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D&D BUILDING SEES BENEFITS OF COMMERCIAL FLEET USAGE-BASED INSURANCE PROGRAM

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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.

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D&D BUILDING SEES BENEFITS OF COMMERCIAL FLEET USAGE-BASED INSURANCE PROGRAM

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D&D Building in Grand Rapids, Michigan, began its journey in 1968 as a maintenance company. Since then, the organization has evolved to employ over 120 workers and execute on Midwestern construction projects. To effectively deliver on its service offerings, D&D has 12 commercial vehicles on the road, carrying tools, equipment, and materials, including semi-box trucks, medium-duty trucks, and one-ton cargo vans.

When approached two years ago to consider Amerisure's commercial fleet usage-based insurance (UBI) pilot program in the state of Michigan, the offer stood apart from other companies, said Jim Wyatt, vice president of D&D Building.

"The history and comfort level with Amerisure made us feel confident in pursuing the recommendation to leverage usage-based insurance technology for our vehicles," said Wyatt.

To participate, a simple electronic device is installed in the fleet vehicle. Driving data is filtered through a machine learning program and displayed on a performance dashboard to be analyzed. As part of a long-term partnership with HUB International Midwest Limited, Amerisure enrolled D&D in the program.

The program is extremely impactful for policyholders, said Tyler Harmon, senior vice president at HUB International Midwest Limited. "There are a number of proactive benefits of the fleet program in addition to

cost savings: first and foremost, it establishes and solidifies a culture of safety," said Harmon. "For D&D, participation in the program communicates to their drivers they have made an investment they are focusing on and are prioritizing safety as a key metric, helping to ensure each of their drivers gets home safely each day."

The program has yielded many distinct benefits for D&D: It creates driving efficiencies as the company can identify the exact location of its vehicles and establish the most effective routes. It monitors driver behaviors, establishing a heightened awareness for drivers while in the vehicle and allowing leadership to address drivers who may need improvement. The real-time data helps provide arrival estimates to customers when workers are on the road with supplies. It also helps provide reporting details in the event of a traffic incident, including whether the vehicle was parked or at what speed it was traveling.

"Everything about our experience with Amerisure's usage-based insurance program has been positive," said Wyatt. "We've saved money, we know where our drivers and vehicles are, and we can distinguish any issues that might arise with our fleet. I am also able to nullify any inaccurate reviews of our drivers and brand by pinpointing their location and differentiating them from other companies on the road."

Participating policyholders receive a three percent discount from Amerisure upfront and can qualify for a discount of up to 15 percent



based on fleet performance at the end of their policy period. “By offering the program without an added cost, Amerisure removes any unknown financial hurdles,” said Wyatt.

The program provides added peace of mind for policyholders in today’s environment, said Harmon. “The return on investment from this type of program can be seen from day one, and it impacts premiums in the long-term,” said Harmon. “The program provides overall fleet management efficiencies, allowing policyholders like D&D to address critical components and extend the life of their vehicles, contributing to the bottom line and reducing expenses. The information provided allows for in-depth training and analysis on where policyholders need to spend time, energy and effort in order to further influence positive driving behaviors at their company.”

Amerisure’s risk management team helps to ensure the program will optimize efficiencies, said Harmon. “Due to our intrinsic partnership with Amerisure, we can implement this type of value-added program for policyholders, which will immediately impact their bottom-line while driving long-term improvements around driver behaviors – including lower cost of claims and improved loss ratios, which results in reduced premiums for our policyholders. The ongoing implementation of this program allows for enhanced training around key performance metrics, improved claims efficiencies, and more impactful loss control services, which collectively support the policyholder’s overall business objectives.”

D&D Building has re-upped in the usage-based insurance program for the coming year.

“We look forward to participating and saving again this year and seeing informative data come through,” said Wyatt.

Amerisure’s commercial fleet usage-based insurance program is expanding offerings in 2022. To learn more and see whether your state is participating, contact your risk management consultant.

D&D Building:

Usage-Based Insurance Program Results

26%
improvement in
claim frequency

23%
improvement in
claims per policy

5.8 points
improvement in
loss ratio

Data as of 12/7/2021

EMERGING TECHNOLOGIES CAN ENHANCE SAFETY AND REDUCE RISK

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As the new year approaches, now is the time to assess your company's safety capabilities and consider opportunities to reduce risk. Industry-leading technologies can provide workable hazard controls that support your operational business goals while simultaneously reducing risk and keeping workers safe.

