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UTILIZES RHINO HIT KITS AND  
OTHER SAFETY MEASURES



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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. [Click to View ▶](#)

# LACY CONSTRUCTION LEVERAGES TRAINING, RHINO HIT KITS TO ENHANCE CONSTRUCTION SAFETY INVESTIGATIONS

**SAFETYCONNECT®**

**Lacy Construction** in Dallas, Texas, was founded in 1919 by Lester H. Lacy and began its journey as a contract construction company building homes, business buildings and schools. The organization has since grown to execute successful municipal and county construction projects, including shopping centers, churches, warehouses, car dealerships, distribution centers and residential subdivisions.

A longtime policyholder focused on employee safety, Lacy Construction leverages training and resources from Amerisure's risk management team to enhance its operations. A recent collaboration involved the launch of an underground utility work damage and avoidance program to support roadwork construction.

The team was provided a Rhino HIT Kit™ to enhance root cause investigations and accurately record damages to buried utilities such as fiber optic cables, natural gas pipelines, electrical lines, telephone lines, and more. The kit enables consistent photographic damage reporting by using a standard tool to record every accident, which can reduce unnecessary and costly legal actions when damages occur.



## The Rhino HIT Kit™ includes:

- ▶ Incident Report Form
- ▶ Mark Posts, Damage Posts with Decals
- ▶ Strong Plastic Ruler (36")
- ▶ Mark Post Stands & Spikes
- ▶ Dry Erase Board
- ▶ Large-Scale Rulers



## TOOLS USED IN RECENT INCIDENT

The underground utility work procedures were utilized during a recent Lacy Construction project. The day after the training program was presented to employees, one of their utility crews arrived onsite and took photographs of the utility markings before starting excavation. The photographs also included the area where they would be digging compared to where the markings were performed. Once the excavation work began, the crew struck an existing underground utility line that had made a 90-degree bend from where the utility markings were performed.

[CONTINUED ON NEXT PAGE]



There were no markings showing this change in direction and the crew was working outside of the marking tolerance zone. The crew began securing the work site and taking photos of the damaged utility line, and the use of the Rhino HIT Kit aided in providing visual documentation of the incident to avoid liability from the company.

“By the use of the HIT Kit in our damage investigation, it enables us to have consistent documentation across our organization by using this standard tool to record every incident,” said Cesar Casique, Lacy Construction safety coordinator. “High visibility DAMAGE and MARK posts allow us to photograph the excavation site from different angles and provide a better perspective of the damage or near miss.”

## ADDRESSING UNDERGROUND DAMAGE

When underground damage occurs, the onsite foreman or superintendent immediately stops the excavation being performed and identifies what type of underground service has been damaged. As safety coordinator, Casique is contacted to assist the foreman with the investigation by phone or in person at the site where damage has occurred. Once the foreman and safety coordinator identify the type of service line that has been damaged, they request an **811 Locate DIG UP**, where it is determined:

- ▶ Type of service
- ▶ Ticket submitted prior to excavation
- ▶ Visible markings prior to excavation
- ▶ Exact location of damage
- ▶ Service interruptions and more

After the request has been made, the foreman or safety coordinator takes the HIT Kit and proceeds to follow the training provided by Amerisure and Lacy Construction’s safety department, which includes identifying the type of service and the proper use of photography and stake installation. Once the foreman or safety coordinator have completed the process, they start the property damage incident report and wait for locators from **USIC** or **Heath Consulting Group** to arrive.

## NOTABLE IMPROVEMENTS

The benefits of utilizing the training, procedures and Rhino HIT Kits are notable, according to the Lacy Construction team. As part of a successful partnership in promoting worker safety, Amerisure’s risk management team plans to regularly meet with the Lacy Construction team onsite and virtually.

“**Any company that is involved with soil excavation needs to have this type of employee training concerning pre-excavation precautions, as well as use HIT Kits or other similar materials to assist with the accident documentation process.**”

— **Annette Bauer,**  
**Lacy Construction**

To experience Amerisure’s underground utility damage avoidance and accident response procedures and training program, contact your risk management consultant or email [RiskManagement@amerisure.com](mailto:RiskManagement@amerisure.com).

