



# AMERISURE

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**HUGE IMPROVEMENTS IN SAFETY AND EFFICIENCY RESULT FROM AMERISURE'S FLEETALLIANCE™ PROGRAM**

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## SAFETY AWARDS

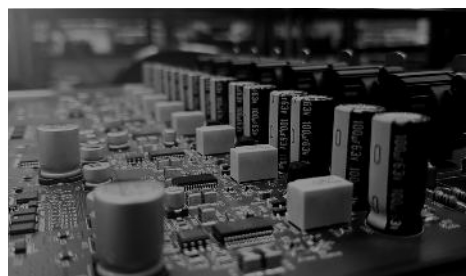
In our mission of recognizing and supporting excellence, Amerisure is pleased to honor several companies for their outstanding safety performance.

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**THE COST OF A DRUG-FREE WORKPLACE PROGRAM, AND THE EXPENSIVE RISK OF FORGOING ONE**

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# HUGE IMPROVEMENTS IN SAFETY AND EFFICIENCY RESULT FROM AMERISURE'S FLEETALLIANCE™ PROGRAM

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In 2016, Amerisure implemented its commercial fleet telematics pilot program. As it evolved, the program formally became known as FleetAlliance™, and was able to deliver outstanding results to its participants.

## FLEETALLIANCE BY THE NUMBERS

Numerous Amerisure policyholders partook in this innovative technology pilot.



**26 PARTICIPATING COMMERCIAL FLEETS**



**1,800 VEHICLES**



**32 MILLION MILES DRIVEN**

## THE BASICS

Program participants used an easy-to-install telematics device and GPS Insight to monitor safety metrics, such as acceleration, deceleration, and fixed and posted speeding events. They had access to a customer dashboard, which continuously updated with recent driver behavior. Amerisure collected data from the dashboard quarterly, analyzed, and discussed suggestions for improvement with each policyholder. These suggestions included:

**RECOMMENDATIONS TO THE OVERALL DRIVER SAFETY PROGRAM**



**ASSISTANCE WITH IDENTIFYING UNSAFE DRIVING BEHAVIORS**



**TRAINING BASED ON TRENDS, SUCH AS SPEED OR AGGRESSIVE DRIVING**



## BONUS!

Participants also had access to Amerisure's partnership with LifeSaver® cell-blocking technology. The app monitors drivers' attempts to access their cellphones and warns the user of risky behavior. These attempts are also tracked via a customer dashboard, which is available to management any time.

## THE RESULTS

### BENCHMARK:

- ▶ 5.65 claims per \$100,000 in premium
- ▶ 117.6 percent loss and ALAE

### END OF PILOT PROGRAM:

- ▶ 3.94 claims per \$100,000 in premium
- ▶ 30.1 percent loss and ALAE

FleetAlliance participants had significantly fewer losses than Amerisure policyholders who were not enrolled in the pilot program.

Interested in participating to find out how FleetAlliance can benefit your business? For more information, contact your local risk management consultant at **(800) 257-1900**, or [riskmanagement@amerisure.com](mailto:riskmanagement@amerisure.com).

## IMPROVE YOUR COMMERCIAL FLEET TODAY

Amerisure's FleetAlliance program will continue as part of the company's industry leading risk management service. Fleet owners who participate can improve overall safety while reducing employee exposures and injuries. The data received from telematics devices can also be used to improve fleet performance and reduce operational costs — enabling the fleet to perform at maximum efficiency.



# THE COST OF A DRUG-FREE WORKPLACE PROGRAM, AND THE EXPENSIVE RISK OF FORGOING ONE

*Brandon Coffee, Senior Risk Management Consultant*

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Each year, drug and alcohol abuse costs businesses in the United States an average of \$276 billion. Moreover, seven in ten companies report being directly impacted by prescription drug misuse, according to the National Safety Council. These employers incur many of the costs related to lost productivity and additional healthcare needs. Most commonly, substance abuse by employees results in:

- ▶ Increased healthcare expenses for injuries and illnesses
- ▶ Higher rates of nonattendance
- ▶ Reduced job productivity and performance
- ▶ More workers' compensation claims
- ▶ Safety risk to peers and employers

## PROVIDING ADEQUATE PREVENTION AND TREATMENT

Employees who suffer from substance abuse do not always receive the care they need. Nearly half of those without treatment options have private insurance. People who struggle to obtain treatment are often uneducated about the types of treatment available, or are not exposed to the appropriate resources.