WEARABLE TECHNOLOGIES

Kinetic wearable devices use belt-mounted or upper arm sensors worn by workers while performing their jobs. The devices recognize and provide feedback on movements, posture, location and biomechanics. The information is submitted to a cloud-based learning algorithm that analyzes and provides critical performance intelligence. This digitally targeted solution can help reduce risks related to a variety of ergonomic and Workers' Compensation hazards and exposures.

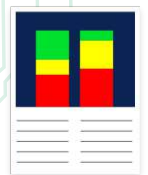
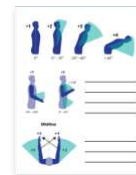
- ▶ Amerisure's risk management consultants are trained on implementation, use and analysis
- ▶ Tools can help to reduce the frequency and severity of ergonomic-related losses
- ▶ Provides effective safety solutions based on actual leading indicators

CELLPHONE APPS

Environmental and ergonomic cellphone applications provide information about the movements of the phone owner while they are working or through review of uploaded video content. The software generates data to identify and help workers adjust unsafe movements, leading to a reduction of exposures and ergonomic-related injuries before a loss occurs. Many of these apps also alert the worker of unsafe movements in real-time.

- ▶ Enables worker to recognize and correct hazardous activities
- ▶ Quick, effective consultations provided directly to policyholders
- ▶ Can reduce Workers' Compensation claims and incident rates

Cellphone apps can also provide "fit for work" monitoring that identifies potential worker impairments before incidents occur, such as fatigue, dehydration, emotional distress and drug and alcohol use.



AUGMENTED/VIRTUAL REALITY

Virtual reality (VR) platforms provide data/analytics and risk assessments through augmented support. This technology can include cloud-based training content with industry-specific simulation scenarios for high hazard and severity exposures; artificial intelligence to live-assist teams performing critical work; and remote worksite consultations and surveys conducted through a head-mounted device.



- ▶ Focuses on loss-leading exposures with high-retention digital training tools
- ▶ Industry-leading technologies provide expert services in remote locations
- ▶ Risk management consultants experienced in remote technology to enhance experience

COMMERCIAL AUTO TECHNOLOGIES

Telematics and fleet management tracking solutions, including usage-based insurance programs, inform policyholders of the location and status of fleet drivers, providing safety insights to help reduce risks. Vehicle information such as location, speed, braking, cornering and environmental factors are filtered through a machine learning program and displayed on the policyholder's dashboard. Fleet managers can use the data to identify and coach drivers on areas needing improvement. Data-based driving programs have shown reductions in hazardous driver behaviors, leading to a reduced frequency and severity of vehicle-related accidents.



- ▶ Products targeted at leading causes of commercial fleet exposures
- ▶ Policyholders can actively control their fleet exposures and costs
- ▶ Coordination and consultation with Amerisure commercial auto specialists

Mobile app technology and cellphone blocking can also prevent distracted driving and protect drivers. An app is loaded onto each driver's cellphone and when the driver is operating a vehicle, the phone is automatically blocked from receiving phone calls and text messages unless it is in a hands-free mode.

Industry-leading technology is available to policyholders exclusively through Amerisure's Partners For Success® program. If interested in any of these technologies, contact your agency or local Amerisure risk management consultant for more information.

CHANGES TO FEDERAL LAW CAN IMPACT FLEET EXPOSURES

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Commercial fleets and the U.S. trucking industry will experience notable changes in 2022, brought forth by enhancements to training regulations and adjustments to age restrictions for drivers.

COMMERCIAL DRIVER'S LICENSE AGE REVISIONS

A bill [recently approved by United States Congress](#) lowers the age of drivers with a commercial driver's license (CDL) permitted to operate commercial vehicles across state lines. The provision, included in the infrastructure bill signed by President Joe Biden on November 15, 2021, lowers the age for interstate drivers from 21 to 18. This concept began as part of the DRIVE Safe Act bills introduced in Congress in 2019 and reintroduced each year since.

