

# HOW BADLANDS SAVED 23% ON THEIR WORKERS' COMP



## Meet Badlands Tank Lines

What started as a one-man one-truck operation, is now one of the largest crude carriers in the country.

Because they work in a risky environment, they have excellent safety practices. Their actual claims frequency and severity performance is exemplary, but their workers' comp premium did not reflect this.



THEN

\$743,682

PER YEAR FOR WORKERS' COMP

VS



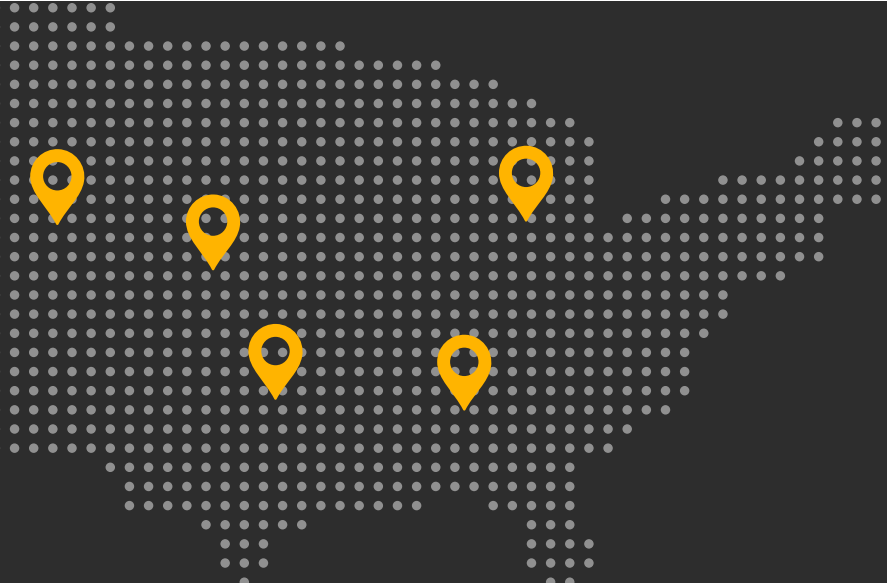
NOW

\$569,938

WITH INSURATE

\$173,744 LESS

23% SAVING



170 trucks

ACROSS 5 STATES

- Crude oil
- Propane
- Butane
- Y-grade

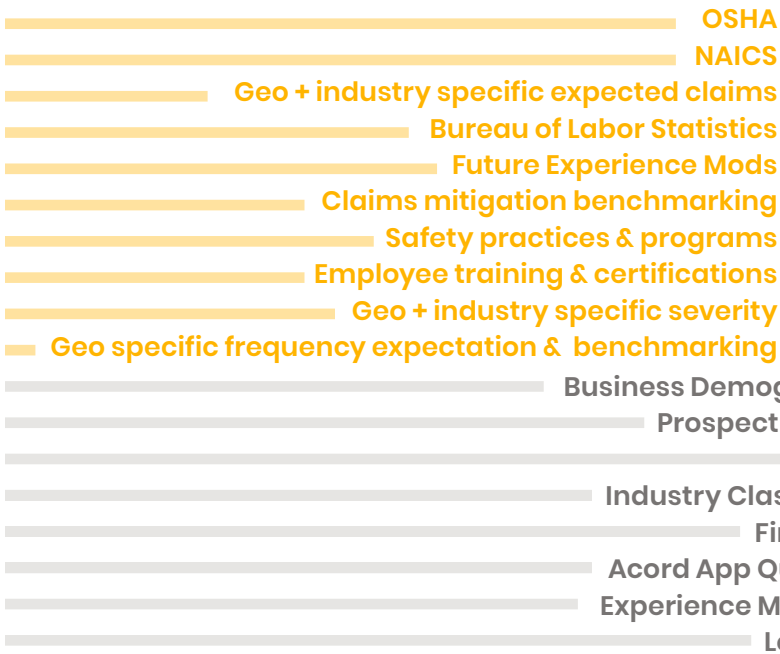
## How did we balance risk and rate?

We look at the details of each individual company.

Combining various data sources reveals where the real risks are. This granular intelligence meant a lower premium in states where they were superior, and a higher premium in the single region where there was greater likelihood of loss. We're now working with them to improve their safety measures in that region.

Other underwriters look only at the big picture.

A dangerous industry with potentially catastrophic consequences if something goes wrong.



Our Safe-Tier™ Index replaces subjectivity with data, to make their workers' comp fair, predictable and transparent.



★★★★★

"Insurate allowed us to significantly lower our cost of risk by recognizing our dedication and commitment to safety. The saving of over \$170,000 per year allowed us to reinvest into ourgrowing company."

ROGER JOHNSON  
CEO & Founder of Badlands Truck Lines

## Rebuilding workers' comp the way it was supposed to be

