



# AMERISURE®

## SAFETYCONNECT®



### 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 ▶](#)



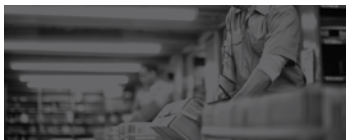
### POOLS BY GREG UTILIZES TELEMATICS PROGRAM TO REDUCE FLEET EXPOSURES

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### OSHA SOUNDS ALARM ON TRENCHING AND EXCAVATING FATALITIES

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### PRIORITIZE EMPLOYEE SAFETY WHEN LOADING AND UNLOADING

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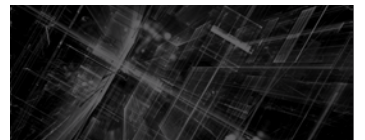
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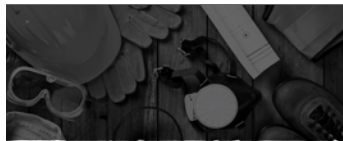
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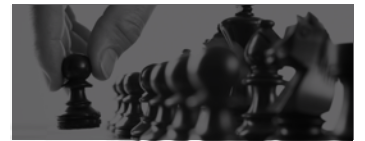
### MEET YOUR RISK MANAGEMENT EXPERTS

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# POOLS BY GREG UTILIZES TELEMATICS PROGRAM TO REDUCE FLEET EXPOSURES

## SAFETYCONNECT®

The swimming pool industry in Florida has grown tremendously in the past five years. While this is good for business, at the same time the business uptick has created additional risk exposures, as many companies performing swimming pool construction and service have additional commercial vehicles on the road each day.

To help manage fleet exposures and reduce the frequency and severity of auto accidents, many companies are leveraging safety technology such as telematics programs.

**Pools By Greg** has been in business since 1980 and is a long-term policyholder with Amerisure. Located in Port St. Lucie on the east coast of Florida, they serve clients between South and Central Florida. The company performs new pool construction as well as the renovation of existing in-ground swimming pools. They have an average commercial fleet size of 25 vehicles ranging in size and weight, including flatbed trucks, a dump truck and pickup trucks. Heavy equipment, tools and materials are transported by truck/trailer to the site to perform the in-ground swimming pool construction.

Consultations with Amerisure's Risk Management team, together with Pools by Greg president Terry Wix and producer David Griffiths from Insurance by Ken Brown, focused on how utilization of technology can help improve the

company's commercial auto claims results, as well as show positive operational impacts such as reduced fuel consumption and wear and tear on their vehicles. As a result of these joint consultations, Wix agreed to implement telematics in their fleet of vehicles to monitor and measure key metrics and Amerisure's Risk Management team assisted in setting up a telematics program.

To help with the implementation of the program, Wix appointed telematics coordinator Bill Hankins. Hankins is a senior level, long-term employee of Pools by Greg and was given full authority to implement the program. This implementation included: outlining key program components and communicating them to employees in writing; identifying key objectives of the program (which were to reduce frequency and severity of accidents); and key metrics to be observed, including speeding, harsh braking, hard accelerations, harsh cornering, unauthorized vehicle use, idle time, and seatbelt violations.

A dashboard was also set up to identify a weekly safety score posted every Monday for all employees to see. The "safety score" combines results from all monitored metrics. This has created a healthy competition among employees and drivers. Incentives are also given to drivers who perform at or above the safety score benchmark. Drivers falling below the benchmark



safety score receive an initial verbal warning that can lead to time off or progress to other punitive disciplinary measures.

The past 18 months of loss history for Pools by Greg has shown no at-fault accidents.

## KEY TAKEAWAYS FOR SUCCESS WHEN IMPLEMENTING A TELEMATICS PROGRAM:

- ▶ **Display** a strong management commitment and support for the program
- ▶ **Assign** responsibility to oversee and monitor the program, including alerts and dashboard
- ▶ **Identify** metrics to be measured, including safety-related events
- ▶ **Communicate** program goals/objectives to employees including incentives/rewards for desired behaviors and outcomes

## WE HAVE EXPANDED OUR TELEMATICS PROGRAM!

(see [page 7](#)).

For more information on the telematics program, contact your risk management consultant or email [RiskManagement@amerisure.com](mailto:RiskManagement@amerisure.com).



**18 Months**  
of No-At Fault Accidents



# OSHA SOUNDS ALARM ON TRENCHING AND EXCAVATING FATALITIES: HOW TO PROTECT YOUR TEAM

**SAFETYCONNECT®**

Trenching and excavating are among the most dangerous jobs in the construction industry, according to the Occupational Safety and Health Administration (OSHA). In fact, an alarming rise in trench-related fatalities has prompted OSHA to **announce heightened enforcement and inspections nationwide**.

