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OSHA'S TOP 10 VIOLATIONS OF 2018

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

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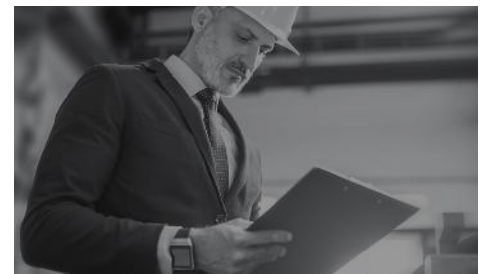
STAYING ON TOP OF WINTER WEATHER PROPERTY RISKS

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OSHA'S TOP 10 VIOLATIONS OF 2018



Occupational Safety and Health
Administration

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Which Occupational Safety and Health Administration (OSHA) violations are the most commonly cited? Recognizing common violations can help you plan and improve your company's safety practices.

OSHA recently announced the preliminary top 10 most frequently cited workplace safety violations for fiscal year 2018 — and a new violation was added to the list this year.

OSHA'S TOP 10 VIOLATIONS FOR FISCAL YEAR 2018:

1. Fall Protection: General Requirements — 7,720
2. Hazard Communication — 4,552
3. Scaffolds: General Requirements — 3,336
4. Respiratory Protection — 3,118
5. Lockout/Tagout — 2,994
6. Ladders — 2,812
7. Powered Industrial Trucks — 2,294
8. Fall Protection: Training Requirements — 1,982
9. Machine Guarding — 1,972
10. Personal Protective and Lifesaving Equipment: Eye and Face Protection — 1,536

Coming in at number 10, Personal Protective and Lifesaving Equipment: Eye and Face Protection, is new to the list.

TAKE ACTION

Employee safety is Amerisure's top priority. Following the guidelines put in place by OSHA is

crucial in order to protect your employees. Take some time to review and evaluate your company's safety procedures and protocols. Avoid an OSHA citation and, more importantly, protect your workers.

Here are some resources to help you get started:

- ▶ Check out the extensive library of materials available on Amerisure's website. The [Resources Page](#) and [Insights Blog](#) are both filled with valuable information to assist you in planning safety protocols.
- ▶ Review OSHA's [Recommended Practices for Safety & Health Programs](#).
- ▶ Contact your local risk management consultant today at 800-257-1900 or riskmanagement@amerisure.com.

Amerisure's dedicated team of consultants are available to help your company mitigate risks and develop a comprehensive safety plan.

STAYING ON TOP OF WINTER WEATHER PROPERTY RISKS

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Snow comes down, melts and then freezes again before the next storm hits. This grueling winter cycle makes it difficult to maintain your business property — especially in colder, northern climates. If certain steps are not taken, you run the risk of personal injury and serious property damage. Here are some tips for staying on top of winter weather property risks.

PREVENTING SLIPS AND FALLS

The average hospital cost for a fall injury is over \$30,000, according to the [Centers for Disease Control and Prevention](#). Slips and falls are inherently more common in the winter months, especially among older adults. In order to protect yourself, employees and guests, it's important to clear snow as soon as it falls, and to melt ice as soon as it forms.

SNOW CLEARING AND MAINTENANCE

Hire a professional snow plow to clear your driveway or parking lot, or invest in a snow blower or snow shovel. It's a good idea to keep a snow shovel and a bucket of salt or sand near the front door so that you can frequently clear slick snow and slush. Always display wet floor signs to warn guests of slick surfaces.

SNOW ON THE ROOF

Unfortunately, there's no hard and fast rule for telling how much snow is too much for your roof to handle. There are several factors that come into play, including the density of the snow, the pitch of

the roof and the integrity of the structure.

However, some roofs are at higher risk than others:

- ▶ Flat or slightly pitched roofs
- ▶ Roofs covered in unevenly distributed drifts
- ▶ Shallow roofs below steeper, higher roofs
- ▶ Roofs that are exposed to high winds

If you're afraid the weight of the snow is too much for your roof to support, take a look in the attic. If the rafters appear bent, then it's definitely time to hire a professional — or invest in a roof rake with an extension pole to do it yourself. It's always a good idea to sweep your roof on a regular basis to prevent large drifts from accumulating.

