

## CASE STUDY

# Creating a True Culture of Safety Reduces Worker's Comp Costs by 81% for Leading Spirits Retailer

## Executive Summary

High Worker's Compensation (WC) claims were eating at ABC Fine Wine & Spirits' bottom line. Engaging HUB Risk Services led to a true culture of safety across ABC's stores and warehouses that both reduced expenses and increased employee engagement and retention.

### ABC Fine Wine & Spirits

INDUSTRY: **Food & Beverage**

FAMILY-OWNED BUSINESS: **120 stores, 1600 team members; largest independent retailer of wine and spirits in Florida**

LOCATION: **Orlando, FL**

## CHALLENGE

In 2014, ABC Fine Wine & Spirits faced more than \$1M in annual WC claims, some even dating back to the 1980s. The potential liabilities had significantly outpaced the company's approach to risk management.

## SOLUTION

ABC engaged HUB, their long-standing broker, for help. HUB's Risk Services team worked with the company to provide an overall claims assessment, develop WC claims best practices, implement a transitional-duty (return to work) program, tailor new safety and equipment handling procedures, and improve their OSHA reporting.

## RESULTS

In just four years, ABC's WC costs were reduced by more than 81% annually with year-over-year improvement in losses. The greatest ROI for the company, though, came from their new-found investment in worker safety. ABC realized an immediate increase in employee morale, coupled with greater employee retention over time.

"Being in business for 80-plus years, you think you know everything about that business until you have the risk experts in the room. HUB is the first number we call now if we have an issue."

**Butch Devlin, COO,  
ABC Fine Wine  
& Spirits**

Claims  
assessment



Development of new  
safety program



**81% reduction  
in WC costs**

Talk to a HUB advisor today to learn how [Risk Services](#) can help you identify, quantify and reduce your business risk through tailored solutions, so that you can protect what matters most: your people, your property and your profitability.