With an increase in these types of worker fatalities, it's critical to know how to keep your teams safe.

## TRENCHING STANDARDS DEFINED BY OSHA

Trenching standards require protective systems on trenches that are deeper than five feet and requires that soil and other materials are kept at least two feet from the edge of a trench, according to OSHA. Additionally, OSHA states that trenches must be inspected by a knowledgeable person, be free of standing water and atmospheric hazards, and have a safe entry/exit prior to allowing a worker to enter.

## TOP DANGERS WHEN TRENCHING AND EXCAVATING

According to the Michigan Occupational Safety and Health Administration (MIOSHA), one of the most dangerous types of accidents associated with trenching and excavating are cave-ins. Cave-ins occur when the walls of an excavation collapse. This spring, **two Michigan**

**workers were killed** as the result of a cave-in accident when they were placing underground drainage for a building project.

According to MIOSHA, other top dangers associated with this type of work include falling loads, standing water, hazardous atmospheres, and mobile equipment.

## REDUCING TRENCHING AND EXCAVATING ACCIDENTS

When conducting a trenching or excavating job, follow **OSHA's guidelines** to help minimize accidents:

- ▶ Ensure a competent person has inspected the trenches daily and before each shift
- ▶ Keep heavy equipment away from trench edges
- ▶ Know where underground utilities are located before digging
- ▶ Test for atmospheric hazards such as low oxygen
- ▶ Confirm personnel is wearing high-visibility clothing
- ▶ Establish and follow **protective systems**, including benching, sloping, shoring, and shielding

Employers are responsible for knowing and communicating OSHA's guidelines for safe digging, excavating, and trenching. These practices, paired with appropriate training and protections, can help keep your employees safe and avoid the many hazards associated with trenching and excavating.



**▶ LEARN MORE AND DOWNLOAD THE INFOGRAPHIC:** Trenching and Excavating Safety

**BACK**

VOLUME 3, 2022 | AN AMERISURE RISK MANAGEMENT PUBLICATION

# PRIORITIZE EMPLOYEE SAFETY WHEN LOADING AND UNLOADING

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Loading and unloading, common activities in many workplaces, have produced an increased volume of Worker's Compensation claims due to a lack of sound hazard identification and control. These activities largely take place across industries involving the handling of materials, supplies, and equipment, as well as the securement of cargo.

Loading and unloading is not typically part of a company's core operations and is often considered ancillary in nature. For this reason, time is not always devoted to the management of these exposures.

## EQUIPMENT SAFETY AND COMMON INJURIES

There are many types of equipment used in loading and unloading activities. Some are motor operated, while others are walk-behind pieces of equipment operated by employees. The types of injuries that can occur from loading and unloading activities while using this equipment may include being struck by materials or equipment; caught-in or between materials or equipment; and falls from elevations, as well as materials-handling injuries that can occur when securing cargo. These often occur due to shifting of materials, unstable loads, improper access and egress, and damaged straps/buckles.

## PROTECTIVE MEASURES

Establishing proper safety measures can help protect your employees during loading and unloading activities. Consider the following safety controls that will assist in the management of risk exposures:

- ▶ Onsite supervision during loading and unloading activities
- ▶ Safety observations to ensure protocols are followed
- ▶ Jobsite safety analyses to identify hazards and controls
- ▶ Training during onboarding, orientation, and ongoing development
- ▶ Inspection of tools and equipment on a regular and documented schedule

These safety controls must be paired with management accountability for loading and unloading safety, as all managers and supervisors should be held responsible for the safety activities of the company.

**LEARN MORE: *Loading & Unloading National Safety Council Resources***

# GOOD HOUSEKEEPING IS A VITAL PART OF EVERY SAFETY PLAN

**SAFETYCONNECT®**

Housekeeping is a broad term referring to the routine maintenance and upkeep of a workplace. The Occupational Safety and Health Administration (OSHA) has found good workplace housekeeping reduces injuries and accidents, improves morale, reduces fire potential, and can make operations more efficient.

OSHA refers to housekeeping in several general industry standards:

- ▶ Walking-working surfaces 29 Code of Federal Regulations (CFR) 1910.22(a) & (d)
- ▶ Flammable liquids 29 CFR 1910.106(e)(9) & (h)(8)
- ▶ Explosives and blasting agents 29 CFR 1910.109(g)(4)(vi)(f)
- ▶ Sanitation 29 CFR 1910.141(a)(3)
- ▶ Material handling 29 CFR 1910.176(c)

