



# AMERISURE<sup>®</sup>

## SAFETYCONNECT<sup>®</sup>

In our mission of recognizing and supporting excellence, Amerisure is pleased to honor several companies for their outstanding safety performance. [Click to View](#) ▶



### SAFETY AWARDS



### REDUCE ALL-TERRAIN VEHICLE ACCIDENTS WITH THE 5 W'S

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### ESTABLISHING A SUCCESSFUL RETURN-TO-WORK PROGRAM

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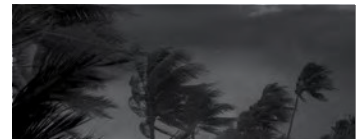
### MACHINE LEARNING SYSTEMS ENHANCE FORKLIFT SAFETY

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# ESTABLISHING A SUCCESSFUL RETURN-TO-WORK PROGRAM

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Employee accidents, injuries and illnesses can occur at any time in the workplace, and these events can cause expenditures that are costly to businesses. Consider the following ways an effective return-to-work program can ensure employees are able to return to the job quickly and safely after an incident.

## ADAPT THE CULTURE

When a worker becomes injured or sick while on the job, their situation may soon take a toll on the company's overall costs. The longer the injured worker is away from the job, the higher the total expenses, resulting in an increased likelihood of overall lost productivity in the workplace.

An effective return-to-work program can provide financial relief for employers — but the company must be willing to understand and adapt the culture in order to implement such a strategy successfully.

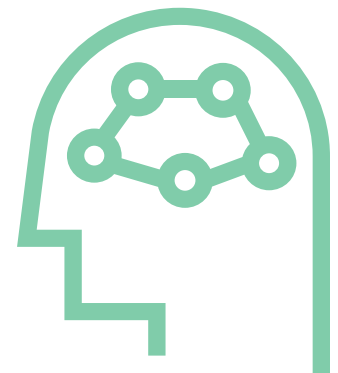
Welcoming current employees back in a limited or modified role can remove the need to hire temporary staff. Some employers may fear that allowing workers to return too early might lead to more severe injuries; however, this is rarely the case, according to the American Society of Safety Professionals.



## KNOW YOUR OPTIONS

Many return-to-work programs focus on bringing injured employees back to work as soon as they are medically able. Without sacrificing quality care, this type of program facilitates productivity and contains costs by allowing an employee to contribute within their abilities until they can return to their full-duty job. Options for a successful return-to-work program may include:

- ▶ **Modified work** – a return to the job with duties modified
- ▶ **Transitional work** – a return to the job with different duties
- ▶ **Alternate work** – a return to the company within a new role



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## UNDERSTAND THE BENEFITS

Businesses can experience a number of benefits from an effective return-to-work program, including minimizing insurance costs and improving their bottom line. According to WorkersCompensation.com, one of the major benefits of a return-to-work program is the ability to ease workers back into the job:

- ▶ Enabling employees to remain productive can help them stay motivated and maintain skillsets
- ▶ Return-to-work programs can help employers reduce absenteeism, **which exceeds \$40B a year**
- ▶ A return-to-work program can improve employee relations — while an injured person is learning the ropes again, the business owner or manager and team should stay engaged in the process

Effective return-to-work programs can help reduce insurance costs, ease workers back into the job, remove the need to hire temporary staff, and reduce the length of injury-related absences. *For more information on Amerisure's Early Return to Work program, contact your risk management consultant.*

**LEARN MORE: BENEFITS OF AN EARLY RETURN-TO-WORK PROGRAM**



# MACHINE LEARNING SYSTEMS ENHANCE FORKLIFT SAFETY

**SAFETYCONNECT®**

## EMERGING TECHNOLOGIES

Recent advancements in machine learning and computer vision technologies have created a synergy that improves forklift safety and reduces the potential for forklift and pedestrian-related accidents.

The machine learning computer vision system (MLCV) provides distinct advantages to businesses and workers utilizing forklifts on the job.

## HOW IT WORKS

Forward and rear-facing cameras or machine-side computers are placed directly on the forklift. Camera images are then captured and processed within the camera system (no Wi-Fi needed) without disruption to everyday work procedures.

