



SAFETY CONNECT

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FEATURED

Work Zone Awareness Reinforces the Importance of **SAFELY SHARING THE ROAD**

With an increase of cones and barrels on the roadways during the spring and summer months comes the risk of accidents from sharing the road with workers. In fact, work zone crashes have seen an 11% increase in recent years, according to the Federal Motor Carrier Safety Administration (FMCSA).

It's important for commercial drivers as well as drivers of passenger vehicles on active roadways to be acutely aware of work zone safety and prevention in order to help minimize accidents and fatalities.

WHAT IS A 'WORK ZONE ACCIDENT'?

Work zone crashes are defined as “taking place within the boundaries of a work zone or on an approach to or exit from a work zone due to activities, behaviors, or controls related to traffic moving through the boundaries of a work zone,” **according to The National Safety Council (NSC)**. In 2020, 857 people were killed and 44,240 people were injured in work zone crashes.

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Accidents and fatalities related to work zones are often caused by commercial drivers passing through areas that include narrow lanes, sudden stops, traffic pattern shifts, and uneven roads. These work zone changes are frequently altered or rerouted throughout the duration of a road construction project.

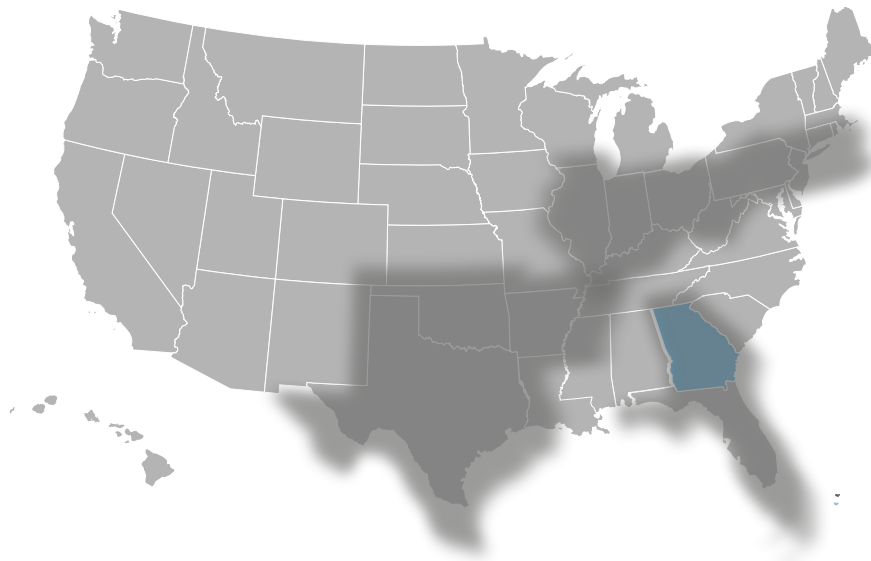
HOW TO SAFELY SHARE THE ROAD

“All drivers should be aware that work zones can change day to day, or even hour to hour,” said Todd Bernardoni, Risk Management Expertise Specialist at Amerisure. “No one wants to make a split-second decision on the road from not planning ahead of time that could potentially change lives forever.”

According to the FMCSA, drivers should adhere to the following to reduce the risk of work zone crashes:

- **PLAN** your route ahead of time; check for upcoming work zones and detours
- **REDUCE** speed while traveling through work zones; be prepared to stop
- **STAY** alert and avoid distractions; pay attention to workers, flags, signs, and signals
- **GIVE** workers in the area extra room; slow down when approaching work sites
- **BE** aware of passenger vehicles, including blind spots, and maintain extra space

CLICK A STATE (DARK GRAY) TO LEARN MORE ABOUT THE BEST PRACTICES EMPLOYED BY STATES FACING AN UPSURGE IN WORK ZONE CRASHES.



- **MOVE** into open lanes as soon as possible when approaching lane closures

BEST PRACTICES BY REGION

Many industries have work zone jurisdictions or commercial motor vehicle (CMV) driving routes that cross into multiple areas of the U.S. This means there may be additional work zone safety considerations to know during a driver's journey depending on where they are traveling.

“In addition to adhering to nationwide safety best practices, it's important to note there are specific playbooks for areas where there are heightened efforts due to the high number of fatalities involving commercial motor vehicles in work zones,” said Sean Yakicic, Risk Management Expertise Specialist at Amerisure. “Following these guidelines can help businesses in these areas reduce risk of accidents.”

