

SUCCESS STORY**Risk management case study**

MedEx significantly improves loss ratio through focus on safety and risk management

The challenge

Medical Express Ambulance Service, Inc. (MedEx) is a premier ambulance transportation provider for the Chicagoland area. Due to the manual lifting and physical exertion required of employees, MedEx worked together with Marsh McLennan Agency (MMA) to enhance their risk management tools and safety programs.

The solution

MedEx and MMA's safety team worked together to establish a safe patient handling program, along with a corporate safety committee. Once running, the committee incorporated training that focused on proper lifting, ergonomics, equipment usage, and safe driving to minimize risk when out in the field. MedEx, alongside MMA, also enhanced their pre-employment wellness screening procedures and use of physical exams.

Together, MMA's Claims Advocacy Team and MedEx formalized an early return-to-work program to accommodate employees with work restrictions. Quarterly claim reviews were conducted with the workers' compensation carrier to close claims faster and identify possible fraudulent claims. MedEx doubled down on their safety training and education by adding a dedicated training room to simulate workplace scenarios. Monthly, all employees gather in the training room for workplace safety tips.

MedEx even purchased new vehicles that include safety monitoring devices to measure the acceleration rate, hard stops, sharp turns, and mobile device usage. The group also increased their accident investigation procedures to include vehicle data.

The result

Over eight years, MedEx improved their loss ratio by 94% and Experience Modification Rating by 54%, as well as decreased workers' compensation premiums by 44% (even with a 4% increase in payroll).

**An Experience Modification Rating is a factor used to adjust annual workers' compensation premium based on previous loss experience. It provides a benchmark against similar organizations.*

Your future is limitless.SM**Client profile**

Health care

94%

loss ratio improvement

44%

decrease in workers' compensation premium

54%

improvement in their Experience Modification Rating (EMR)

Learn how MMA's risk management advisors can help you obtain measurable results.

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