# SAFETY TRAINING CAN REDUCE LOSSES AND PROTECT YOUR BOTTOM LINE

**SAFETYCONNECT®**

Developing a proactive approach to safety and training employees can help reduce losses and protect your bottom line. Amerisure's unique consultative approach to risk management includes numerous safety trainings. These trainings can be conducted based on the recommendation of your dedicated risk management specialist or at your request. Risk management trainings provided by Amerisure include:

## Underground Utility Damage and Avoidance

- Best practices for avoiding damage, proper documentation
- Benefits of photographs and other marking devices
- Accident investigation procedures

## Excavation

- Control of excavation and trenching hazards
- Soil mechanics, classification, and testing
- Emergency planning and rescue

## Fall Protection

- Introduction to fall protection
- Hazard identification and control
- Equipment and training, rescue

## Scaffolding

- Review of OSHA Subpart L, major scaffold types
- Summary of competent person responsibilities
- Hands-on exercises

## Essentials of Fleet Safety

- Examples of typically uncontrolled loss exposures
- Policies and guidelines; loss control strategies to avoid liability
- Implementation strategies and resources, employee training materials

## OSHA 10-Hour General Industry / Construction

- Intro to OSHA
- Walk & Working Surfaces
- Struck By
- Caught-In
- Fall Protection
- Exit Routes, Emergency Action Plans and Fire Prevention
- Electrical
- Personal Protective Equipment
- Health Hazards / Hazard Communication

**Click to learn more about Amerisure's safety training programs or contact your risk management consultant.**



# CATALYTIC CONVERTER THEFTS ON THE RISE: PROTECT YOUR BUSINESS TODAY

**SAFETYCONNECT®**

Did you know that since 1975, all vehicles produced in the United States have a catalytic converter installed as an essential part of the exhaust system?

This emissions-control device contains valuable precious metals which act as catalysts, turning toxic gases into less harmful emissions. With the price of precious metals skyrocketing, thieves are helping themselves to catalytic converters in record numbers across the country. Theft of this pricey part **rose 325 percent** nationwide between 2019 and 2020, according to the National Insurance Crime Bureau.

In addition to the stress of a vehicle that can't be safely driven, there's also the expense of needing it towed to a local repair shop and then getting the part replaced. The Department of Consumer Affairs Bureau of Automotive Repair (BAR) **estimates** that repair costs can be as much as \$4,000 and commonly includes damage to surrounding pipes, wiring and oxygen sensors. Trucks and SUVs, which are higher off the ground, are at greater risk because the converters are easier for thieves to access. Hybrids are also attractive targets because their converters contain even more precious metals.

**To prevent catalytic converter theft, be sure to follow these tips at your business:**

- ▶ Park commercial vehicles in well-lit, locked, and alarmed areas, either a garage or secure parking area. If parking vehicles on the street or in driveways is unavoidable, consider installing motion sensor security lights
- ▶ Have license plate or vehicle identification numbers (VIN) **etched into your catalytic converter** by a local repair shop. This can help deter thieves or make the part traceable if stolen
- ▶ Install a **catalytic converter anti-theft device**. Theft prevention devices on the market include steel cages, chains, cables, and shields; all of which may make the converters difficult to steal
- ▶ Enhance your fleet's security system and set it to trigger with the slightest motion
- ▶ Contact your insurance agency to ensure you have proper **commercial auto coverage**

**READ MORE: Catalytic Converter Thefts Turning Violent & Deadly**

# WINTER IS HERE: PREPARE YOUR COMMERCIAL DRIVERS TO NAVIGATE SAFELY

**SAFETYCONNECT®**

When temperatures plummet, even the most experienced drivers can have a hard time managing icy road conditions. Poor visibility coupled with reduced traction can cause dangerous road hazards that make winter driving extremely challenging. In fact, the U.S. Department of Transportation Federal Highway Administration [reports](#) that over a half million vehicle crashes occur on snowy, slushy or icy pavement each year.

