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Business Case Study

Self-Insured Workers' Comp

Overview

T. BRUCE SALES, INC. is a fully-rounded heavy plate and structural fabricator. They specialize in material handling equipment and custom machine building. TBS offers many services from CNC plasma and Oxy cutting, sawing, rolling, forming, welding, CNC machining, stress relieving, blast cleaning, painting, testing, inspection, assembly, reverse engineering, to repair and rebuild services. All in one location for maximum control quality and efficiency.

Challenge

In the 2006-2007 policy year, T. Bruce Sales had reported 36 workers' compensation claims at their work site. Understanding that employee safety was critical for production, morale and engagement, T. Bruce Sales was looking for a partner to reduce workers' compensation claims and costs. Gilbert's Risk Solutions became their agent and began the process of reducing accidents.

Results

By partnering with Gilbert's Risk Solutions and SOS Consulting, a third-party safety consultant, the entire team has monthly inspections, audits, post-workplace injury interviews, and supervisor accountability and accident investigation training. From the reduction in workers' compensation and employee injury costs, the company has been able to invest in additional plant upgrades that continue to drive safety.

This case study shows the impact that Gilbert's Risk Solutions can make on a client's balance sheet by customizing a loss control program to meet specific needs and matching a client with the right TPA – or in some cases insurance company. – **Brad Mantzell, VP**

Results

2011-2013 Claim Count	70
2014-2016 Claim Count	36
Percent of Claims Reduction	49%
Reduction in Indemnity Incurred	49%
Total Incurred Reduction	34%
Average Claims Cost Reduction	43%
Average Closing of Claims Reduction	65%

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