The machine learning system recognizes physical objects, such as people, vehicles, stop signs, and warning signs, as well as the forklift's closing speeds (collisions) and direction of travel. The system can be set up by range and coverage zones to automatically apply braking and alert the driver to slow down through visual warnings.

## BENEFITS OF TECHNOLOGY

The innovative forklift machine learning system provides benefits over existing technologies that require all workers or visitors to wear a sensor that is recognized by a device on the forklift. This process can pose a risk if an employee forgets their sensor and the forklift does not recognize that they are present. The new machine learning computer vision system eliminates this “failure” point in the sensor systems.

Notable to the enhanced machine learning system, if an incident or accident occurs, the captured data and images can be downloaded for review of the factors leading to the incident to leverage as a preventative safety and learning tool.

*Amerisure is conducting a proof of concept for the MLCV system to evaluate its potential for reducing pedestrian/forklift accidents. For more information, please contact your risk management consultant.*

# DON'T MISS THE RISK MANAGEMENT WEBINAR SERIES

**SAFETYCONNECT**<sup>®</sup>

Amerisure offers quarterly virtual webinars on various topics, from cutting-edge safety technology to current safety trends in the industry. The webinars are led by our expert risk management consultants, and registration is free for policyholders.

Visit the SureConnect customer portal for more information.

## WATCH OUR LATEST WEBINAR:

### Construction Quality Control — A Framework to Document and Improve Your Company's Quality Assurance Program

Webinar Available under Risk Management Resources in SureConnect.



**TERRY HULTMAN**

RISK MANAGEMENT  
EXPERTISE SPECIALIST



**RYAN ANDERSON**

RISK MANAGEMENT  
EXPERTISE SPECIALIST

## SAVE THE DATE FOR OUR NEXT WEBINAR

Advancements in Forklift Safety:  
Putting Technology to Work to Prevent Forklift-Related Injuries

September 22, 2022

# REDUCE ALL-TERRAIN VEHICLE ACCIDENTS WITH THE 5 W'S

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The all-terrain vehicle (ATV) market is projected to grow to a \$4.4 billion-dollar industry by 2025, according to [Business Wire](#). Among this growth, business sectors such as construction continue to see a rise in the use of ATVs on job sites, laydown areas and storage yards.

These vehicles can provide convenient and efficient modes of transportation for employees and materials, especially when moving between operating areas on larger job sites. Some businesses also operate hunting or ranching operations using ATVs to transport guests, haul game, herd animals and support ranching operations.

With the increased utilization of these vehicles at work, accidents and serious injuries are also increasing, leading to an uptick in the frequency of claims associated with their use. In recent years, Amerisure policyholders have incurred ATV accidents related to vehicle fatality, serious fractures, head injuries, and numerous other near misses with accidents and minor injuries.

## Recent ATV Policyholder Accidents

- ▶ Fatality - Collision
- ▶ Rolled or Flipped
- ▶ Collided with Vehicle
- ▶ Tipped Over
- ▶ Collided with Objects
- ▶ Loss of Control
- ▶ Collided with Another ATV

To help control this exposure, it is important for management at companies utilizing ATVs to understand and follow the “Five W’s.”

## The Five W’s of ATV Use

- ▶ **Who is operating the ATVs** (*superintendents, foremen, laborers, tradesmen, everyone*)?
- ▶ **What types of ATVs are being operated** (*one-person, two-person, four-person, utility*)?
- ▶ **Where are the ATVs being operated** (*job sites, yards, fields, ranches, pipelines*)?
- ▶ **When are the ATVs being operated** (*day, night, inclement weather, hazardous conditions*)?
- ▶ **Why are the ATVs being operated** (*transportation, moving material, surveying, ranching, hunting*)?