## AS PART OF OSHA'S GENERAL INDUSTRY WORKPLACE HOUSEKEEPING REQUIREMENTS, EMPLOYERS MUST ENSURE:

- ▶ All places of employment, passageways, storerooms, service rooms, and walking-working surfaces are kept in a clean, orderly, and sanitary condition
- ▶ The floor of each workroom is maintained in a clean and, to the extent feasible, dry condition
- ▶ When wet processes are used, drainage must be maintained and, to the extent feasible, dry standing places, such as false floors, platforms, and mats must be provided
- ▶ Walking-working surfaces are maintained free of hazards such as sharp or protruding objects, loose boards, corrosion, leaks, spills, snow, and ice
- ▶ Walking-working surfaces are inspected regularly and maintained in a safe condition
- ▶ Hazardous conditions on walking-working surfaces are corrected or repaired before an employee uses the walking-working surface again. If the correction or repair cannot be made immediately, the hazard must be guarded to prevent employees from using the walking-working surface until the hazard is corrected or repaired



Our risk management specialists are committed to supporting you in identifying hazards to reduce risk and, ultimately, your claims.

**LEARN MORE: *Housekeeping Infographic***



# COMMERCIAL FLEET USAGE-BASED INSURANCE PROGRAM EXPANDS

**SAFETYCONNECT®**

Want to reduce claims? Start with safe driving behavior. All insurance, including commercial auto coverage, is based upon on the principle of calculated risk and rates by predicting the likelihood of loss.

Employers utilizing safe drivers can have fewer claims and lower auto insurance costs. Amerisure's usage-based insurance (UBI) program for commercial fleets strives to:

- ▶ Reduce claim frequency and severity
- ▶ Improve commercial auto profitability
- ▶ Financially reward improvement

## HOW IT WORKS

Policyholders who enroll in the UBI program will utilize IMS Telematics Essentials™ for 12 months, provided by Amerisure at no charge. During the first two months, Amerisure will monitor driver behavior and develop a baseline for the account. For the remaining 10 months, key driver behaviors will be scored using an algorithm. Scoring categories include cornering, speeding, braking, and acceleration.

The algorithm develops individual and fleet-event scores for behavioral categories that are presented on the company's dashboard. Policyholders can earn up to a 15% performance discount based on their score and auto premium. Policyholders will automatically receive an additional 3% credit for enrolling in the program. Those who continue to utilize

IMS Telematics Essentials™ after the 12-month period still can receive a performance credit from Amerisure.

## PROGRAM EXPANSION

Amerisure's UBI program has been available since May of 2020, and more than 960 vehicles have enrolled. The program is now available in five states: Michigan, Indiana, Pennsylvania, Maryland, and Arizona.

PERFORMANCE SCORE	PERFORMANCE DISCOUNT
79 AND BELOW	0
80 TO 85	6%
86 TO 90	9%
91 TO 95	12%
96 TO 100	15%

- ▶ Average account performance score in 2022: **88.6 out of 100**
- ▶ 3% discount when a policyholder enrolls in program (at policy renewal or inception)
- ▶ Earn up to 15% performance credit

*For more information on participating in the UBI program, contact your risk management consultant.*

# EXOSKELETONS IN THE WORKPLACE CAN REDUCE OCCUPATIONAL INJURIES

**SAFETYCONNECT®**

## AMERISURE LAUNCHES AN EXCLUSIVE PILOT FOR POLICYHOLDERS

Work-related musculoskeletal disorders (MSDs) are a leading cause of occupational injuries and illnesses in the U.S. These disorders develop when workers are exposed to biomechanical forces that regularly exceed the worker's physical capabilities, such as lifting, extreme postures and extended efforts. Overhead work is recognized as a leading cause of work-related musculoskeletal disorders to the shoulder, arm and neck.

## PASSIVE EXOSKELETONS TO PREVENT MSDS

An exoskeleton is a wearable device that provides physical assistance to the wearer through structural support and assistive torques. The devices are worn on the worker's body and follows their movements. Because of the tight fit and following of the wearer's body movements, job functions rarely need altered to accommodate the exoskeleton.

Passive exoskeletons are one device type that requires no energy source and are lighter and less bulky than powered exoskeletons. Passive exoskeletons take advantage of mechanical activation, springs and dampers to store energy and transfer force to the heavier muscles of the

body. These actions can significantly remove physical strains on the arms, shoulders and neck while performing overhead work.

## AMERISURE PILOT PROGRAM

Amerisure is beginning a pilot program to evaluate the use and benefits of exoskeletons in the workplace. The pilot will enable the company to obtain feedback from policyholders on the acceptability by workers, benefits of use and, ultimately, lead to improved worker safety for more policyholders.

As part of the pilot, Amerisure has partnered with Ottobock to provide Shoulder exoskeletons to support policyholders performing overhead work. The exoskeleton provides shoulder and arm support and fits workers from 5'2" to 6'2" with adjustable support for the overhead work.



