How SafetyNow Helps Insurance Carriers Strengthen Retention, Reduce Losses, and Deliver Real Policyholder Value

Case Story

Across North America, insurers are being asked to do more with less. Loss prevention teams are stretched. Policyholders expect year-round support. Claims costs continue to rise. Underwriters want to deliver real value, not just policy documents. The carriers that succeed in this environment are the ones that strengthen safety culture, prevent losses, and engage their clients consistently throughout the policy cycle.

Case Story

The results have been consistent and clearly measurable across multiple books of business.

SafetyNow has become a powerful advantage for many leading insurance carriers, including CoAction, Selective, Markel, Berkshire Hathaway Homestate Companies, Texas Mutual, ICW, and others. These organizations turned to SafetyNow to solve a growing problem. They needed a scalable way to help policyholders reduce injuries, improve compliance, and adopt safer behaviors. They also needed to support busy loss control teams that could not be everywhere at once.

Policyholder retention increased an average of
32% to 37%

Annual engagement with loss prevention resources grew
45% to 52%

Workplace accidents and incidents dropped an average of
41%

Year over year, total loss claims declined between
23% & 28%

These improvements did not come from a single training video or a checklist. They came from a comprehensive, white labeled SafetyNow solution that carriers could offer directly to their insureds. The platform provides compliant policies, procedures, and templates, expert guidance, case analysis, instructor led training kits, safety meeting kits, videos, an LMS, and a full library of more than 6,000 courses and microlearning modules. It also includes real time reporting that supports underwriting, loss control, client services, sales, and renewals.

Turning Loss Prevention into a Scalable Engine for Engagement

Before partnering with SafetyNow, carriers were often dealing with the same familiar challenges. Policyholders engaged only when something went wrong. Resources were inconsistent or outdated. Loss control teams were overloaded. Underwriters had no simple way to demonstrate continuous value.

SafetyNow changed that.

With a fully branded platform, policyholders began to engage on day one. They could immediately access training, compliance tools, and policies that were aligned with their industry. Loss prevention teams suddenly had the ability to influence hundreds of accounts at once rather than only a handful. SafetyNow also began working directly with marketing departments to create custom training and communications that aligned with emerging risks in each carrier's portfolio.

Rick Finemann of Berkshire Hathaway Homestate Companies captured this idea perfectly when he said,

> **"Every carrier says they care about safety, but you need tools that actually help people prevent the next injury. Prevention protects both the worker and the company. It also protects the carrier's future."**

Why Underwriters See SafetyNow as a Competitive Advantage

Underwriters consistently tell us that SafetyNow allows them to:

- Demonstrate clear value during the sales and renewal process
- Distinguish their offering from competitors
- Access real time data on policyholder engagement
- Improve the overall quality of risk in their book
- Build deeper relationships with clients throughout the year

The reporting alone has become a major benefit.

Instead of a loss control visit once or twice a year, carriers can now see month by month indicators of training activity, safety behavior, content usage, and compliance improvements. This allows for early intervention and stronger renewal conversations.

Custom Training That Builds Stronger Relationships

Many carriers also rely on SafetyNow to build custom courses and industry specific programs that support their marketing and engagement goals. By tailoring content to the hazards and exposures common in each risk class, carriers can speak directly to the issues that drive most claims. This increases engagement and positions the insurer as a trusted partner rather than only a policy provider.

For carriers with diverse books of business, these custom learning paths have become one of the most appreciated value-add services offered to policyholders.

Impact Across the Entire Policy Lifecycle

New Business:	Policyholders receive immediate value and a clear understanding of the carrier's commitment to safety.
Loss Prevention:	Teams gain a scalable system that extends their reach and improves consistency.
Underwriting:	Real time insights support better decisions and reduce uncertainty.
Claims:	Fewer injuries occur, and the severity of claims decreases over time.
Renewals:	Retention rises because policyholders see the impact of improved safety and support.

The Business Case for Carriers

SafetyNow helps insurers reduce claims, strengthen retention, support underwriting accuracy, and deepen customer relationships. The platform also integrates easily with SSO, HRIS systems, and business intelligence tools, which makes implementation simple and fast.

For carriers committed to improving loss ratios and providing real value to policyholders, SafetyNow has proven to be a reliable, data backed partner that delivers measurable results.

Get all the tools & training you need to comply at SafetyNow

REQUEST A DEMO TODAY

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