ENHANCE SAFETY WITH YOUR FLEET TODAY

Amerisure offers Fleet Safety and Distracted Driver training courses, and partners with leading technology vendors to provide policyholders with telematics technologies that track and improve driver behaviors. To learn more about commercial fleet safety programs and distracted driving prevention, reach out to your Amerisure Risk Management Consultant or contact riskmanagement@amerisure.com.

“**All drivers should be aware that work zones can change day to day, or even hour to hour. No one wants to make a split-second decision on the road from not planning ahead of time that could potentially change lives forever.**”

Enhanced Location Coding & Your Policy: Getting Closer To The Root Cause of Incidents & Loss Trends

By Ed Sowers, Risk Management Service Specialist

Have you ever looked at your insurance loss experience and thought, “Of course the nurses are the ones most commonly getting hurt. We’re a skilled nursing facility!”? Sometimes the most obvious trends require more context to understand the loss trends that are occurring in your workplace. That’s where Enhanced Location Coding (ELC) comes in.

Don’t let the name fool you, ELC does not have to do solely with a physical mailing address or geography; rather, it offers additional sort/filter options to analyze loss data to determine potential trending. These additional filters can include Shift, Job Description, Region, etc.

By adding Enhanced Location Coding to your policy, you and your collaborative team have additional tools at your disposal to help better identify where loss trends are occurring and to start brainstorming how to minimize those trends.

In simplest terms, it’s similar to pulling a weed from your garden but not getting it by the root. What happens? The weed grows back. ELC allows you and your service team to increase the probability of getting to the root cause of your incidents and trends and ensuring that they don’t “grow back.”

Many healthcare policyholders not only want to know the standard sorting and filtering options available for loss data, but also what shift a majority of their losses are occurring on, what job title is most commonly involved in their incidents, as well as whether incidents involved residents.

Also, in many cases, healthcare-specific Causes of Loss were added, including Needlesticks and Combative Residents.

USE CASE ACROSS INDUSTRIES

ELC is limited to three additional filters. Keep in mind, policyholders are not limited to the options in the example at right — you can customize options to meet specific needs, whether it is region, task, etc. Additionally, adding ELC is not a retroactive process where past claims can have additional filters added — it’s a going forward process once it has been added to the policy.

Would this work for a construction or manufacturing or construction company? Absolutely. In a manufacturing or construction environment, additional ELC filter options might include Shift, Job Title/Occupation, Department, or Job Task.

LEARN MORE

Amerisure’s experts collaborate with policyholders and agency partners to determine the additional sort/filter options that might work best for your organization’s data and analytics needs.

Interested in adding ELC to your policy? Contact your insurance agent or member of our Amerisure Service Team to learn more about how to get the process started. Once it’s been added to the policy, an Amerisure team member will notify you and loss analysis going forward may help you to “get deeper in the weeds” and to better eliminate the root causes of your accidents and injuries.

HEALTHCARE LOCATION CODING

Level 2 (Job Description)

Description

- Activities
- Administration
- Dietary
- Housekeeping
- Laundry
- Maintenance
- Nursing Staff
- Offsite Services
- Therapy
- Resident Workers
- Social Services

Level 1 (Shift)

Description

- SHIFT 1
- SHIFT 2
- SHIFT 3

Level 3 (Cause of Injury)

Description

- Resident Handling
- Combative Resident
- Struck by Inanimate Object
- Slip Trip Fall (Involves Resident)
- Slip Trip Fall (No Resident)
- Exposure
- Material Handling (No Resident)
- Needle Stick
- Other



Downtime Prevention Can Impact Bottom Line for Manufacturers

Downtime is a significant source of lost production for many manufacturers. In fact, the average manufacturer experiences as much as 800 hours of equipment downtime per year, **according to Forbes.**

This time-consuming issue occurs when processes are halted for an unplanned event, and materials or goods are not being produced as anticipated. The setback is often due to equipment failure, unanticipated maintenance, worker shortages, or material issues.

Businesses can help control the impacts of downtime through a mix of proactive efforts and technology.

WHAT HAPPENS DURING DOWNTIME?

During manufacturing downtime, employees are involuntarily unproductive, and this can cause significant process ramifications including lost “wrench time,” machine idle time, project backlogs, and additional future maintenance needs. It can also ultimately impact a

businesses’ bottom line through:

- **IMPACT ON LABOR** – Wages, insurance, overtime
- **COST OF WASTE** – Incomplete or discarded parts
- **RESTART COSTS** – Lost revenue, production

HOW TO MINIMIZE DOWNTIME

There are various methods to enable more efficient maintenance processes and minimize downtime.

