



CASE STUDY - WORKFORCE SAFETY & INSURANCE



NORTH DAKOTA WORKERS' COMPENSATION CARRIER OFFERS POLICYHOLDERS, EMPLOYEES FREE ONLINE ACCESS TO TRAINING COURSES TO REDUCE INJURIES AND PREMIUM COSTS.



Workforce Safety & Insurance (WSI) insures approximately 23,800 employers who collectively cover 370,000 workers in North Dakota.

About 62 percent of its accounts

are small businesses with limited employee education and training resources. A 2012 UL Workplace Health and Safety Customer Achievement Award winner, WSI's vision is "a safe, secure and healthy workforce."

THE CHALLENGE

WSI wanted to improve its education and training outreach to all policyholders statewide.

THE SOLUTION

In 2006, WSI received state funding to develop a learning management system and other health and safety initiatives.

WSI "puts safety to work" by offering education and training, loss control consultations, incentive programs and safety grants to employers. As part of these efforts, it entered into an agreement with UL in 2007 to provide training content for its learning management system.

Today, covered employers have access to more than 300 online courses in UL Workplace Health and Safety's library. They can easily upload

"Our goal is to ensure that each employee leaves at the end of the workday in the same condition in which he or she arrived."

Jane Wick,
Loss Control Supervisor, WSI

users and assign relevant courses, while learners can access their assignments at any time.

"We are committed to helping employers and employees recognize and correct safety hazards so workplace injuries can be prevented," said Jane Wick, loss control and special programs supervisor. *"It also is a goal of WSI to partner with employers and employees to help prevent the hardships associated with workplace injuries on workers and their families."*

WSI offers policyholders multiple options:

- **Menu items:** To qualify for a discount, employers may apply a safety menu item requiring a certain percentage of their workforce to take a minimum of one safety course per quarter.
- **Safe driver:** Ten courses are identified to meet the training component of WSI's Safe Driver program. All authorized drivers (those who

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operate a company or personal vehicle on at least a monthly basis) must complete the entire drivers' series in order for their employer to receive a discount.

- **Stand-alone:** Employers may utilize the learning management system by uploading users and assigning courses on an as-needed basis.
- **Safety learner:** This option is available to safety directors and coordinators who would like to expand their personal safety knowledge.

RESULTS

In 2012, more than 27,000 courses were successfully completed, saving employers approximately \$3.6 million in training costs. The most frequently accessed courses feature public health- and safety-related topics such as fire prevention, bloodborne pathogens training, extreme driving conditions, hazard communication, walking/working surfaces and general safety orientation.

As a result, work-related injury and illness rates have declined. Since implementing the system, WSI has realized a .723 improvement in its experience modification factor and reduced workers' compensation premium charges by 72.3 percent for policyholders, who have a lot of good things to say about the benefits. Here are some examples:

- *"State-of-the-art safety training without any cost to employers is a huge plus for any business."*
- *"This system has provided accountability for our staff to complete training in a timely manner."*
- *"As a company with multiple locations and 750 users, training classes are easy to organize and the system ensures all employees receive the same consistent safety training message."*
- *"I trust the information to be accurate and up to date. As the safety coordinator, employees have told me they find it easy to follow and have learned a lot!"*
- *"Occasionally members of our installation crew are exposed to RF waves because of different types of towers on top of water tanks (radio, cell phone, etc.). I assigned the radio frequency hazard training course and got this note from a crew member: 'Really informative online course concerning RFs. It eased a lot of my worries.'"*

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- *"With the interactive program, we believe our employees learn and retain more than with just videos. We have had fewer accidents and near misses since starting the program."*