AMERISURE®

SAFETYCONNECT®

MICHIGAN COMMERCIAL AUTO POLICYHOLDERS: TAKE ADVANTAGE OF USAGE-BASED INSURANCE

READ MORE

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

CLICK TO VIEW

HOW TO AVOID COMMON WORKERS' COMPENSATION CLAIMS

READ MORE

AVOID OSHA'S FATAL FOUR CONSTRUCTION HAZARDS

READ MORE

DOES YOUR SAFETY PROGRAM ADDRESS THE MOST COMMON MANUFACTURING RISKS?

READ MORE

MICHIGAN COMMERCIAL AUTO POLICYHOLDERS: TAKE ADVANTAGE OF USAGE-BASED INSURANCE

SAFETYCONNECT®

Policyholders who have a fleet renewal coming up in Michigan will want to talk with their Partners For Success® agency about how Amerisure's Usage-Based Insurance (UBI) can help reduce premium costs on both the front and back ends of their fleet insurance program.

"Agents wishing to provide added value to their fleet customers should present Amerisure's FleetAlliance® program, because policyholders receive a three percent discount up front for participation. They are also eligible for a discount of up to 15 percent after one year, based on the overall performance of their fleet and participation rates," said Dave Galbraith, Amerisure's Assistant Vice President of Risk Management – Technical Lead. "And policyholders should ask their agents about this important way to save on premium and improve upon the safety of their program."

After more than a decade of dismal profitability in commercial auto, carriers have had few resources they could offer their policyholders to reduce the ongoing rate increases that have been necessary to shore up the line's performance. And, for agents, there have been few opportunities to improve the profitability of their own books of commercial auto business — until now.

HERE ARE FIVE REASONS WHY COMMERCIAL AUTO POLICYHOLDERS SHOULD CONSIDER THIS EFFECTIVE AND COST-SAVINGS PROGRAM:

1. At renewal, policyholders will receive two quotes: one that reflects a regular renewal, and another that includes the three percent discount for participation in the FleetAlliance® UBI program. This makes it easy to help save on annual premium, and it doesn't cost a dime to participate.
2. Policyholders can save up to 15 percent through a performance discount, based on the outcomes and participation levels of the fleet.
3. The program comes with the support and expertise of Amerisure's outstanding Risk Management team, which will help with:
   - Implementing the program across the fleet
   - Educating drivers about the benefits of participation
   - Turning the data into actionable safety program improvements
4. The program provides fleet managers with a range of tools that help them become proactive in improving the

[CONTINUED ON NEXT PAGE]

overall outcomes of their safety program, including:

- Tools to help hire the best drivers up front through assessments that identify behaviors associated with aggressive driving
- Easy-to-install telematic UBI units for each fleet vehicle
- A dashboard that provides real-time information on how each driver is performing, and a series of analytics to assess both individual and group performance on driving behaviors such as acceleration, deceleration, and fixed and posted speed events
- Access to Amerisure's partnership with LifeSaver® cellphone-blocking technology to help prevent distracted driving from cellphone use

5. Amerisure has significant experience in using this technology based on running a multi-year pilot that involved 1,800 vehicles in 26 separate fleets. Pilot results included a 30 percent reduction of incidents such as speeding and accident frequency.

Having advisors with extensive experience can be invaluable in helping policyholders maximize the benefits attained from the UBI program. While the initial three percent participation discount is automatic, driving results must be improved across a fleet, to earn the additional 15 percent discount at the end of the policy term.

"While the program is easy to implement, we have found that drivers need to feel secure about how the program will be used before they are willing to participate. Companies need to be explicit about how they intend to use the data to avoid creating concern among drivers," said Jim Flynn, Amerisure Risk Management Manager, who has worked with many of the pilot participants. "I found the best way to get drivers on board was ensuring the company's management was committed and regularly communicating the benefits of the program to drivers. We encourage fleet managers to use the program to focus on positive results, which gives them a reason to celebrate improvements and avoid any negative misconceptions among drivers."