Drivers can meet this challenge by having the right knowledge about winter driving. Here are five preventative safety measures that commercial fleet drivers can follow to keep themselves and others safe this winter:

- 1. Monitor Conditions:** Prepare in advance for winter weather driving. Be sure to monitor road and weather conditions prior to driving by checking a weather app, local news channels, or [The National Weather Service](#).
- 2. Lower Speed:** The slower you drive, the more time you have to react. Stay slightly below the speed limit and increase your following distance to 8-10 seconds when confronted with slippery roads. Watch for the presence of [black ice](#).
- 3. Brake Effectively:** When you're driving in snow and ice, always brake as gently as possible to avoid skidding. If the truck is not equipped with an Anti-Lock Braking System (ABS), lightly pumping the brakes helps to prevent losing control.
- 4. Check Your Vehicle:** Double check windshield wipers, defrosters, cooling systems, and washer reservoir. Verify that headlights, brake lights, turn signals and emergency flashers are all working properly, and be sure to refuel gas at the halfway gauge point.
- 5. Maintain Weather Emergency Kit:** Winter weather conditions can change quickly, so it's vital to [prepare](#) ahead of time. Keep an ice scraper, broom, jumper cables and a flashlight handy in case of emergency. Consider packing sand or cat litter for stuck vehicles along with tire chains, flares, extra blankets and clothes, a phone charger, and nonperishable food/water.

**LEARN MORE:** For more information and advice on winter weather driving, visit [NHTSA.gov](https://www.nhtsa.gov).

## SERIES: MEET OUR RISK MANAGEMENT EXPERTISE SPECIALISTS

**SAFETY**CONNECT®

### AMERISURE'S RISK MANAGEMENT EXPERTISE SPECIALISTS ARE HERE TO PROVIDE TOPIC-SPECIFIC SUPPORT FOR YOUR NEEDS.

Our specialists serve as the go-to experts in their designated disciplines. They provide specialized knowledge and act as informed consultants to Amerisure's agency customers and policyholders, staying up to date with industry best practices and sharing insights related to their focus areas.



**SUSAN THIEL**

RISK MANAGEMENT EXPERTISE  
SPECIALIST - ST. LOUIS

Susan Thiel is a Risk Management Expertise Specialist with a focus in commercial auto and Department of Transportation (DOT) exposures. She has been with Amerisure nearly 10 years and is based in our St. Louis Core Service Center.

Susan earned a Bachelor of Science in Business Administration in risk management and insurance from Appalachian State University and holds associates in risk management (ARM) and associates in insurance services (AIS) designations. She has 16 years of field experience.

# LIFTING AMERICA: MAKING FORKLIFT SAFETY A PRIORITY

**SAFETYCONNECT®**

The forklift is an essential piece of equipment on the jobsite to lift and transport loads with deft and precision. But for all their benefits, forklifts can bring with them numerous workplace hazards. According to the [National Security Council](#), forklift-related accidents accounted for 78 fatalities and 7,290 nonfatal work-related injuries in 2020. With an estimated 4.5 million people in the U.S. operating forklifts in more than 300 different industries, proper forklift safety measures are paramount.

## FORKLIFT SAFETY INNOVATION

The [VIA Mobile360 Forklift Safety System](#) by VIA Tech delivers a smart and reliable forklift safety solution for warehouse and industrial worksites. Featuring a VIA Mobile360 M500 system, front and rear wide-angle cameras, a high-quality speaker for audio alerts and an optional 7" CVBS display, it provides enhanced situational awareness to help prevent pedestrian collisions and injuries while operating a forklift.

By leveraging artificial intelligence safety features, the device can recognize when a person enters or steps within the monitoring zones and warns the forklift driver with visual and audio alarm systems to allow them to take quick evasive actions.

### Other key benefits include:

- ▶ Prevents accidents and injuries in busy warehouse and industrial environments
- ▶ Available in a variety of configurations to meet diverse operational safety scenarios
- ▶ Amerisure pilot program will provide two camera monitoring systems
- ▶ Comprehensive installation guides provided to policyholders

**LEARN MORE** about our exclusive program with VIA Tech by contacting your risk management consultant.



# DON'T MISS OUR RISK MANAGEMENT WEBINAR SERIES

**SAFETYCONNECT®**

Amerisure's expert risk management consultants host quarterly webinars on various topics, from cutting-edge technology to safety trends in the industry. Registration is free for policyholders. Stay tuned for more great quarterly webinars from Amerisure risk management in 2023!