*For more information or to participate in our pilot programs, contact your risk management consultant.*



# DON'T MISS THE RISK MANAGEMENT WEBINAR SERIES

**SAFETYCONNECT®**

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.

## JOIN US AS OUR RISK MANAGEMENT PANEL DISCUSSES FORKLIFT SAFETY AND TECHNOLOGY SOLUTIONS:

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

**REGISTER NOW**

Thursday, September 22, 2022 | 2 p.m. EDT



**KATHLEEN BABILON**  
RISK MANAGEMENT  
SPECIALIST - PHOENIX



**JEREMY BIGGS**  
RISK MANAGEMENT  
SPECIALIST, CSP- MEMPHIS

### STAY TUNED FOR OUR NEXT WEBINAR:

Exploring Virtual Reality for Workplace Safety Training

December 2022

**BACK**

VOLUME 3, 2022 | AN AMERISURE RISK MANAGEMENT PUBLICATION

# SERIES: MEET YOUR RISK MANAGEMENT EXPERTS

**SAFETYCONNECT®**

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

The RM Specialists are tasked with serving as the go-to subject matter expert in multiple designated areas. They serve as an informed consultant, staying up to date on industry best practices and delivering educational communications, including webinars and articles, related to their specialization.



### **NATHAN LOGAN**

**RISK MANAGEMENT EXPERTISE SPECIALIST**

**SPECIALIZATION: PROPERTY**

Nathan has been with Amerisure for more than eight years and is based in the Indianapolis Core Service Center. He has nearly 20 years of insurance industry experience and is a member of the American Society of Safety Professionals (ASSP)'s Central Indiana Chapter and the Society's Fire Protection Practice Specialty. Nathan holds a Master of Science in Risk and Insurance from Butler University.



### **TERRY HULTMAN**

**RISK MANAGEMENT EXPERTISE SPECIALIST**

**SPECIALIZATION: CONSTRUCTION QA**

Terry has been with Amerisure for more than 27 years and is based in the Dallas Core Service Center. He holds a Bachelor of Science in Mechanical Power Engineering Technology from Oklahoma State University. Terry has 35 years of field experience and is a Certified Safety Professional from the Board of Certified Safety Professionals.

# MONITOR YOUR FLEET DRIVERS WITH EASY-TO-USE MVR PROGRAM

**SAFETYCONNECT®**

Amerisure's Fleet Alliance® offers numerous tools for commercial auto policyholders to help maximize the efficiency and safety of their fleets. One such tool is Motor Vehicle Report (MVR) monitoring through Verisk Analytics® iiX.

iiX is an auto control that allows policyholders to check their drivers' MVRs and perform continuous monitoring.

## HOW IT WORKS

Policyholders can quickly and easily obtain MVRs from any state in an easy-to-read format. Reports can include translations of violation codes, custom violation scores, and key driver data such as license status, class and type.

## EXCLUSIVE BENEFITS

- ▶ Establish a consistent MVR monitoring process
- ▶ Formalize driver qualification criteria for employees
- ▶ Identify driver behaviors needing improvement
- ▶ Proactively gain insights to conduct training programs

Employers should verify the validity of a driver's license or commercial driver's license before ordering an MVR to prevent potential issues. Your risk management consultant can work with you to implement the process and will provide training and recommendations to help improve loss ratio based on the documented data.

**LEARN MORE: *Motor Vehicle Reports and Your Business***

# WEBRM – YOUR RISK MANAGEMENT QUESTIONS, ANSWERED

**SAFETYCONNECT®**

Intended to further develop the way we deliver service to your business, Amerisure's Risk Management department recently 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



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)

## TELL US WHAT YOU THINK!

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

# SAFETY AWARDS

**SAFETYCONNECT®**



## **AUSTIN INSULATION**

Clay & Land Insurance, Inc.

(Memphis, TN)

Five Years of Safety Excellence  
February 1, 2017 - February 1, 2022

## **BOYS ELECTRICAL CONTRACTORS, LLC**

Bowen Miclette & Britt  
of Florida, LLC

(Maitland, FL)

Outstanding Commerical Auto Experience  
October 1, 2019 - October 1, 2021



## **KEELER IRON WORKS**

Insight Risk Management

(Memphis, TN)

One Year Without Workers'  
Compensation Claims  
April 2021 - April 2022

## **MAVIN CONSTRUCTION, LLC**

McGriff Insurance  
Services, Inc. - Greenville

(Greenville, SC)

Five Years Without a Lost Time Injury  
November 5, 2016 - February 1, 2022

## **MILL-IT CORPORATION**

Bowen Miclette & Britt  
of Florida, LLC

(Orlando, FL)

Outstanding Safety Performance  
July 31, 2017 - July 31, 2022

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

Mullis Newby Hurst

(Addison, TX)

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