One such method is total productive maintenance, in which all parties work together to reduce breakdowns and improve efficiencies, including plant workers, managers, maintenance engineers, safety supervisors, and quality control professionals. This approach can **optimize performance and productivity**, and encourages operators to effectively manage their own equipment. Preventative routines are part of total productive maintenance and plans for scheduled maintenance and actions to prevent breakdowns – anticipating and correcting equipment failure before

it occurs. This planning can provide long-term system reliability and strengthen inventory management.

Strategies to reduce downtime can be enhanced through use of wearable technologies. These devices use belt-mounted, upper arm, or phone applications used by workers while performing their jobs. The devices provide real-time feedback on movements, posture, location and biomechanics. The software generates data to help adjust unsafe movements and reduce future process disruptions.

With all preventative programs, clear communication and training is key to effective implementation.

LEARN MORE

Amerisure’s risk management specialists are committed to supporting you in identifying hazards to reduce risk and, ultimately, your claims. To implement your own downtime program, contact your Amerisure risk management consultant or reach out to **riskmanagement@amerisure.com**.



Enhanced Driver Selection Partnership Supports Your Commercial Fleet

Did you know the caliber and experience of your drivers will have a direct impact on the safety of your fleet? Failing to properly screen candidates before hiring them, and regularly thereafter, can be costly.

Amerisure has enhanced its partnership with leading technology vendor, Verisk Analytics® iiX, to **expand driver monitoring to the states of Kentucky, Mississippi, and Massachusetts**. This means policyholders in these states now have access to the exclusive package for running continuous fleet monitoring and improving their driver safety.

iiX by Verisk Analytics® provides Motor Vehicle Records (MVRs) tracking for monitored drivers:

- Allows companies to easily keep track of changes to their drivers' Motor Vehicle Records (MVR) and perform continuous monitoring of MVRs
- Customers can order proprietary records on demand from all 50 states 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
- DriverAdvisor® monitoring service alerts customers when new activity is reported on monitored drivers, helping to reduce risk for fleets

Contact your risk management consultant to learn more about driver monitoring and the exclusive partnership opportunities through Amerisure and Verisk Analytics.



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Learn More

**Motor Vehicle Reports
and Your Business**

Don't Miss Our Risk Management Webinar Series!

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.

Transforming the Workplace with Safety Analytics

Please join us to learn how you can utilize safety data to improve your organization's safety culture and transform your workplace into a safer environment for your employees.

You will learn:

- How incorporating safety analytics into your program can improve safety and impact your bottom line
- Which safety metrics are the most valuable to track
- How to get started

PRESENTED BY:



Timothy Mai
Risk Management
Specialist



Grace Kidwell
Claims Customer
Analytics Specialist



Timothy Mcquire
Sr. Risk Management
Consultant

THURSDAY, JUNE 22 AT 2:00 PM EDT

REGISTER HERE! 

Here's What Policyholders are Saying about Amerisure's Q1 Webinar:

100% of attendees were 'Very Satisfied' with the session content
"[The presentation] was presented very well and professionally."

MEET OUR

Risk Management Expertise Specialists

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 knowledge and act as informed consultants to agency customers and policyholders, staying up to date with industry best practices and sharing insights related to their focus areas.

Nathan Logan

**Amerisure Risk Management
Property Expertise Specialist**



Nathan Logan, M.S., CSP, CFPS, ARM, AIS, UACRM, has been with Amerisure nearly 10 years and is based in the Indianapolis, Indiana service center. He 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.

Nathan taught Risk Control for the Master of Science in Risk and Insurance program at Butler in fall of 2022 as an adjunct professor. He has 20 years of experience in the insurance industry and has been published in *Professional Safety Journal*, the leading publication of the American Society of Safety Professionals.

Risk Management Communication Channels Support Construction Policyholder

Amerisure's Risk Management team is here to serve policyholders where, when and how they prefer.

Recently, a general contracting policyholder attended Amerisure's webinar on virtual reality safety training, then reached out using the exclusive WebRM platform. WebRM easily allows policyholders to remotely access Amerisure's industry-leading safety staff and services from any connected device.

The policyholder's safety director was connected to Amerisure's expertise specialists and field consultants for service and participated in a Zoom call with Amerisure's risk management technology experts. Following the call, an in-person demonstration was conducted for virtual reality technology.

TRY WEBRM FOR QUESTIONS AND SUPPORT

- Submit your questions to Amerisure's Risk Management team
- 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 our **Risk Management team**.

To access WebRM, click [here](#) or access the QR code at right.