Employers can protect their assets and improve the lives of employees by creating a drug-free workplace program. A well-defined program is more cost effective than treating substance abuse problems on a case-by-case basis.

When discussing drug- and alcohol-free workplace programs with employers, the discussion tends to

focus on how a testing program meets government compliance; how post-accident testing can protect a company when a positive test is identified; or the role proactive testing plays in reducing claims. While these are all important topics for employers to understand, an overlooked component is the impact a sound testing program can have on the quality of life for a workforce. Fair testing can be seen as much a benefit as a 401(k) plan or time off — because of its ability to save lives and contribute to a strong safety culture.

## ELEMENTS OF A FAIR DRUG-FREE WORKPLACE PROGRAM

The Occupational Safety and Health Administration (OSHA) recommends the following elements for a substance abuse prevention program. The best drug-free workplace programs include both preventative and treatment measures.

- 1. A written drug-free workplace policy**  
This document should be reviewed and signed by all employees, as part of their new hire paperwork. The policy should be tailored to the needs of each specific company. However, there are a few common elements that should be included: a stated purpose or rationale, a clear description of prohibited behaviors and an explanation of the consequences of violating the policy.
- 2. Leadership training**  
Training will help supervisors and managers more easily recognize the indicators of drug use among employees. Your risk management



consultant can help identify the appropriate training for your organization. Training should coach leaders on the details of the drug-free workplace policy, its consequences, and how to manage or assist employees struggling with substance abuse. Leadership may identify abuse, but should never formally diagnose or counsel employees. Only medical professionals should make treatment recommendations.

### 3. Employee education

Employee education can provide information about company-specific policies and available assistance programs. It also can educate workers on the warning signs and effects of substance abuse. With formal education, employees are empowered to tackle their own substance abuse and identify warning signs in coworkers, family and friends. Education should be regular and continuous, such as part of new hire training and safety meetings. There are other ways to creatively incorporate training at your business, such as a weekly email reminder or a tip in your company newsletter.

### 4. Health insurance and Employee Assistance Programs (EAP)

The Occupational Safety and Health Administration considers EAPs the most effective way to address poor job performance that may stem from personal problems involving substance abuse. Employers that do not offer EAPs should maintain a resource library where employees can access information about local treatment programs and help lines.

Additionally, an employer's medical insurance coverage may include physical and behavioral health services — including substance abuse prevention and intervention strategies. This benefit can be used as means to return to work after dealing with substance abuse. It can also be utilized for other mental health treatments, when a worker's productivity or safety is impacted.

### 5. Regular drug testing

Employers and employees should work together to design a balanced, fair testing program suited to the unique needs and challenges of their workplace. Most commonly, testing is done for pre-employment screenings, reasonable suspicions of use, post-accident, return-to-work, random and periodic.

While employers should encourage the benefits of a successful test, OSHA recently changed its stance on drug testing policies and safety incentives so as not to discriminate against an employee for reporting a work-related injury or illness. To make sure your testing policy aligns with OSHA requirements, [click here](#).

Despite the many problems substance abuse can cause, employers can play an active role in creating solutions. Many employers consider their workers to be a family. It's often stated that owners and managers strive to get workers home to their families at the end of each day. It's in these terms that a strong drug- and alcohol-free workplace program can be communicated. This becomes part of the positive employee experience, and an integral part of an already proud safety culture.

The establishment of a drug-free workplace program also has the ability to empower affected employees through education and treatment programs. With regular testing, and employee identification of drug usage, many problems can be solved or prevented — effectively protecting a company's bottom line and the safety of its workers.

# HOW WILL IoT CHANGE ELECTRICAL SAFETY?

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Workers are exposed to numerous potential electrical hazards on a daily basis. Most commonly, electrical installation, repairs, testing of fixtures and equipment, inspection and maintenance activities put workers at risk. Of these workers, engineers, electricians and overhead line workers are most commonly exposed to these hazards — thus they are most likely to experience electrocution if proper precautions are not followed.