## JOIN OUR NEXT WEBINAR:

### Exploring Virtual Reality for Workplace Safety Training

**Thursday, December 15  
at 2 p.m. EDT**

You will learn:

- ▶ How VR safety training differs from traditional safety training
- ▶ Key benefits of VR safety training
- ▶ VR safety training modules available through Amerisure

**REGISTER NOW**

## PRESENTED BY:



**ERIC AUSTIN**

RISK MANAGEMENT EXPERTISE  
SPECIALIST - FARMINGTON HILLS



**KAITLYN MASTERS**

SENIOR RISK MANAGEMENT  
CONSULTANT - ST. LOUIS



**BLAKE BOECKMAN**

RISK MANAGEMENT  
CONSULTANT - DALLAS

# WORKERS' COMPENSATION CLAIMS SEVERITY ON THE RISE

**SAFETYCONNECT®**

The severity of Workers' Compensation claims **is rising in the insurance industry**. At the National Council on Compensation Insurance's Annual Issues Symposium held earlier this year, NCCI showed data confirming an industry-wide trend in increasing claim severity. The aging workforce, medical inflation from expensive technology, and rising wages leading to higher indemnity costs are some of the reasons claims severity is increasing, **according to Business Insurance**.

In an expeditious response to these significant trends, a working group of Amerisure representatives are working to identify insights driving these results. Consider these key methods to reduce Workers' Compensation claims:

## **KEEP COMMUNICATION OPEN**

A common misstep companies can make during a Workers' Compensation insurance claim is to cut off communication with the involved parties. Communication is a vital method to keeping down costs related to this aspect of insurance, and injured workers want to be kept in the loop with the process.

## **ENCOURAGE A SAFE AND HEALTHY WORKPLACE**

Many issues can lead to an increase in workplace injuries, illnesses or accidents. These aren't always directly related to hazards on the job, and employers should strive to create an environment that encourages healthy behavior.

According to California's Commission on Health and Safety and Workers' Compensation, poorly designed workspaces can be just as detrimental to a person's health. For instance, working in the same area for a prolonged period can lead to damage in the hands, arms, neck, back, feet or legs. Measures should be taken to prevent workers from repeating the same motions. Encourage employees to take breaks, go for walks or perform a variety of tasks throughout the day.

Stress can also cause problems and lead to Workers' Compensation insurance claims. Chronic stress can be caused by work overload or pressure, an accelerated work pace, harassment, and job insecurity, among other factors. If this is the case, it can cause health conditions such as high blood pressure, heart disease and emotional conditions. Any lapse in these areas could have widespread negative effects throughout the company. Employees who are stressed can make mistakes or ignore safety protocols. This could lead to an increase in serious accidents as well as Workers' Compensation insurance costs.

**LEARN MORE: Severity, Cost of Comp Claims on the Rise**

# SUBMIT QUESTIONS TO OUR RISK MANAGEMENT TEAM VIA WEBRM

**SAFETYCONNECT®**

Amerisure's Risk Management department this year launched WebRM — a virtual platform providing policyholders quick access to our industry-leading experts for all your risk management needs. This first-of-its kind platform provides improved service delivery, allowing our policyholders to be assisted online.

We invite you to access WebRM to contact our Risk Management department regarding any questions that you may have or to access risk management resources that you may need.

- Access the platform via your mobile or desktop device
- Submit your questions to Amerisure's Risk Management department
- Questions are reviewed by topic-specific subject matter experts
- Receive a response or virtual appointment request within 48 hours



## TELL US WHAT YOU THINK!

Your feedback is valued to assist us with our continued efforts to improve upon our service delivery promise. To share questions or comments regarding the WebRM service, please contact: [RiskManagement@amerisure.com](mailto:RiskManagement@amerisure.com).

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



**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)

# SAFETY AWARDS

**SAFETY**CONNECT®



## **ARC ENERGY SERVICES, INC.**

McGriff Insurance Services  
Columbia, SC

Exceptional Commitment  
to Safety & Loss Control  
September 2019 - September 2022

## **DOUGLAS ELECTRIC COMPANY**

VTC Insurance Group  
Wyandotte, MI

Three Years With No Lost Time Claims  
February 24, 2019 - February 24, 2022



Ask your risk management consultant about our safety signs! Our branded signage can be accessed online and printed from a computer or at your local print shop.