FROZEN DOWNSPOUTS AND GUTTERS

The downspouts are often overlooked when it comes to snow and ice removal. It's important to clear snow from the base of your downspouts so that roof runoff can flow freely during a thaw. Downspouts that are not clear run the risk of freezing solid and overflowing. Gutters may also freeze and become damaged under the weight of the ice.

LIGHTING

Daylight is limited in the winter months. It's likely dark when employees arrive and dark again by the time they leave. Prevent slips and falls by installing adequate lighting in highly trafficked areas, like the parking lot and entrances. Keep in mind they



also may need extra light for taking garbage and recycling out to the appropriate dumpsters.

HVAC

Your heating system works harder than ever in the winter, and HVAC failure can lead to busted pipes, which are then exposed to freezing temperatures over an extended period of time. Regular maintenance is recommended in order to prevent breakdowns and increase efficiency. Hire an HVAC technician to inspect and perform maintenance every fall and spring. On a more routine basis, you'll want to check areas around your heating units to make sure no flammable or combustible materials are in the area. If space heaters are used, keep flammable materials away and be careful not

to overload electrical circuits.

EMERGENCY RESPONSE TEAM

Create an emergency response team to keep an eye on the forecast for any upcoming weather-related concerns. The team should also be responsible for alerting management and ensuring that all of the tools and equipment are in place to handle a winter storm. Don't forget to make communication a part of your response plan. Let employees know the protocol for work closures due to dangerous weather conditions. Consider communicating through simultaneous channels, such as phone calls, your company website, social media, email blasts and group texts.

Note: These steps do not supersede local, state, or federal regulations. This article is for general information only and is not intended to provide, and should not be relied upon, for ergonomic, training or medical advice in any particular circumstance or fact situation. For more information, please contact your local risk management consultant at 800-257-1900.



PREPARE FOR SUCCESS WITH EMERGING TECHNOLOGIES

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Have you considered investing in emerging technologies that could support your risk management efforts and prepare your company for future success? As a construction business owner, the decision to invest in emerging technologies is not an easy one. It's no secret new technologies bring some concerns. The solution? A cost-sharing pilot program with your insurance carrier.

TECHNOLOGY IS CHANGING THE CONSTRUCTION INDUSTRY

New technologies are driving significant change in the way machines interact with big data, the cloud, people and surrounding environments. Advances in artificial intelligence, immersive experiences and digital platforms are changing the way construction companies do business. Machine learning, augmented/virtual reality, drones, wearables, telematics, biotechnologies and sensors are impacting virtually every aspect of the construction industry. These advances can bring incredible value to both businesses and their insurance carriers.

DON'T FALL BEHIND THE COMPETITION

When evaluating future technology, too many organizations focus only on today's pressures. Often they are bystanders, waiting for the technology to move into widespread acceptance and productivity. Unfortunately, their competitors may be the early-adopters, reaping the rewards of technology. Once the decision is made to invest in technology, those who are slow to adopt are already behind, and have not evaluated the questions of who, what, where, why and how to use the technology.

THE SOLUTION

Your insurance carrier is a critical component of the business relationship charged with protecting your company's assets, and can provide opportunities to pilot developing technologies. Ask yourself the following questions: Does my carrier invest in technology that may protect my assets or help improve operations? Does my carrier partner with companies like mine to share in the risk of trying out new technologies?

When it comes to risk management, your carrier should spend the time and allocate the resources to research emerging technologies to prepare your company for the future — thus allowing you to focus on the challenges of the day. Pilot programs significantly share in the expense and risk associated with testing new technologies. The potential for success and the risk of failure is shared between partners. These programs allow construction companies to test emerging technologies, without the risk of taking on the investment alone.