What if new technology, such as the Internet of Things (IoT), could protect the most at-risk individuals?

## CURRENT STANDARDS FOR ELECTRICAL SAFETY

The National Fire Protection Association (NFPA) Standard for Electrical Safety in the Workplace (70E), provides requirements for employers to use when establishing an electrical safety program, work policies and procedures. Annex Q addresses human performance and workplace safety, and Informative Annex O covers safety-related design requirements. In these sections, tools and methods for phasing out human error in equipment and processes are mentioned.

## USING IoT TO KEEP WORKERS SAFE

One of the ways to phase out human error and improve safety is through the use of IoT. IoT connects equipment and people in a facility or on a jobsite, through a local network. It can be utilized to identify hazards, such as electricity shortages or machine breakdown, prior to an actual occurrence. This is incredibly beneficial for at-risk workers

because it prevents them from being exposed to dangerous situations.

In a post-breakdown situation, it's more difficult to take a proactive approach to safety. IoT reduces risks because of its proactive safety capabilities. For instance, if the network senses a potential malfunction from a piece of electric machinery, supervisors will be notified. The problem can be resolved before it becomes an immediate, lost-time issue. IoT also allows electrical workers to safely turn off all circuits before beginning work — and know for certain they aren't in contact with "hot" wires.

## OTHER WAYS TO PROTECT WORKERS

According to the Occupational Safety and Health Administration, ensuring the presence of these additional controls may cut down on exposure to electrical hazards, and further protect employees and projects.

- ▶ Close all openings (junction boxes, pull boxes and fittings) with approved covers
- ▶ Maintain a minimum of 10-foot clearance of all equipment from 50kV or less— add four inches for every kV over 50kV
- ▶ Use electrical protective devices
- ▶ Look for evidence of underground utilities
- ▶ Use three-prong plugs
- ▶ Avoid wet conditions
- ▶ Only use extension cords temporarily and when necessary



- ▶ Use double-insulated tools
- ▶ Check that no obvious electrical hazards are present (i.e. frayed wires, warm equipment)
- ▶ Develop and adhere to a lockout and tagout procedure
- ▶ Use personal protective equipment (proper foot protection, rubber insulated clothing, etc.)
- ▶ Electrical parts should be isolated through guards, barriers or replacement covers
- ▶ All power tools should have a three-wire cord with ground and should either be plugged into a grounded receptacle, double insulated or powered by a low-voltage insulation transformer

For more information on how to protect your employees from electrical hazards, contact your dedicated Amerisure risk management consultant at **800-257-1900** or [riskmanagement@amerisure.com](mailto:riskmanagement@amerisure.com).

# THE CHANGING MANUFACTURING INDUSTRY

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Dramatic changes to technology, risk and human capability have all shaped the current manufacturing landscape. Future generations of manufacturers could work with entirely different products and processes than those of their predecessors.

Let's take a look at some of the biggest changes in manufacturing over the last seven years.

## INTERNET OF THINGS (IoT)

This transformation of business processes was nonexistent only a few years ago. Its existence is primarily due to widely available internet access, smaller sensors, and cloud computing. IoT interconnects unique devices with an existing internet infrastructure. It allows manufacturers to achieve a variety of goals including cost reduction, increased efficiency, improved safety, meeting compliance requirements, and product innovation.

## PREDICTIVE MAINTENANCE

Previously, manufacturers would rely on manual checks of equipment to ensure that systems were functioning optimally. Now, with the use of IoT and big data insights, manufacturers can automate the data collection process. The ability to predict when maintenance should be performed reduces unplanned outages and can extend machinery life. Most importantly, monitoring tests can be conducted while equipment is in operation, which means there is no loss of production due to equipment shutdown.

## UPDATED ENTERPRISE RESOURCE PLANNING (ERP) SYSTEMS

Implementing a traditional ERP system was formerly frustrating and time consuming for small to medium-sized manufacturers. Now,

however, rapid implementation ERP systems can be up and running much faster and more affordably than traditional ERP systems. An ERP system streamlines processes by automating business processes and provides real-time information. The end result allows manufacturers to proactively manage operations, prevent disruptions, avoid information roadblocks and help users make quicker decisions.