Included with this change is a provision for a pilot program with up to 3,000 participants ages 18-20. The participants' driving performance will be monitored for three years in order to identify whether lowering the interstate travel age with a CDL is effective. According to U.S. Secretary of Transportation Pete Buttigieg, the purpose of the pilot is "to study the feasibility, benefits, and safety impacts of allowing a driver under the age of 21 to operate a commercial motor vehicle in interstate commerce."

Throughout the pilot program, The Federal Motor Carrier Safety Administration (FMCSA) will collect and analyze data related to crashes and behaviors of participating drivers. Within one year following completion of the pilot program, Secretary Buttigieg will provide information

to Congress describing the findings and recommendations of a working group established to suggest changes in the CDL age parameters.

This is a limited pilot with specific parameters and will not be open to all drivers. Eighteen-year-olds participating in the pilot must complete two probationary periods: a 120-hour probation and a 280-hour probationary period under an apprenticeship program set up by their employer. Drivers who are 19 or 20 years old may complete the same probationary periods or become eligible if they have held a CDL and have driven within their state for at least one year and 25,000 miles.

[Learn more about CDL requirements](#)

TRAINING REQUIREMENTS FOR COMMERCIAL DRIVER'S LICENSES (CDLS)

Set to take effect in February of 2022, FMCSA's new Entry-Level Driver Training (ELDT) regulations will impact training requirements for commercial driver's licenses (CDL). The [ELDT requirements](#) will establish a training baseline for new drivers that are:

- ▶ Seeking a first-time Class A CDL license (to operate vehicles with a gross vehicle weight rating [GVWR] of 26,001 or more pounds) or Class B CDL license (to operate vehicles with a GVWR greater than 26,000 pounds)
- ▶ Upgrading an existing Class B CDL license to Class A CDL license



- ▶ Obtaining a first-time school bus (S), passenger (P) or hazardous materials (H) endorsement

The ELDT regulations are not retroactive; therefore, entry-level driver training requirements do not apply to individuals holding a valid CDL or an S, P, or H endorsement issued prior to February 7, 2022. This change could significantly impact any large commercial fleets that are hiring drivers without CDLs whom they intend on licensing. The new regulations will also require the ELDT training to be completed by a trainer listed on a [Trainer Provider Registry](#). [Learn more](#) about the training curriculum at [fmcas.gov](#).

IMPACT OF NEW REQUIREMENTS ON BUSINESSES

In most U.S. states, drivers could previously receive a CDL at age 18 but could not travel over state lines. This restriction included hauling a load intrastate that is meant to continue over state lines. For example, it was prohibited to

haul a truck load from Lexington, Kentucky, to Louisville, Kentucky, that is intended for Indianapolis, Indiana, as it is considered an interstate load.

The age provision means we may see many younger drivers added to commercial truck drivers lists. Because of this shift, now is a critical time for businesses with commercial fleets to reinforce the concept of negligent entrustment and establish Motor Vehicle Record programs, provide training materials, discuss and implement driver monitoring systems, and consider cellphone blocking technology.

REGULATIONS REMAINING THE SAME

Some commercial driving requirements will remain the same after the new regulations take effect, including:

- ▶ Hazardous materials endorsements for drivers 21 years and older
- ▶ Employers must follow state and federal laws on driver acceptability and eligibility

Contact your local Amerisure risk management consultant for additional information.

Keep an eye out for updated FleetAlliance™ materials from Amerisure in 2022.





SAFE PATIENT HANDLING AND AVOIDING WORKPLACE INJURIES

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There are often misconceptions about the best ways for healthcare workers to safely handle patients while avoiding occupational injuries. In fact, manual patient handling is one of the healthcare industry's major occupational risks, according to [The National Institutes of Health](#). Becoming aware of common misconceptions around patient handling can help teams reduce the risk of injuries for workers.

HIGH-RISK BEHAVIOR INCLUDES MORE THAN LIFTING

In addition to the commonly understood risks associated with physically lifting patients, it's important for healthcare professionals to be aware of risk factors associated with manual patient handling tasks completed on a horizontal plane. These tasks can include lateral transfers from a bed to a stretcher or repositioning a patient in bed.