Through cost-sharing programs, both parties learn from real world experimentation, and share information throughout the experience to benefit all participants. As a result, insight regarding the potential use and development of the technology is acquired.

Pilot programs have proven their value time and time again. When organizations understand the importance of testing out a new technology, monitoring its successes and failures, and analyzing the data to determine the return on investment,



it's simple to find the solutions that work. Take, for example, Amerisure's telematics pilot program, FleetAlliance™. This program, which began in 2016, has lowered the rate of accidents for some policyholders by as much as 50 percent. Many of these policyholders may not have taken the leap to try out a web-based software to improve their fleet operations, had it not been for the cost-sharing pilot program.

The bottom line is: the risk is not small when investing in new technology. Not all emerging technologies move to widespread use or provide their initially touted benefits, but many will succeed in their original goals. While some will fail, several will achieve greater success than ever imagined. Insurance carriers should work alongside their customers to pilot, evaluate and collaborate on emerging technologies. Because, if it turns out that the technology offers a significant return on investment, everybody wins.



WEARABLES AT WORK

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In the United States, wearables, in the form of fitness trackers, are becoming as commonplace as wristwatches. Nearly 40 million people wore a wearable device in 2016, and Juniper Research predicts one in five Americans will be using fitness trackers by 2021.

Wearable technology is also making a sizeable debut in the job market. According to a survey commissioned by The Workforce Institute at Kronos Incorporated and conducted by Harris Poll, 73 percent of adults see the benefit of wearable technology at work, and 66 percent of American workers are willing to use wearables if they helped them do their job better.

WHAT ARE WEARABLES?

For employers, wearables are a proactive way of tracking employees' work habits and reducing worker injuries. These small sensors are worn on the belt, wrist, etc. and detect potential injury via visual, audible or other types of alarms.

HOW AMERISURE IS PILOTING WEARABLE TECHNOLOGY

Currently, Amerisure is investigating the benefits of wearables through a pilot program focused on the manufacturing and healthcare industries. The device we're researching uses sensors to detect a worker's movements and provide real-time feedback when potentially high-risk activities occur. When a device-wearing employee bends, lifts, twists or reaches improperly, the device will buzz. This can help workers avoid injuries and even

sends data to the employer via a user-friendly dashboard, so they can give feedback to workers for the future.

EFFECTIVELY INCORPORATING WEARABLES IN YOUR BUSINESS

Many companies are already incorporating telematics for their fleets, which is basically wearable technology for vehicles, to monitor driver behavior, track job times and improve efficiency.

When adding wearable technology to a lineup of employee safety tools, a company needs to develop a strategy that includes its immediate and long-term goals, to determine how tech fits in to the bigger picture. Here are a few questions to consider before introducing wearables to your business:

- ▶ How will the data from these wearables be used within the company's data management and protection policy?
- ▶ Are the signals from the devices reliable?
- ▶ Will the benefits of wearables be overshadowed by their potential for distraction?

Employers who consider these questions before implementing wearables can ensure a smoother introduction of the emerging technology. While incorporating this level of wearable technology in the workplace may take some getting used to, the benefits will soon be seen, and felt, by employers and their workers.

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BRANDT CONSTRUCTION, INC.

Pillar Group Risk Management
(Indianapolis, IN)
51 months with no recordable accidents
June 10, 2014 - Sept. 6, 2018

PREMIER POOLS OF CENTRAL FLORIDA, INC.

Insurance by Ken Brown, Inc.
(Altamonte Springs, FL)
Outstanding safety performance
2015 - 2018

NORTH AMERICAN REFRIGERATION OF SOUTH FLORIDA, INC.

Brown & Brown of Florida, Inc.
(Ft. Lauderdale, FL)
Seven years without a lost time injury
Dec. 31, 2010 - Dec. 31, 2017

NORTH AMERICAN REFRIGERATION OF SOUTH FLORIDA, INC.

Brown & Brown of Florida, Inc.
(Ft. Lauderdale, FL)
Seven years without an at-fault accident
Dec. 31, 2010 - Dec. 31, 2017