Case Study

Safety Reports by AlignOps Enables Starkweather & Shepley Insurance Brokerage to Mitigate Dozens of Regulatory Actions for Clients Annually

+ SAFETY REPORTS
by AlignOps

Overview

Founded in 1879, Starkweather & Shepley Insurance Brokerage offers a full range of commercial insurance and risk management solutions for both individuals and companies. A Business Insurance Top 100 brokerage, the company has offices throughout Rhode Island, Massachusetts, Connecticut, and Florida.

Jonathan Cuneo, Loss Control Specialist at Starkweather & Shepley, started his career in safety at his family's company before overseeing health and safety for transportation operations at Shell Canada. Upon returning to Massachusetts, he worked as director of health and safety for a large construction company prior to joining Starkweather & Shepley in 2018.

At Starkweather & Shepley, Jonathan manages a safety and risk management division. His four-person team spends about 60% of its time on free loss-control visits that help their clients improve safety in targeted areas requested by their insurance carriers. The division also offers fee-based safety consulting for clients where they function as in-house safety officers and perform daily or weekly inspections at job sites.

Challenge #1: Creating an Internal Safety & Risk Management Division

When Jonathan joined Starkweather & Shepley, the company did not have an existing risk and safety function. As part of establishing the division, Jonathan was tasked with selecting tools that would minimize time spent creating reports while producing professional-looking output because "in this role, it's all about presentation to the client." While initially a cost center, the division was created with the objective of eventually becoming financially self-supporting.

Challenge #2: Improving Safety by Providing Timely Data to Key Stakeholders

Jonathan's new team was expected to implement tools and processes that would enable it to provide accurate safety data to stakeholders upon request including: clients companies, who use it to determine where their safety program has improved and identify areas for additional focus; in-house producers, who use the data for leverage when renewing and renegotiating client premiums; insurance carriers, who request data as proof that clients have taken corrective action; and regulatory agencies, who can use the data as proof of compliance or completed corrective action for potential areas of concern.

Challenge #3: Facilitating Customer Retention

From a business perspective, the purpose of Jonathan's division is to help Starkweather & Shepley retain as many commercial insurance clients as possible. For example, on the loss control side of the house, the team works with companies in danger of being dropped by their carriers to address areas of concern by identifying and overseeing implementation of appropriate corrective actions. Says Jonathan, "If we can renew the account, it saves our company headaches."

Solution: Customized, Actionable Data that Reduces Risk of Loss

When Jonathan arrived at Starkweather & Shepley he was already familiar with Safety Reports since he had used it for five years at his last company. Compared to other safety apps he had tried, he knew Safety Reports was easier to use and produced a cleaner, more professional inspection report.

Jonathan's team at Starkweather & Shepley currently uses all seven Safety Reports modules for both loss control and safety consulting functions. As Safety Reports has launched new functionality, such as the Training app, Starkweather's safety team switched from other programs because of Safety Reports' customizability and high level of support.

"Everyone uses Safety Reports every day, no matter which side of the house," said Jonathan. All training classes, JSAs, and incidents the Starkweather & Shepley team responds to are documented in Safety Reports for both loss control and consulting clients. This information plus trend data are shared with carriers upon request.

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Consulting clients have their own Safety Reports accounts with dashboards connected into Starkweather & Shepley where they can view historical trends and key data. While designated client personnel like site supervisors and foremen can access that dashboard along with other apps like Observations, JSAs, or Incidents, only Starkweather & Shepley's team uses the Inspections app. For their part, loss control clients do not have personalized dashboards and may not have separate Safety Reports accounts. Instead, the Starkweather & Shepley team runs standard reports for them and emails them to loss control clients.

Documented Compliance for Regulators to Get Citations Dropped or Negotiated Down

Jonathan and his team leveraged Safety Reports data to help negotiate 75 DOT and OSHA citations in 2023 and are on track for more than 120 negotiations in 2024. When interacting with compliance officers, Safety Reports can get fines dropped or cases closed because "if we say we did it, we're going to be able to show them documented proof in seconds on site."

For example, inspection reports can prove that a client has previously identified and dealt with a potential safety violation. Training records for specific employees can show that they have received required training on topics like fall protection. Additional items like JSAs, time-stamped photos, and records of completed corrective actions may also serve as proof that Starkweather & Shepley clients have taken the action they said they have, further helping to mitigate potential regulatory action.

