

# Spotlight<sup>on</sup> Success



## Durable Goods Manufacturer CUSTOM WINDOWS + DOORS

This mid-size client located in the northeastern United States has manufactured custom steel and bronze windows and doors for more than 100 years. It has nearly 300 employees with residential and commercial clients, including national historic landmarks, located throughout the country. Custom jobs with exacting standards are this client's specialty and it takes great pride in delivering a perfect product every time.

### CHALLENGE

The client was experiencing injury incidents more frequently than its industry peers. Nearly 30% were categorized as "struck by flying objects" or "miscellaneous foreign matter in the eye." At the same time, they were experiencing higher severity in their major loss area, "lifting/moving heavy frames and doors." The client needed PMA's help uncovering the causes, reducing risk, and developing risk control measures for long-term safety improvements without sacrificing production.

### PARTNERSHIP RESULTS

PMA's local risk control team assessed the client's incident investigation measures, return to work (RTW) program, and higher frequency and severity production areas. PMA provided recommendations for improvement, including:

- Comprehensive incident investigation measures with documented interviews
- Mandatory post-accident drug testing
- Safety Awareness Awards program with recognition for no recordable injuries over established periods of time as well as no safety violations (i.e., wearing safety glasses/face shields)
- Adjustable ergonomic workstations and training in "team lift" techniques
- Modified duty job opportunities for greater RTW success

PMA partnered with the client to implement these recommendations and the client showed significant reductions in eye injury frequency and heavy lifting injury severity.

*Over the last three policy years, overall non-\$0 claim frequency for all PMA clients in the DGM industry improved by 12% — while this client improved by 42% during the same period*



Employees are also earning recognition for safer work practices, and when injuries do occur, they are utilizing modified duty positions to return to work sooner. The client now has a positive safety culture that all employees are proud of.

Overall Non-\$0  
Claim Frequency

PY1

PY3

**42% Lower**

- In Policy Year 1 (PY1), this client's overall non-\$0 claim frequency was 8% higher than other PMA clients in the industry.
- By Policy Year 3 (PY3), this client's overall non-\$0 claim frequency improved by 42%.
- During the same time, the Bureau of Labor Statistics (BLS) reported a 2% increase in overall non-\$0 claim frequency for the industry.

Lost-Time Claim  
Frequency

PY1

PY3

**17% Lower**

From policy year one to three, this client's lost-time claim frequency per million dollars in payroll dropped 17%.

### About PMA Companies' Durable Goods Manufacturing Solutions

PMA Companies opened in 1915 to meet the workers' compensation needs of manufacturers. Today, our focus on Durable Goods Manufacturing involves a deep understanding of your unique exposures, and how claims frequency and severity can impact your employees, cost of goods sold, and overall operations. We use this knowledge to collaborate with you to mitigate these risks and develop the right workers' compensation solutions to protect your business and your workers. Our solutions foster what we have identified as the top attributes of our safest and most successful DGM clients. Our DGM team takes a facility-wide environmental and cultural perspective in assessing your organization's risk management program and benchmarking it against our top-performing clients within your industry. We can then collaborate with you to develop and implement a program that targets any areas where improvement is desired.

### About PMA Companies

With over 100 years of experience, we are a trusted leader and recognized expert in commercial risk management insurance solutions and services. We specialize in workers' compensation and holistic TPA services. With a relentless focus on clients, we work with them to jointly tackle the risk management challenges that impact their total cost of risk and business results. Our service-driven culture is one of accountability, teamwork, and performance—so every day, every employee is working hard on behalf of our clients. PMA Companies includes PMA Insurance Group, PMA Management Corp., and PMA Management Corp. of New England. Headquartered in Blue Bell, Pennsylvania, PMA Companies is part of the Old Republic General Insurance Group ([www.oldrepublicinsurancegroup.com](http://www.oldrepublicinsurancegroup.com)), the largest business segment within the Old Republic International Corporation (NYSE: ORI), one of the nation's 50 largest publicly held insurance organizations.

