Workplace Safety
ACADEMY



ID 10879387 © Cammeraydave | Dreamstime.com

Partnering with Your Insurance Carrier to Strengthen Your Safety Program

Approaching the relationship with one's insurance carrier correctly is a driver for continuous improvement

by Kevin Kolhonen

Key Highlights

- Use loss data to identify operational risk patterns and target specific areas for safety improvements.
- Collaborate with insurance carriers through site visits and data sharing to uncover hidden hazards and reinforce safety practices.
- Manage EMR and OSHA metrics proactively by reviewing multi-year trends and setting measurable improvement goals.
- Incorporate industry best practices such as supervisor training and structured pre-task planning to reduce losses.
- Maintain open, ongoing communication with carriers to support claim resolution, operational adjustments, and safety culture development.

As safety professionals, our role extends far beyond regulatory compliance. We are responsible for protecting our workforce, strengthening operational performance, and ensuring the long-term stability of our organization. One of the most strategic and often underutilized relationships we have is with our insurance carrier. When approached correctly, that relationship becomes a powerful

Workplace Safety ACADEMY

How Proper Recordkeeping Ensures Contractor Success and Compliance

driver of continuous improvement rather than simply a transactional necessity at renewal time.

Turning Loss Data into a Strategic Tool

Every claim provides valuable insight into operational risk. Reviewing loss runs with intention allows us to identify patterns in frequency, severity, injury types, and cost drivers. Instead of focusing solely on total claim dollars, we should be analyzing trends: Are specific tasks contributing to recurring injuries? Are new employees disproportionately represented in incidents? Are certain project types generating higher-severity claims?

Carriers often have access to benchmarking data across similar companies and can compare our performance against broader industry trends, including those tracked by the Occupational Safety and Health Administration. That perspective helps us determine whether we are leading, average, or lagging within our peer group. When we use that data proactively, we can target training, refine job hazard analyses, and justify operational changes that directly reduce risk.

Managing EMR and OSHA Performance Metrics

Our Experience Modification Rate (EMR) is not just an insurance calculation, but rather a financial and competitive indicator. A rising EMR can affect bid eligibility, profitability, and reputation. Partnering with our carrier to review multi-year trends, open reserves, and claim closure timelines ensures that we are actively managing what impacts that number.

At the same time, reviewing OSHA-related performance metrics such as TRIR and DART rates allows us to benchmark ourselves against industry averages. These discussions should not happen once per year. They should be part of an ongoing performance review process where we evaluate progress, identify contributing factors, and establish measurable improvement goals. A best-in-class safety program treats these metrics as management tools, not reporting obligations.

The Value of In-Person Site Walks

Data tells part of the story, but field engagement completes it. Inviting carrier loss control representatives to conduct in-person site walks provides an objective, experienced set of eyes on our operations. These visits should be collaborative, not defensive. Walking jobsites together, discussing high-risk tasks, and reviewing controls often uncover improvement opportunities that internal teams may overlook.

These interactions also demonstrate leadership engagement and a willingness to improve. From an underwriting standpoint, that level of transparency builds confidence. From a safety standpoint, it reinforces accountability and ensures recommendations translate into corrective action.

Applying Industry Best Practices

Insurance carriers work with a wide range of contractors and organizations, giving them unique visibility into what programs consistently reduce losses. Whether it is supervisor safety leadership training, formalized return-to-work programs, or structured pre-task planning, carriers can often provide insight into proven approaches.

As safety leaders, we should actively seek out those insights and compare them to our current practices. Becoming “best in class” is not about having the lowest incident rate in a single year. It is about sustained performance, strong leadership involvement, disciplined claim management, and a culture where hazard identification is proactive rather than reactive.

Maintaining Open Communication

The strongest carrier relationships are built on consistent communication. Quarterly claim reviews, discussions about operational changes, and early notification of serious incidents allow for faster intervention and better outcomes. When carriers understand how our business operates, they can more effectively support claim resolution, reserve evaluation, and renewal stability.

Open dialogue also ensures that lessons learned from incidents are integrated into training and prevention strategies. Communication keeps safety efforts aligned with financial and risk management objectives.

A Strategic Partnership

When we treat our insurance carrier as a strategic partner, we gain access to data, expertise, and perspectives that strengthen every aspect of our safety program. Through thoughtful loss analysis, proactive EMR management, in-person collaboration, and continuous communication, we position our organization not just to reduce claims but to build a resilient, performance-driven safety culture.

Workplace Safety
ACADEMY

Partnering with Your Insurance Carrier to Strengthen Your Safety Program

From a safety professional's standpoint, that partnership is not optional. It is essential to become truly high-performing.

Kevin Kolhonen is an experienced safety professional with a demonstrated history of working in the insurance/safety fields with specialization in the energy, construction, and transportation sectors. Currently, he is the health and safety manager at JM Electrical, a specialized electrical contractor in Greater Boston. As safety manager, Kolhonen is responsible for wide-ranging assignments, including the implementation, management, and maintenance of the company's safety policies, procedures, compliance plans, and improvement initiatives. He also monitors industry regulations, visits construction sites to ensure the safety of the JME team, and establishes communications with field supervisors and field staff among other stakeholders. A graduate of Salem State University, Kolhonen brings significant experience in employee health and safety, loss prevention, and risk management to his role at JME. You can reach Kevin Kolhonen at kkolhonen@jmelectrical.com and learn more about JM Electrical at www.jmelectrical.com.