

STEP® for Safety as Your Business Partner

We look upon a business relationship as a partnership. Our success is contingent upon the success of STEP® in your organization: when STEP® is successful in improving your workplace safety and loss costs, we are successful.

STEP® is generally designed for one-year cycles with changes and updates made on an annual basis. We can also work with you to make adjustments to the program at any time. As working conditions and environmental factors change, your STEP® consultant can help you make sure STEP continues to meet your needs and to help your company achieve the desired results.



In STEP® With BISYS Workers' Compensation Services

We are professionals in employee behavior modification that improves corporate financial performance. The STEP® for Safety Team consults with our insurance experts in BISYS Workers Compensation Services to identify risk reduction and safety tactics that are most effective - and most impactful to your risk evaluation.

We specialize in reducing workers' compensation costs by implementing claim reduction processes focusing on the safe behavior of employees.

We provide services to companies committed to employee safety, morale, and profit.

About Us

BISYS Workers' Compensation Services is part of BISYS Specialty Programs, a division of BISYS Commercial Insurance Services, Inc.

We are a leading provider of workers' compensation solutions and are one of the nation's largest distributors of commercial property and casualty insurance products and services. We work exclusively through insurance agents and brokers to provide insurance solutions for commercial operations. STEP for Safety works directly with member companies, as well as in conjunction with insurance agents, to help companies better manage their risks and insurance costs.

Getting Started with STEP®

If you are ready to reduce claim frequency and actively involve your employees in safety awareness and risk reduction, call us now.

CONTACT US TODAY

Call
800.965.7457

Email
STEPforSafety@bisys.com

Or Online
www.STEPforSafety.com



STEP is a division of BISYS Commercial Insurance Services, Inc.



Safety First

Improved safety techniques in the workplace can help reduce insurance costs and claims frequency – and that's a good thing for both employers and employees. That's why we've developed the Safe



Thinking Employee Process (STEP), a program to improve workplace safety awareness among those who are affected most, your employees.

STEP for Safety is powered by BISYS Workers' Compensation Services. More than 20 years experience providing workers' compensation solutions means we understand that safety must be a priority in the workplace.

Safety Awareness

The Safe Thinking Employee Process (STEP) was developed as an employee based, loss prevention program. Through training materials, monthly safety topics, quizzes and awards, employees learn - first hand - the importance of safety in the workplace. They not only gain understanding of their roles and responsibilities, they get the tools to take action. Employees receive training regarding key safety concerns in your business and can earn awards for correct responses to assessment quizzes. This is a Win-Win for your company and your employees.

"Safety on the job is a major concern for business operators – that's why we developed STEP for Safety. It's an easy to use and cost-effective way to teach your employees the vital role they play in creating a safe workplace".
Kent Hendrickson, STEP for Safety Program Administration

Why STEP Works

Employee involvement - they'll learn:

- What is expected from me? (communication)
- How do I do my part? (training)
- What's in it for me? (recognition & rewards)
- How well am I doing? (measurement & feedback)

STEP® provides the answer to all of these questions through the effective use of communications, training, measurement, feedback, and rewards. The entire process is designed to fit the needs of your organization.

STEP® Basics

- Employees work with peer group teams
- Team leaders are selected and trained
- Teams hold monthly safety meetings to review business specific safety topics and review relevant safety concerns
- Each month, employees are quizzed on the safety topic to measure information retention
- Employees that answer correctly can earn points for prizes
- Claims-free teams earn a safety awareness and award card

You reduce safety costs
and your employees earn
for their support!

A WIN / WIN PROPOSITION

STEP for Safety Program Includes:

- Program Communication and Implementation
- Team Leader Training
- Monthly Safety Topics and Meeting plans tailored to your company and industry
- Employee Roles and Responsibilities outline
- Safety Quizzes and Awards for Safe Thinking
- Website access to all program information
- Employee Participation and Commitment to workplace safety



A Solution that Works

STEP® provides significant, positive financial results by reducing workers' compensation costs.

- STEP® programs have reduced claims by average of 34%.
- STEP® generates an ROI of over 2:1 - for every dollar of cost, over \$2 of savings will be generated.

(This does not include the significant indirect cost savings realized by reducing claims.)

What Can Accidents Cost?

For every \$1 of Direct Claim Costs, the following Indirect Costs are incurred:

\$5 to \$50: Ledger Costs of Property Damage (Uninsured Costs)

\$1 to \$3: Uninsured Miscellaneous Costs

Source: International Loss Control Institute

Why Companies need STEP®

Fact: Over 90% of all accidents are a result of employee actions according to OSHA and the National Safety Board.

Fact: Companies spend over \$84 billion in workers' compensation claims cost.

Fact: Most companies spend less than 1% of what they lose annually on claims to improve their safety situation.

Fact: Employees are the key to reducing workers' compensation claims costs.

Using STEP has never been so easy
The STEP program is now 100% accessible online. That means all your employees can participate, wherever they are – even if you have traveling or remote workers.