"I think the biggest benefit of the UBI program is the opportunity for fleet managers to assess driver behaviors and then take action before an accident occurs, by discussing driving behaviors with their drivers. They can also link the behavior to specific safety program training. And, for the employer, the program helps reduce driving behaviors associated with accidents, which lowers auto insurance costs and improves overall safety for their employees," said Galbraith.

Flynn commented that several employers incorrectly assumed that participation in the program would automatically increase their insurance premium based on the telematics data. Rates are based on the fleet's overall performance, not the UBI data, so even if the UBI data is trending negative, rates aren't impacted if there are no claims. Another misconception among employers was a privacy concern about their data. But Flynn advised that the data is aggregated at the insurance company level, so the privacy of each participating driver is preserved.

The pilot has proven to be so effective that the first two fleets up for renewal have asked to stay in the program for another year. "We're very pleased our policyholders have achieved real savings as well as increased safety for their fleet drivers. And we look forward to providing similar benefits to other Michigan fleet managers as long as our program capacity permits," said Galbraith.

Those interested in the program may contact their Amerisure Marketing Underwriter or Risk Management Consultant for more information.

HOW TO AVOID COMMON WORKERS' COMPENSATION CLAIMS

SAFETYCONNECT®

We sat down with Jenny Fogle, Claims Unit Manager, and Casey Cain, Risk Management Manager, to discuss some of the most common Workers' Compensation (WC) claims they see and how they help customers avoid them.

HEALTHCARE

"When I think about the claims I see frequently in the assisted living and long-term care industries, I think of the Certified Nursing Assistants (CNA) whose jobs are so physically demanding," said Fogle. "These jobs often require transferring residents from a bed to a wheelchair or vice versa. The physical requirements of these transfers are often compounded by the age and health of the CNA, many of whom have spent years in these roles while developing co-morbidities over time. We end up seeing injuries from herniated disks to strains and sprains."

Cain added that his team works closely with the claims and underwriting teams to identify claim trends, and then works directly with policyholders to identify the underlying causes for the claims. This approach helps in recommending remediation options that address these causes.

"Our goal is to evaluate their work process, accountability systems, and programs, to offer options that can help minimize the claim exposure. That can be anything from making process change recommendations to hands-on observations of staff performing their daily activities. This can result in equipment upgrades, changes to training programs, and/or the use of technology such as wearables to improve body mechanics," Cain said.

Other considerations for minimizing strains and sprains include:

- Assessment of residential handling, from proper/routine resident assessments, to proper use of lifting equipment.
- Workstation assessments to eliminate hazards to the degree possible.
- Adding administrative controls, such as job rotation or limiting exposure hours and repetitions of activity.
- Training on proper body mechanics when performing lifting activities.
- Utilizing multiple person lifts.
- Recommending technology solutions, such as wearables, that identify at-risk movements over a period of time, while providing data for analysis and improvements.
- Implementing flex-and-stretch programs so each shift begins with a focus on warming up the body before lifting and/or materials-handling activities.
- Using onsite observations to provide coaching.
- One hundred percent use of lifting equipment and inspection of equipment.

Fogle added that many skilled nursing facilities conduct an initial lifting needs assessment at intake but don't always routinely update these assessments as residents age or as an illness/condition causes a setback in the resident's

physical capabilities. She noted that having scheduled, periodic lift assessments would better align the residents' lifting needs with their medical team's physical abilities over time.

CONSTRUCTION AND MANUFACTURING

Ladders

Cain stated, "Workers often take short cuts when working on a ladder. They are pushing to get a job done or think they can reach 'just a little higher' and then find themselves on the ground."

"We find ladder-related injuries can range from broken bones to catastrophic injuries, so helping construction and manufacturing policyholders minimize this risk is critical," Fogle added.

From a risk management perspective, Cain recommended the following:

- Choose the correct ladder for the task at hand.
- Make sure the ladder is set up correctly.
- Know how to move on and get off the ladder safely.
- Avoid reaching, which can throw off your balance and lead to falls.

In addition to ladder accidents, struck-by/ caught-in accidents account for another category of frequent workplace injuries.