TRAINING SHOULD BE ONGOING

Thorough training and education is a critical step toward a comprehensive safe patient handling program. Effective training should be continuous in nature and include the proper use of equipment as well as reiterate the benefits of handling patients safely. According to the [U.S. Occupational Safety and Health Administration \(OSHA\)](#), this continuing training should include the following:

- ▶ Mechanical lift equipment efficiency
- ▶ Annual competency sessions
- ▶ Mentoring and “safety champions”
- ▶ Patient mobility capabilities

PATIENT HANDLING EQUIPMENT VARIES IN QUALITY

Patient handling equipment, such as slippery sheets, sit-to-stand equipment, air transport moving devices, non-powered patient transport devices, and reusable slings, is not always created in equal quality and should be regularly evaluated for ergonomics as well as user acceptance. According to Vanderbilt University Medical Center, healthcare facilities should select these types of items with input from relevant staff members regarding comfort, safety, ease of use and ease of cleaning the equipment.

Amerisure can help healthcare facilities establish a safe patient handling program to reduce risk to healthcare workers. **To learn more, contact your local Amerisure risk management consultant.**

FIVE ESSENTIAL TIPS FOR SAFE WINTER DRIVING

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Winter weather can cause dangerous driving conditions for even the most experienced drivers. According to the [U.S. Department of Transportation Federal Highway Administration](#), 70 percent of the nation's roads are located in regions that receive more than a five-inch average snowfall each year — and nearly a quarter of all weather-related vehicle crashes occur on snowy, slushy or icy pavement. With winter weather approaching, now is the time to help fleet drivers prevent crashes on the road. Here are five tips to help keep commercial drivers safe this winter:

- 1. Adhere to Safe Speeds:** Commercial fleet drivers should stay slightly below the speed limit when the roads are slippery, and should accelerate and brake lightly, with a firm grip on the steering wheel. This allows for better control and makes it easier to stop or move the vehicle if necessary.
- 2. Increase Following Distance:** The more space between each vehicle on icy or snowy roads, the better. Drivers can help avoid a collision by maintaining a safe distance between their vehicle and the one in front of them and by increasing their following distance to 8-10 seconds apart.
- 3. Check Vehicle Conditions:** Before operating the vehicle, check the windshield wipers, defrosters, cooling system, and washer reservoir. Check all lights and ensure they are clean, including headlights, brake lights, turn signals and emergency flashers. Once on the road, keep a close watch on the fuel gauge and fill up with fuel once the gauge reaches the halfway point.
- 4. Maintain a Winter Weather Kit:** Keep an updated emergency winter weather kit in your vehicle. According to the [National Highway Traffic Safety Administration \(NHTSA\)](#) the kit should include a snow shovel, broom and ice scraper; sand or cat litter in the event the vehicle is stuck; jumper cables; a flashlight; emergency flares; warm blankets; a cell phone charger, and food and water.
- 5. Monitor Weather Conditions:** Prepare in advance for winter weather driving — monitor road and weather conditions before taking off by checking a weather app. Watch for “black ice,” a smooth and often glossy thin coating of ice on a surface that can be especially dangerous.

Following these tips can help fleet drivers stay safe on the road during the cold season. For more information and advice on winter weather driving, visit the [NHTSA.org](#) or contact your Amerisure risk consultant.

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CABLE EAST INC.

McGriff, Seibels & Williams of
Georgia, Inc.
(Atlanta, GA)

365 Days Without a Lost Time Injury
September 23, 2020 - September 23, 2021



DELTA ELECTRICAL CONTRACTORS OF SOUTH CAROLINA, INC.

McGriff Insurance
Services, Inc.
(Greenville, SC)

250,000 Hours Injury Free
July 1, 2019 - July 1, 2021

DESOTO COUNTY ELECTRIC

Insight Risk Management
(Memphis, TN)

One Calendar Year With No Claims
All Lines
August 1, 2020 - August 1, 2021

MCKNIGHT CONSTRUCTION COMPANY, INC.

McGriff Insurance
Services, Inc.

(Columbia, SC)

Five Years Without an On-The-Job Injury
November 1, 2016 - September 1, 2021

RONCELLI, INC.

VTC Insurance Group
(Troy, MI)

275,000 Hours Without an Accident
at the DTW WTI Renovation Jobsite
September 2018 - September 2021