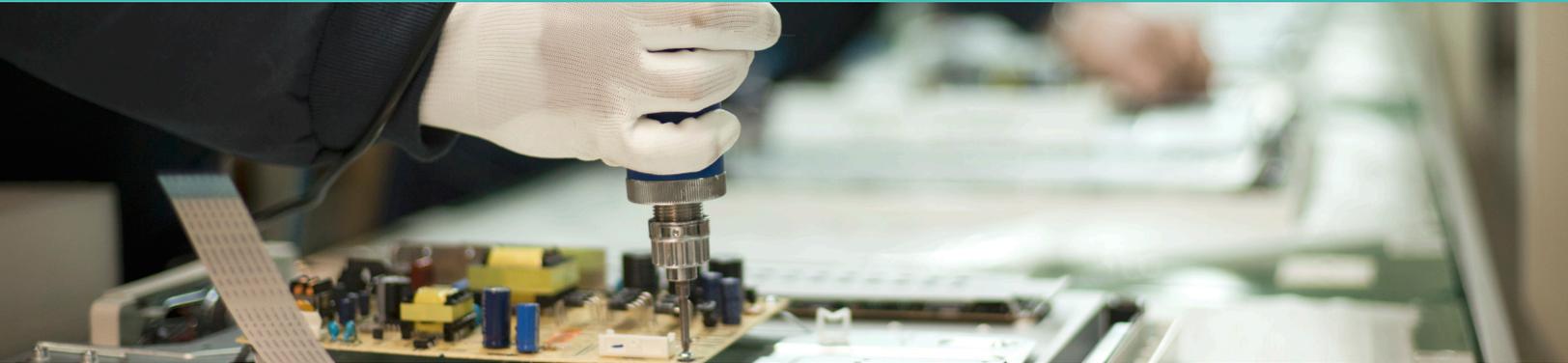




CASE STUDY - STONETRUST COMMERCIAL INSURANCE COMPANY



WORKERS' COMPENSATION CARRIER OFFERS TRAINING COURSES FREE TO POLICYHOLDERS AND THEIR EMPLOYEES VIA PURESAFETY ON DEMAND TO ACHIEVE MUTUAL GOALS OF INJURY PREVENTION AND COST CONTAINMENT.



The Stonetrust Commercial Insurance Company provides workers' compensation coverage to about 4,000

employers in Arkansas, Louisiana, Mississippi, Oklahoma and Texas. The typical Stonetrust policyholder is a small to mid-sized company that places a high priority on workplace safety. Clients include construction, wholesale, retail, manufacturing and other service-related businesses.

THE CHALLENGE

WSI wanted to improve its education and training outreach to all policyholders statewide.

THE SOLUTION

Stonetrust offers its clients free, password-protected access to online workplace health and safety training via PureSafety On Demand. The system allows users to complete or manage training from virtually any Internet-connected computer. Related training management tools include:

- 24/7 access to a comprehensive, searchable course library, including industry-leading OSHA 10-hour and 30-hour programs and continuing education suites

www.ulehssustainability.com

"There isn't a 100 percent guarantee that training will prevent an accident but it can assist employees with the information they need to help prevent them."

Ron Bowen,
Loss Prevention Manager, Stonetrust

- automated email receipts, trainee assignment/overdue notifications and certificates of completion
- detailed activity reports

"We feel it's an important, value-added service to offer PureSafety On Demand courses free to our policyholders," said Ron Bowen, Stonetrust's loss prevention manager. "Each time one of their employees accesses a course, they take that information back into their workplace and use what they learned to help them do a better job of recognizing exposures and preventing accidents and injuries. In the long run we benefit by the reduction in claims."



On its website, Stonetrust explains that it has partnered with UL to help employers more effectively manage their safety training needs. It states: *“As a Stonetrust policyholder, you will have free website access to over 600 online safety training courses that can be viewed anytime and anywhere by your employees. These courses are licensed to provide the industry-specific OSHA certifications required by contract specification.”*

Bowen finds the comprehensive course library available through PureSafety On Demand satisfies policyholders’ requirements and helps enhance other Stonetrust capabilities such as onsite consultations, case management, and fraud and loss prevention.

RESULTS

Stonetrust tracks the number and types of courses employees are taking, completion rates and test scores. The construction industry is a leading claims producer: back safety and fall protection are among popular topics.

“The system provides a lot of good information that we can analyze to better understand the needs of our policyholders,” Bowen said. “There are a lot of different types of business that use the training. The number of users has increased dramatically.”

Although it is difficult to quantify, Stonetrust believes the likelihood of reducing or eliminating workers’ compensation claims is much higher when workers receive relevant training on hazards that exist in their specific work setting.

“When you prevent an accident, it is a hard thing to measure,” Bowen said. “But when you consider the cost of one catastrophic claim that training would have helped prevent, the value is clearly evident. A single back injury claim can cost thousands of dollars.”

To look at it another way, when calculating work-related injury costs, OSHA’s Safety Pays program takes into consideration factors such as wages paid to injured workers for absences not covered by workers’ compensation, work disruption and overtime costs, and staff time spent on post-accident investigations and interventions.

While the majority of its claims are in the lower range, Stonetrust, similar to other workers’ compensation carriers, will occasionally have claims valued at more than \$100,000, a clear justification for its investment in online safety training.

www.ulehssustainability.com