Struck-by/ Caught-in

When discussing this category of construction and manufacturing risk, Cain shared a proverb, "Remember the old saying that a pound of prevention is worth an ounce of cure. In the case of accidents caused by being struck by an object or being caught in a machine, planning will help minimize the potential for these types of accidents."

Things to consider as you plan:

- Does everyone understand the equipment being used?
- Did training on safe use of equipment take place and, when needed, was refresher training delivered?
- Can you implement technology solutions like sensors and use machine guarding to minimize hazards?

"In the case of guarding accidents, we see incidents where hands are damaged by equipment because a guard was removed or wasn't available," Fogle remarked.

"And we've discovered a lot of reasons for these accidents," said Cain. "Sometimes employees remove the guards so they can see the material better. In other cases, employers leave the choice to use a guard up to the employees. When talking with management about these claims and how to avoid them, we emphasize the importance of a top-down enforcement process for consistent use of these safety tools. If it is feasible economically, we may also recommend that employers install light curtains, which immediately shut down the equipment if a hand tracks through the light," he concluded.

Here are some machine guarding tips to prevent caught-in injuries:

- Conduct a hazard assessment of the machine, for example, press brake.
- Use safe distances between the employee and the point of operation.
- Use machine guards to prevent employees from getting into the point of operation (such as light curtains or hand controls).
- Conduct employee training on safe equipment use and the importance of machine guarding.
- Implement consistent enforcement procedures with clear accountability for supervisors and workers.
- Implement lockout/tagout procedures for changing dies.

Slips, Trips and Falls

"This category of claims again underscores the importance of planning because the best way to set yourself up for a safe job is to plan. Ask yourself, 'what equipment do we need? Where will it be used? What is challenging about the equipment or location,'" suggested Cain. "This exercise helps to identify potential hazards upfront and allows you to think through ways to mitigate these risks."

[CONTINUED ON NEXT PAGE]

Cain added the following safety tips to help minimize these accidents:

- Identify equipment to be used to reach heights, such as scaffolding, boom and scissor lifts and ladders.
- Make sure training is provided on any system being utilized.
- Identify if personal fall arrest systems must be worn with appropriate tie-off points.
- When using personal fall arrest systems, make sure employees are trained on their proper use.
- Inspect employees and equipment throughout the course of construction to ensure proper use.
- Implement consistent enforcement procedures and accountability systems for supervisors and workers.

Use Your Safety Committee Effectively

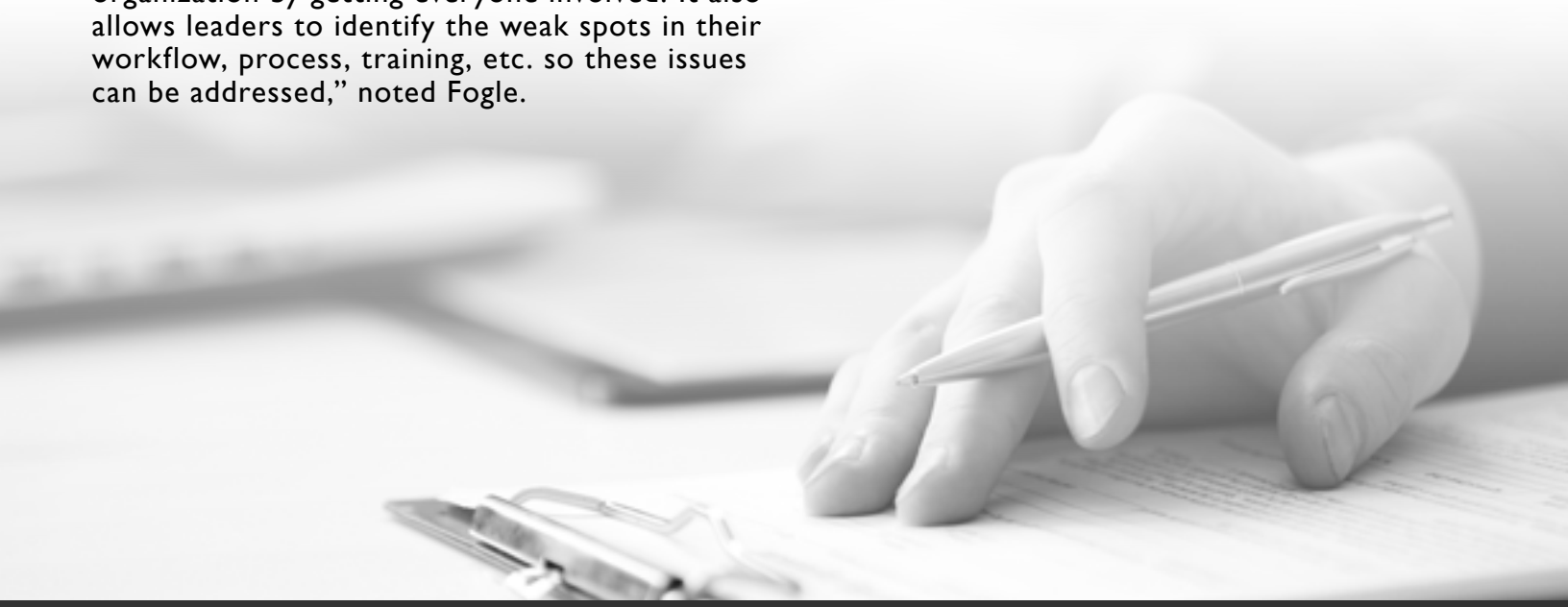
One of the most effective ways to ensure you can avoid the most common WC injuries for your industry is to have an active and engaged safety committee.

