



Proactive Approaches to Managing Risk

Loss Control - Case Study



In the early 90's, a dry concrete mix manufacturer with multiple U.S. locations was experiencing high losses in terms of workers compensation and auto liability. Moreover, lack of training, monitoring and supervision resulted in numerous fines from OSHA, FMCSA, and other related governmental entities. All of which were severely hampering their long-term strategic growth.

McCart's Loss Control & Safety Specialists began an extensive audit and needs analysis consisting of studying loss runs, researched the nature of violations resulting in imposed fines, conducted physical plant inspections and interviewed the company's management teams and plant/fleet managers. A lack of standardization at all locations in safety and fleet management was the main culprit.

McCart Loss Control & Safety Specialists first designed Standard Operating Procedures for all facets of operations: manufacturing, warehouse, and fleet. Part of the standardization was to incorporate site-specific regular training and inspections through the development of monthly manuals to be used by site management.

The next step was to perform a national audit & training program, consisting of McCart specialists traveling to each facility annually. In addition to these comprehensive compliance audits, McCart provided employee and management training to enhance safety awareness. This audit & training system has served beneficial to manage risk exposures and to minimize regulatory fines.

Since the inception of this program, McCart has continually maintained and improved upon this process. This client has grown from 26 plants in 1994 to over 76 locations. As well, the client experienced more than 600% growth times in terms of sales and payroll. In 1994 the client incurred 7% of payroll for WC incurred losses. Today they incur less than 1.2% of payroll.

The McCart Group has allowed our client to focus its energies on Profits and Growth, rather than on the day to day risk management.

For more information,
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