A screenshot of a web application interface. The top section has a dark blue header with the 'WEBRM' logo (a globe icon with a red wave) and the text 'Amerisure Risk Management'. Below the header, a white box contains a form. The form has two main sections: '1. Today's Date: *' with a text input field labeled 'Please input date (M/d/yyyy)' and a calendar icon, and '2. Your Name: *' with a text input field labeled 'Enter your answer'. A red asterisk indicates required fields. The background of the screenshot shows a construction worker in a hard hat and safety harness on a steel structure.

WEBRM

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)

2. Your Name: *

Enter your answer

Our Experts SHARE THEIR KNOWLEDGE



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



Emerging Technologies Enhance Leading Indicators, American Society of Safety Professionals (ASSP) *Professional Safety Journal*

Dave Galbraith, Assistant Vice President & Risk Management Technical Lead



Predict & Prevent™: What Commercial Fleet Owners Ought to Know About Telematics and Other Tech Tools That Target Losses, *Risk & Insurance Magazine*

Ryan Anderson, Risk Management Expertise Specialist



Editorial: Technology Can Improve Safety and Serve as Differentiator for Agencies and Policyholders, *BrokerTech Ventures*

Kevin Clary, Vice President of Risk Management and Premium Audit



2023 Business Insurance Break Out Award Winner

Enjonli Hutchison, Risk Management Manager



Prepare Your Business for the 2023 Hurricane Season

Hurricane season can cause devastation for businesses and homeowners each year. Hurricane Ian, which made landfall in Florida and Cuba last September, left more than 520,000 businesses and homes without power and caused over \$100 billion in total economic damage, according to Forbes.

In preparation for hurricane season, business owners in affected areas across industries should review their safety procedures, business continuity plans, and catastrophe resources. If you live or work in a hurricane-prone area, take a moment to familiarize yourself with preparation instructions **here**. This is the place to find a variety of preparation tips if a hurricane is expected to make landfall as well as instructions for surviving during a hurricane and for being safe after a hurricane.

Review your company's crisis management program, including business continuity, disaster recovery and emergency response. Safety plans for your business during hurricane season should include:

- Designated hurricane operations team and up-to-date emergency contact list
- Offsite data backup for important files and records
- Employee communications plan – automated alert system or phone tree
- Emergency necessities: bottled water and canned goods (three-day supply) paper cups, utensils, garbage bags, soap, disinfectant, detergent, battery-operated radio, batteries, flashlights
- Emergency equipment: heavy plastic sheeting, plywood, masking tape, sandbags,

generator, hand tools, wooden boards

- First aid kits available and stored in airtight bags or containers

Businesses also must have the right property insurance in place. In some cases, business owners may not understand the details of their policies and make assumptions before a hurricane strikes. To avoid complications, it is best to review the plan ahead of time each year with your insurance agent.



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Learn More

Your Checklist Before, During, and After a Hurricane

**HURRICANE
PREPAREDNESS KIT**

Safety Awards

LEGEND SENIOR LIVING, LLC (MULTIPLE LOCATIONS)

MARSH MMA / BOUCHARD INSURANCE



Wichita, KS

Demonstrated COVID-19 Risk Management Best Practices

January 1, 2020 - December 31, 2021

Tulsa, OK

One Year Injury Free

January 25, 2022 - January 25, 2023

Greeley, CO

One Year Injury Free

August 6, 2021 - August 6, 2022

Allentown, PA

One Year Injury Free

August 14, 2021 - August 14, 2022

Sand Springs, OK

One Year Injury Free

October 24, 2021 - October 24, 2022

Wichita, KS

One Year Injury Free

November 1, 2021 - November 1, 2022

GIPSON MECHANICAL CONTRACTORS

CLAY & LAND INSURANCE, INC.

Memphis, TN

Four Years with No Lost Time Accidents

April 1, 2019 - April 1, 2023

INSULATION & REFRACTORIES SERVICES, INC.

CLAY & LAND INSURANCE, INC.

Memphis, TN

One Year With No Claims

December 31, 2021 - December 31, 2022

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BACK

Safety Awards continued



SIGMA MARBLE, TILE, AND TERRAZZO

MULLIS, NEWBY, & HURST

Dallas, TX

**One Year Without a Lost Time
Workers' Compensation Claim**

SUPPLY CHAIN SOLUTIONS

INSIGHT RISK MANAGEMENT

Memphis, TN

30 Months with No Auto Accidents

October 2020 - April 2023

CABLE TEL SERVICES, INC. INSIGHT RISK MANAGEMENT



INSIGHT RISK MANAGEMENT

Memphis, TN

**One Year With No Workers'
Compensation Claims**

May 2022 - May 2023

SPG CONSTRUCTION, LLC PROPEL INSURANCE AGENCY



Commerce, GA

**1 Million Worker Hours Without
An OSHA Recordable**

2019 - 2022