

CASE STUDY

HUB Partners with Stone Restoration to Implement Formal Driver Training and Other Safety Measures that Help Reduce Insurance Costs

Executive Summary

Stone Restoration was experiencing higher-than-average workers' compensation (WC) claims and multiple "near miss" fleet vehicle collisions. Engaging HUB Risk Services led to increased safety for workers, as well as reduced claims costs and vehicle accidents.

Stone Restoration

INDUSTRY: **Construction**

FAMILY-OWNED CHAIN: **100 employees, 2 offices**

LOCATION: **North Carolina**

CHALLENGE

Stone Restoration was looking to gain a better handle on contractor safety, as they faced costly workers' compensation claims, higher auto premiums and a poor safety rating.

SOLUTION

The construction company engaged HUB, their trusted insurance broker for help. HUB's Risk Services team worked with Stone Restoration to develop and implement key safety measures including formal in-house driver training, job-site inspection processes and a formal silica and respirator program.

RESULTS

In just three years, Stone Restoration's workers' compensation claims costs were reduced by more than 60% annually and their safety rating had improved. In addition, the company is seeing a reduction in the number of fleet accidents, and decreased auto insurance rates and claims costs. The greatest ROI, however, is having a safer culture overall for workers and a better outlook on business operations.

"HUB does a great job negotiating a strategy for us in sustained growth, profitability and specifically in the type of work we do and how we do it."

**John Lambert Jr.,
President,
Stone Restoration**

Safety and coverage
assessment



Development of risk
management policies and
driver training program



**60% reduction in WC costs,
Reduction on fleet accidents,
Full Silica compliance**

At HUB International, we advise you on how to confidently identify, quantify and reduce risk through tailored solutions, so that you can protect what matters most: your people, your property, and your profitability.