## VIRTUAL REALITY (VR) AND AUGMENTED REALITY (AR)

Assistive technologies continue to forge powerful partnerships between man and machine. The ability of VR software to seamlessly interface with computer-aided designs allows product developers to rapidly make modifications and additions to products during the design stage, before they go into manufacturing processes. AR devices such as electronic glasses or goggles, can be supplemented with computer-generated graphics that are placed in a worker's field of vision. These graphics can provide real-time help or training.

## 3D PRINTING

Faster, less expensive production is just one of the benefits of 3D printing. The recent technology makes rapid prototyping, a highly cost-effective way to test and troubleshoot





products, possible. It also gives manufacturers the ability to produce items on demand instead of having to warehouse them. Tooling is also being transformed by 3D printing. Historically, the production of molds, jigs, and fixtures took months. Now, tooling can be completed on-site in a matter of days.

As technology continues to evolve, the role of manufacturers will also experience further change. Regardless of how their knowledge and skillset is enhanced by these innovations, manufacturers will continue to play a vital role in nearly every business sector.

# SAFETY AWARDS

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## **ALMAR/JACKSON POOLS, INC.**

Insurance By Ken Brown, Inc.  
(Altamonte Springs, FL)  
Outstanding Safety Performance  
2013 - 2018



## **AMF WALLS & CEILINGS, LLC**

The Jacobs Company, Inc.  
(Chantilly, VA)  
Three Years Without a Workers'  
Compensation Claim  
Nov. 26, 2015 - Nov. 26, 2018

## **BAUER FOUNDATION CORPORATION**

Bouchard Insurance  
(Clearwater, FL)  
Two Years Without a Lost-Time Injury  
Dec. 30, 2016 - Dec. 30, 2018



## **CBS MECHANICAL, INC.**

Tucker Agency, Ltd.  
(Fort Worth, TX)  
10 Years with a Workers' Compensation  
Experience Modification Under 0.08  
Sept. 1, 2008 - Sept. 1, 2018

## **COX HEATING & AIR CONDITIONING**

Collinsworth Alter Fowler &  
French, LLC  
(Miami Lakes, FL)  
Seven-Year Improvement Across  
All Lines of Coverage  
Jan. 1, 2012 - Jan. 1, 2019

## **DELTA ELECTRICAL CONTRACTORS OF SOUTH CAROLINA, INC.**

McGriff Insurance  
Services, Inc. - Greenville  
(Greenville, SC)  
Outstanding Safety Performance  
July 1, 2017 - Feb. 1, 2019



## **DIAMOND'S MANAGEMENT GROUP, INC.**

McGriff Insurance Services,  
Inc. - Fairfax  
(Fairfax, VA)  
Three Years Without a  
Workers' Compensation Claim  
July 10, 2015 - July 10, 2018



## **GT CONTRACTING CORPORATION**

McGriff Insurance  
Services, Inc. - Fairfax  
(Fairfax, VA)  
Outstanding Safety Performance  
May 1, 2016 - May 1, 2018

## **HARDING GROUP, INC.**

MJ Insurance, Inc.  
(Indianapolis, IN)  
Outstanding Employee and Company  
Efforts to Prevent Injury  
2018 - 2019

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# SAFETY AWARDS

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## **HOYT, BRUMM & LINK**

Guy Hurley, LLC  
(Troy, MI)

No Lost-Time Injuries

Jan. 1, 2018 - Dec. 31, 2018

## **SIGMA MARBLE & GRANITE, INC.**

Mullis Newby Hurst, LP  
(Addison, TX)

One Year Without a Lost Work-Day  
Workers' Compensation Claim

Jan. 1, 2018 - Jan. 1, 2019

## **SPIES POOL, LLC**

Insurance By Ken Brown, Inc.  
(Altamonte Springs, FL)

Zero At-Fault Accidents

March 1, 2015 - March 1, 2019

## **THE PRECISION COMPANIES: PFC, PMI, PEI**

Bowen, Milette & Britt  
of Florida, LLC

(Maitland, FL)

500,000 Man Hours Without a  
Lost-Time Claim

May 25, 2017 - Dec. 10, 2018