"We like to see safety committees meet at least monthly and use meetings as a forum to discuss recent claims. It's powerful to have injured workers attend these meetings to share the details of their accidents and talk through ways they could have avoided them. This inclusive approach also builds buy-in across your organization by getting everyone involved. It also allows leaders to identify the weak spots in their workflow, process, training, etc. so these issues can be addressed," noted Fogle.

Have a Clearly Defined WC Claim Process

Fogle concluded by reiterating how important it is for every business to have a clearly defined WC claim process. "Achieving successful WC claim outcomes is a shared goal for us, our policyholders, and the injured worker. We want the injured worker to get better as soon as possible and return to work when medically able to do so. That means every supervisor should know what to do when a worker is injured, from accessing initial emergency help to getting the injured worker the appropriate medical resources. The organization should then report the accident to its insurance carrier and conduct a timely accident investigation while the details are fresh. This is important since the insurance company cannot be onsite right after an accident occurs, so we depend on the policyholder to investigate the facts, obtain photographs and secure witness statements. Having a well-understood WC claim process is the first step to achieving our shared goal."

Let our Amerisure experts know if you need help with any of the topics they've discussed. They are happy to help you find the best safety solutions for protecting workers and reducing claims.



AVOID OSHA'S FATAL FOUR CONSTRUCTION HAZARDS

SAFETYCONNECT®

As we move into the construction industry's busiest time of year, now is the time to review safety policies and procedures to ensure your workers are adequately protected from the Occupational Safety and Health Association's (OSHA) Fatal Four Construction Hazards.

AVOIDING FALLS

Falls are the number one cause of construction deaths, accounting for a third of all construction fatalities, according to OSHA. Since most construction projects have a variety of elevations and hazards that contribute to falls, it isn't surprising that this is the deadliest of the "Fatal Four" accidents.

Here's an overview of three steps to help keep your employees safe from a deadly fall:

- Have a plan: You can minimize the risk of falls for employees by starting where every good worksite manager starts — by developing a plan. The plan considers work that needs to be done and the process for getting the work done. These considerations lead to the identification of needed safety equipment for the job, which should be included as part of the job specs and financials.
- Acquire/install necessary equipment: Once the full details of the plan are finalized, ensure you have the safety equipment on site and installed before workers are exposed to any potential fall hazards. This might include installing the appropriate guardrails and scaffolding or having ladders and safety gear available.
- Train your employees: Don't assume your employees know how to use equipment or safety gear. Make sure to train them on how to identify a potential fall hazard, and then how to protect themselves by using available safety tools appropriately.