## DO'S AND DON'TS OF ATV USE

Potential hazards associated with ATV use should also be discussed with employees and comprehensive policies should be put in place to enforce the golden rules for safe ATV operation. These ATV safety rules and policies should include the following do's and don'ts, according to the [ATV Safety Institute](#):

- ✓ **DO** Dress appropriately for use and designated operation – long pants, long sleeves, over-the-ankle boots, gloves, eye protection and Department of Transportation (DOT)-approved helmet
- ✓ **DO** operate an ATV designed for the task
- ✓ **DO** operate the ATV in designated areas
- ✓ **DO** always operate ATVs at a safe speed
- ✓ **DO** take an ATV safety course
- ✗ **DO NOT** operate on paved roads, except to cross safely and permitted by law
- ✗ **DO NOT** operate an ATV under the influence of drugs or alcohol
- ✗ **DO NOT** carry more riders than the ATV is designed for

**1/3 of all ATV  
fatalities occur  
on paved roads**

*Source: Insurance Institute for  
Highway Safety*

To learn more, visit the [U.S. Consumer Product Safety Commission ATV Safety Information Center](#).



# EXTREME HURRICANE SEASON IS HERE: MAKE SURE YOUR BUSINESS IS PREPARED

**SAFETYCONNECT®**

Experts are predicting an “above average” hurricane season for 2022, brought on by changes to sea levels, temperatures and fluctuations in the direction of wind, among other conditions. Now is the time to reinforce safety protocols for businesses, especially in regions likely to experience hurricane-related weather. Consider the following steps to ensure your business is prepared for a hurricane:

## PLAN & COORDINATE

- ▶ Establish a Hurricane Operations team at your business and be prepared to meet regularly
- ▶ Create an emergency contact list, including phone numbers to reach all current employees
- ▶ Ensure vital records and computer files are backed up and stored in a safe place onsite and offsite
- ▶ Review your property insurance [policy with your agent](#) to verify you have the right coverage
- ▶ Keep work vehicles serviced and fueled. Find a secure place to store them if conditions arise
- ▶ Schedule regular drills to inform staff of the proper procedures in the event of a hurricane

## COMMUNICATE & MONITOR

- ▶ Consistently follow news, guidelines and updates from the [National Hurricane Center](#)
- ▶ Develop an emergency response plan and business continuity plan to outline hurricane responses and recovery strategies to maintain the continuity of services should you be affected by a hurricane

- ▶ Devise a communications plan to deliver vital information to employees, partners and customers
- ▶ Designate key staff members and a communications tree to share updates and protocols
- ▶ Confirm that your staff is aware of the plans, what role they play and the expectations you have

## PREP & PREPARE

- ▶ Keep emergency equipment and supplies on-hand at your business property, including heavy plastic sheeting, plywood, masking tape, sandbags, a generator, and hand tools
- ▶ Store a three-day supply of drinking water in plastic containers. Allocate enough for at least one gallon of water per person, per day
- ▶ Stock a three-day supply of non-perishable food, such as canned food and beverages, dried fruit, nuts, peanut butter, and granola bars
- ▶ Ensure you have comprehensive first aid kits available and stored in airtight bags or containers
- ▶ Assemble other potential necessities, such as paper cups, plastic utensils, garbage bags, soap, disinfectant, liquid detergent, battery-operated radio and new batteries, and flashlights



[Learn More: Prepare for the Hurricane Season ▶](#)

For more information, visit the: [National Oceanic and Atmospheric Administration \(NOAA\)](#)



# NEW WEBRM PLATFORM CONNECTS YOU WITH RISK MANAGEMENT EXPERTS

**SAFETYCONNECT®**

Intended to further develop the way we deliver on our One Amerisure service promise, Amerisure's Risk Management team recently launched WebRM — a virtual platform providing policyholders quick access to our industry-leading experts for all your risk management needs. The first-of-its kind platform provides improved service delivery, allowing policyholders to be assisted online.

The platform can quickly be accessed via web or QR code from a computer, tablet or cell phone, providing the convenience of reaching out how and when you want to for both ease of use and improved timeliness.

The process is simple. Policyholders can submit Risk Management questions via the online support platform's form submission. The questions are delivered to the Risk Management department's management team and then quickly funneled to

one of our consultants or topic experts based on the question's specific subject matter. The policyholder can expect to receive a response or virtual appointment request from the assigned subject matter expert within just 48 hours.

“With the successful launch of the WebRM platform, both new and existing policyholders can expect streamlined communication and direct access to our risk management experts and specialists,” said Kevin Clary, Amerisure vice president of risk management, agency services, and premium audit. “We are proud to provide an enhanced experience as part of our One Amerisure service value proposition.”



