effective responses when incidents occurred.

The OHS Group also developed a formal return-to-work policy following a workers' compensation absence and introduced the program to management. We educated the client on how to use the program effectively, ensuring consistent application.

Outcome

As a result of the OHS Group's interventions, the insurance carrier withdrew its non-renewal threat and offered more favorable premium terms. The quality of the company's drivers improved, leading to a decrease in auto losses. Additionally, the return-to-work program helped lead to smoother management of workers' compensation claims and overall operational stability.

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