MINIMIZING "STRUCK-BY" ON YOUR WORKSITE

More than three quarters of "struck-by" construction fatalities involve individuals injured by movement of heavy equipment and trucks, and involve either the driver or other workers on the site.

Here are some important tips to consider:

Heavy equipment operators

- Drivers need to inspect their vehicles before each shift to make sure their braking systems are operational.
- Avoid using reverse unless a visible employee tells you it is safe to back up and your vehicle has a backup alarm.
- Drive only on safe roadways and grades
- Don't dump or lift without making sure both you and all other employees are in the clear.
- Bulldozers, scraper blades, dump bodies, etc. should be left in the lowest position and in neutral when not in use.
- If your vehicle is being loaded by a crane or power loader, you must have a cab shield or canopy to protect you from falling objects.

Other workers

- Everyone should be dressed in highly visible clothing.
- Hard hats should always be worn.
- Material should be stored in a way that prevents sliding or falling.
- When working with power tools, safety equipment such as goggles, face shields, and hard hats are a must. This protective equipment helps protect the body from airborne material.

AVOIDING ELECTRICAL INCIDENTS

Many employees do not understand the potential for electrocution when working at a jobsite. These hazards are everywhere — from making contact with a power line or not having the appropriate ground fault protection, to lacking a continuous path to the ground or improperly using an extension cord.

Power lines pose a danger both in the air and under the ground. Underground lines should be marked before any construction begins, and whenever possible, overhead lines should be de-energized.

Lack of ground-fault protection often occurs over time from normal wear and tear when using electrical equipment. Ground Fault Circuit Interrupters should be used on all 120-volt receptacles, and double-insulated equipment should be used. All electrical equipment should be inspected for missing ground prongs, cracked casings or exposed wires before it is turned on. Any faulty equipment should be removed from inventory and clearly marked until it has been fixed.

TRENCHING AND EXCAVATION ACCIDENTS

Trenching and excavation accidents can occur when soil hasn't been analyzed properly to ensure the appropriate sloping method was used to prevent a cave-in. Another cause of these accidents is weather or atmospheric changes that were not evaluated by a competent person to ensure workers are protected from risk. In fact, a competent person should inspect the excavation site before each shift begins, as needed throughout the day, and following a rainstorm or when any other potential risk is present.

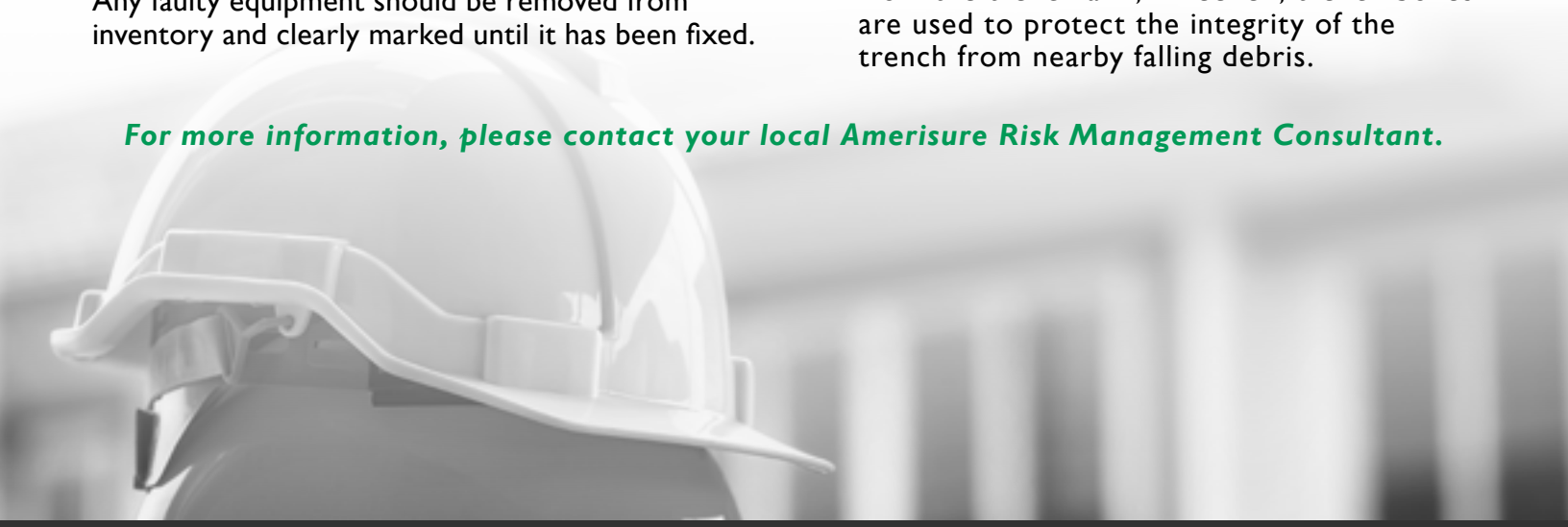
According to OSHA, a competent person:

