



**Kuhl Insurance**<sup>SM</sup>  
Protect | Advocate | Serve

## KUHL CASE STUDY

Martin Equipment serves the worldwide construction equipment market as an authorized John Deere Industrial dealership. Today, more than 170 employees in nine locations remain dedicated to their customers' success offering a variety of equipment and parts, and legendary support in the service area.

### **CHALLENGE:**

During a growth phase in employees and hours worked, Martin Equipment found their workers' compensation claims growing. Their experience modification rate crept upward during this time and leadership recognized the need to renew focus on employee safety.

### **ACTION PLAN:**

Using the STEP<sup>5</sup> Risk Management Process, Kuhl Insurance<sup>SM</sup> met with managers to provide training on how the workers' comp experience mod is measured and engaged them in building the framework of a more effective safety program.

### **IMPLEMENTATION:**

Martin Equipment understands the impact of a good safety program and what it means to the bottom line. They utilized the STEP<sup>5</sup> Risk Management Process to organize their ideas and efforts. The process helped them identify the need to hire a full-time safety manager to help sustain their gains. Kuhl Insurance helped implement monthly safety education and distributed safety awareness posters throughout all plant locations. Kuhl Insurance works with Martin Equipment to set specific goals and continues to track performance on a monthly basis to measure success.

### **RESULTS:**

Martin Equipment experienced a steady decline in workers' compensation claims and reversed the undesirable mod rate trend.

### **IMPACT:**

"Kuhl Insurance's STEP<sup>5</sup> Risk Management Process helped us enhance and improve our safety culture. Since we began working with them, we've watched the workers' comp claims frequency, severity and expense drop year after year."



**DeLene Bane, General Operations Manager,  
Martin Equipment of IL, Inc.**

