



CUSTOMER SUCCESS STORY

Kennametal

A THREE-PRONGED PLAN

Kennametal is a leading global manufacturer of tooling and wear-resistant solutions for the aerospace, earthworks, energy, transportation, and general engineering industries. With more than 11,000 employees located in manufacturing facilities around the world, the company is at a high risk for on-the-job accidents. These injuries led to an average of 300 workers' compensation claims each year.

Mike Murphy—Kennametal's director of corporate risk management—wanted to reduce that number. When Mike first joined the Kennametal team, there were more than 200 open workers' compensation claims; he knew reducing employee injuries on the job was critical.

That's when Sentry stepped in. Mike began working with us to look for ways to reduce employee injuries—and create a better way of handling them when they did happen. Together, we came up with a three-pronged plan.

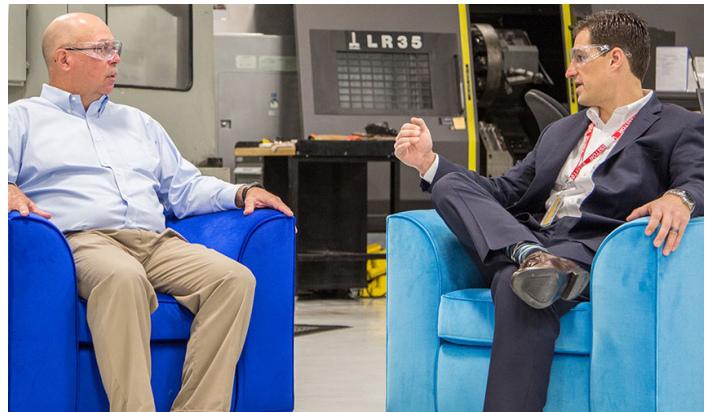
"If someone is injured, we have communication with the employee, the company and the Sentry claims adjuster. We want everyone to work with the adjuster to understand the expectations, as well as what both the company and the employee need to do to help the employee return to work in a timely manner," said Murphy. "In eight years, we've reduced our number of annual claims to average about 75 cases per year, with a 75% reduction in total claims costs."

SAFETY STARTS AT THE TOP

At Kennametal, reducing injuries and improving safety starts at the top; President and CEO Ron DeFeo is dedicated to ensuring safety, which is clear at every level of the company. This dedication earned the company industry recognition on several occasions. "We've received many awards over the years, including being named as one of America's Safest Companies by EHS Today magazine," said Murphy.

"I haven't seen anything like the Sentry Insight website from any of their competitors."

Mike Murphy
Kennametal, Director of Corporate Risk Management



11,000+

Kennametal employees protected worldwide

300 to 75

Reduction in yearly workers' compensation claims

75%

Reduction in total claims costs



If something does happen to an employee, Murphy looks to Sentry's workers' compensation insurance—along with medical providers, adjusters and other vendors—to help their employees on the road to recovery. “We have a responsibility to send our employees home in the same condition they came to work,” said Murphy.

TOTAL COST OF RISK

Murphy is eager to share with other companies that the total cost of risk is a combination of many things—insurance premiums are just a portion of the expense, and claims handling is another. “You might find better premiums from some insurance companies, but if you have one or two workers' compensation claims that are not handled correctly, the premium saving is blown out of the water,” said Murphy. “I've learned over time that the way in which claims are handled is critical. The handling of the claim is just as important as the premium.”

To that end, Murphy relies heavily on Sentry Insight, our online portal to customers' insurance-related records. He's able to see all of his workers' compensation claims online, and can quickly make decisions on how to address them. “If I weren't able to manage workers' compensation claims effectively, I would not be able to do my job,” said Murphy. “Part of my job is to see what services are available in the insurance industry, and I haven't seen anything like the Sentry Insight® website from other companies.”

SINGLE POINT OF FOCUS

Now that workers' compensation cases are reduced at Kennametal, Murphy has had more time to explore risk-management endeavors, and we remain at his side. Safety is the single point of focus for Kennametal, and for Sentry, and together we can ensure a safe work environment.

**For more information, check out sentry.com.
Or to talk to a representative, call 800-4SENTRY
(800-473-6879).**



Property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details.