



Martel HVAC/HILB Insurance Partnership Case Study

Focused on what matters most - protecting your employees

Company & Agency Overview

Martel HVAC provides commercial and residential heating, ventilation, and air conditioning services with a focus on quality and safety.

HILB Group Southborough serves as Martel's trusted insurance agent, delivering personalized coverage and risk management expertise.

INDUSTRY-LEADING SATISFACTION

4.6

Customer Satisfaction Score

Beacon boasts a 4.6 out of 5 for its customer satisfaction score (CSAT) from its policyholders. Additionally, 9/10 policyholders think it is easy doing business with us..

WHY BEACON

Learn how Beacon Mutual partners with businesses to build safer workplaces.



THE CHALLENGE



After one policy term with Beacon Mutual, Martel HVAC switched to another national carrier. The company soon faced more injuries and a higher Experience Modification (MOD) rate, driving up insurance costs. HILB Group Southborough, **Martel's insurance agent, saw the need for a carrier offering stronger safety support and set out to help them find the right fit.**

THE SOLUTION



Beacon's underwriting, safety, and business development teams partnered with HILB Group and Martel's leadership to assess operations, identify risk factors, and implement practical safety measures. **The collaborative approach focused on lowering the MOD, preventing claims, and strengthening workplace safety culture.**



Strengthened Workplace Culture



Tailored Safety Plan



Reduced Risk Exposure

RESULTS



- ✓ Enhanced agent partnership enabling more proactive, client-focused safety solutions
- ✓ Returned to Beacon with a tailored safety plan
- ✓ Reduced risk exposure through focused hazard identification
- ✓ Improved safety awareness and on-site practices

CUSTOMER PERSPECTIVE

"Through a team approach focused on aligning goals, maintaining open communication about market realities, and working collaboratively through adversity, we created something greater than a policy: we built a resilient foundation for mutual success."

- Sean Stevens, Martel HVAC HR Manager