To access WebRM, [click here](#) or scan the QR Code below.

**WEB RM**  
Amerisure Risk Management

Welcome to WebRM. Please complete the form below to submit your questions to our Risk Management team.

\* Required

1. Today's Date: \*

Please input date (M/d/yyyy)

# ASSESS ERGONOMIC RISK SEVERITY WITHOUT DISRUPTING WORKFLOW

**SAFETYCONNECT®**

Ergonomic workplace injuries have accounted for more than half of ER visits in recent years, [according to the U.S. Bureau of Labor Statistics](#). To help combat the prevalence of these injuries, camera-based assessment applications are available to provide in-depth evaluations of a worker's job functions and movements while conducting their job. These systems leverage recordings of employees performing their tasks to help assess safety data and prevent future injuries without causing workflow disruption.

## HOW IT WORKS

Utilizing Amerisure technology vendor TuMeke Ergonomics, a video of a worker performing a task is uploaded into the analytics platform. Using motion-capture artificial intelligence (AI) technology, the risks associated with the task captured in the video are calculated. TuMeke's platform then provides an in-depth analysis that includes risk scores and videos with color-changing elements to depict risk severity and further analysis of the associated risk.

## EXCLUSIVE BENEFITS

The proactive assessment and measurement of ergonomic risks can help reduce injuries and control workplace losses. Coordinated through Amerisure's highly trained risk management consultants, policyholders have access to a pre-paid program and collaborative solutions to improve worker safety.

Read More: [Amerisure Selected for Advisory Group to Help Prevent Ergonomic Workplace Injuries](#)

*For more information on ergonomic technology, contact your Amerisure risk management consultant.*



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## OUR EXPERTS SHARE THEIR KNOWLEDGE

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Amerisure's risk management thought leaders are hard at work participating in relevant publications, multimedia productions and speaking engagements. Check out their most recent media contributions:

### **Understanding Positive and Negative Behavioral Habits Helps Increase Safety** ▶

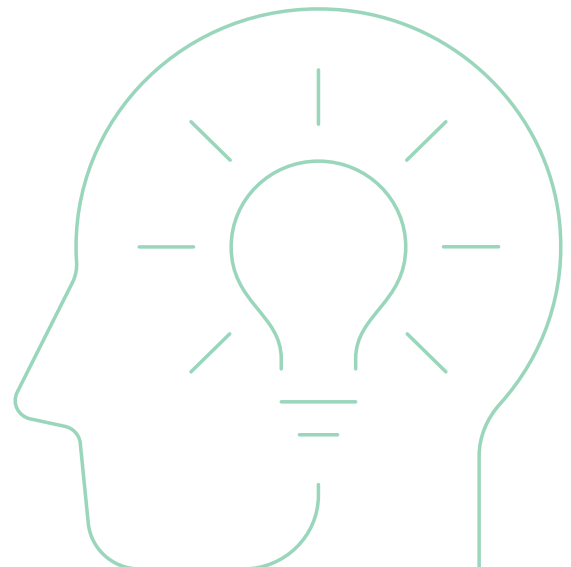
*Industrial Safety & Hygiene News*

**Mike Fairbrother**, Risk Management Expertise Specialist

### **Hot Work Safety: Tips to Help Prevent Structure Fires** ▶

*American Society of Safety Professionals (ASSP) Journal*

**Nathan Logan**, Risk Management Expertise Specialist



# SAFETY AWARDS

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## **GIPSON MECHANICAL CONTRACTORS**

Clay & Land Insurance, Inc.

(Memphis, TN)

1 Calendar Year With No Claims  
January 1, 2021 - January 1, 2022

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

Mullis Newby Hurst

(Addison, TX)

One Year Without Lost Time Workers'  
Compensation Claims  
January 1, 2021 - January 1, 2022



## **SMITH ENGINEERING & CONSTRUCTION, LLC**

McGriff Insurance Services,  
Inc. - Greenville

(Greenville, SC)

150,000 Hours Without a Work Injury  
February 1, 2021 - February 1, 2022