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Additionally, the Forms app can be used to create templates to document when subcontractors have been temporarily terminated from a work site. A paper trail showing previous terminations can help get violations passed on to a subcontractor instead of the general contractor.

Customized Inspections and Reporting

According to Jonathan, one of the most notable features of Safety Reports was its level of customization: "We do a lot of unique things here that a standard app isn't going to have a checklist for. I can shoot an email off, somebody sends me a checklist in a couple of weeks, and it's good to go. You don't get that in a lot of other apps."

Jonathan also worked with Safety Reports to create customized dashboards for several consulting clients. The custom dashboard build was a seamless process with the Safety Reports team. These dashboards help drive retention on the consulting side, since once customers use them, they don't want to lose them.

Real-Time Trend Data

The individualized client dashboards enable Jonathan to identify developing negative trends, such as an uptick in PPE violations, and address them with his team and the customer in real time. Starkweather & Shepley producers also leverage Safety Reports customer trend data in areas like training and site visits to negotiate better rates or get renewals when they are having issues with an underwriter.

Explained Jonathan, "We're in a hard insurance market, and carriers are looking for any reason to drop a client. If we can prove we've already addressed their concerns, it's huge for the producer to have that ammunition."

Streamlined Communication

Jonathan appreciates how he can track his team's activity and inspection results by logging into Safety Reports without having to bother them in the field. Similarly, when a client calls with questions or concerns, he can easily see what is going on with the account.

Safety Reports streamlines and documents client communication by automatically copying key contacts on daily inspection reports. If the report includes a violation pertaining to a subcontractor, the issue can be assigned to that subcontractor, and they will receive a copy as well. From a management perspective, when meeting with clients, Safety Reports lets Jonathan easily pull up their dashboard and identify areas where they are performing well as those in need of additional focus.

Intuitive, Easy-to-Use Interface

Jonathan and his team like that Safety Reports is user friendly and easy to learn. In particular, Safety Reports' Inspections module simplifies the site visit process by providing regulatory guidelines and interpretations to supplement the inspector's knowledge unlike other options that make inspectors do the legwork themselves.

Matthew Leonard, a Loss Control/Safety Specialist on the team, spends much of his time conducting inspections for consulting clients. He says that the Inspections app allows him to spend more time performing the inspection, instead of creating a report, which is uncommon in his experience.

Safety Reports also makes it simple for the Starkweather & Shepley team to train client personnel to use the apps. For example, a client implementing the Observations module is requiring foremen to document five observations weekly. The app is so intuitive, Jonathan says, that "we just taught a 65-year-old superintendent who barely can type a phone number in his phone how to use it."

The Future: Continued Division Growth Supported by Safety Reports

Since its inception six years ago, Starkweather & Shepley's safety and risk management division has grown from a cost center to a division that generates a profit of almost half a million dollars annually. In the future, the team plans to continue fine tuning their service

offerings by expanding customized dashboards to additional clients. As part of that effort, Jonathan plans to keep on top of Safety Reports enhancements so that they can find the best way to leverage new functionality.

Jonathan advises other insurance companies trying to grow their in-house safety teams, "If you're going to try to do what we're doing, I can honestly tell you that I don't know where we would be without Safety Reports."

Conclusion

Safety Reports has played an important part in helping Garrison Reekers develop a comprehensive safety program for Tama County, Iowa. As a result, the county has been able to digitize both safety inspections and the ensuing reports, allowing county employees to easily reference applicable codes and quickly take corrective action when necessary. Going forward, Tama County's safety director plans to leverage Safety Reports' observation and scan capabilities to further enhance their safety efforts.

To learn more about Safety Reports, request a demo today and discover how you can upgrade your safety inspections.

About Safety Reports

Safety Reports offers a suite of safety software tools that will empower your workers to improve safety performance and be more engaged in the safety process. Our analytics and dashboards provide visibility that will increase safety, quality, and production across your organization.

Our solutions include: Inspections, Training, JSAs, Observations, Incidents, Scan, and Forms apps, providing you a truly paperless, digitized platform that improves safety performance.

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