- Has training in the use of protective systems,
- Is knowledgeable about OSHA requirements,
- Has authority to immediately evacuate workers from the excavation and ensure hazardous conditions are addressed.

The competent person should verify that:

- The trench uses the appropriate protective system,
- There is adequate ventilation if hazardous atmospheres have developed throughout the course of the day,
- Any standing water is evaluated and soil is retested after rainstorms,
- There is safe access into and out of the trench,
- All excavated material is stored safely away from the trench and, if needed, trench boxes are used to protect the integrity of the trench from nearby falling debris.

For more information, please contact your local Amerisure Risk Management Consultant.



DOES YOUR SAFETY PROGRAM ADDRESS THE MOST COMMON MANUFACTURING RISKS?

The United States Bureau of Labor identified manufacturing as the third most dangerous industry, based on 2019 data. That year, the sector accounted for 395,300 workplace injuries and 35,000 workplace illnesses. Do you know the most common manufacturing risks and does your safety program address them?

1. **Slips, trips and falls.** This category is one of the leading causes of injury and death among all American workers. Anyone working on a high platform, raised piece of equipment or ladder can become a victim without the proper training and/or protective equipment. The potential for harm is so great, the Occupational Safety and Health Administration (OSHA) administers a Fall Prevention Campaign to raise awareness among workers and employers about ways to avoid falls. From pre-planning before the job begins, to providing the right equipment and training to employees, OSHA believes that 100 percent of falls are avoidable. For details on this program, click here.

2. **Using heavy machinery.** It's important to have proper machine guards installed on operator-controlled equipment. It's equally important to make sure your employees are trained on how to use the equipment with the guards in place. Many accidents have been caused by employees disabling or reconfiguring guards to "speed up" operations, so managing the scheduling of production is also a critical safety element for workers using this machinery. Click here for an OSHA overview on machine guarding safety.

3. **Lockout/tagout procedures.** Imagine servicing a complex piece of equipment when it suddenly turns on. This type of hazard is very dangerous and could instantly crush or electrocute a worker. Having approved lockout/tagout procedures in place will help safeguard workers from hazardous energy releases. Another way to prevent these accidents is to provide a lockout/tagout safety checklist that employees can use before they start the equipment. For detailed information on OSHA requirements, click here.

4. **Powered industrial trucks.** This equipment is used across many manufacturing facilities and improper use is usually the reason for an accident. That's why OSHA requires workers using forklifts, motorized hand trucks, platform lift trucks and the like to be certified for their use. The OSHA standard for this requirement can be found here. Employers are responsible for developing the training and certification process that meets this standard, and for maintaining records for each employee for a period of three years.

5. **Staffing.** Manufacturers need to maintain their employment levels at a time when they are experiencing turnover and a general reluctance of potential employees to consider manufacturing as a career. Employees with less than six months on the job are the employees most likely to be injured. Concurrently, more tenured employees have limited time to mentor the newcomers. Add in overtime and 24/7 operations, and fatigue becomes another major contributor to serious accidents and fatalities. As a result, planning to maintain consistent staffing levels that meet production requirements is a critical success and safety factor.

SAFETY AWARDS

SAFETYCONNECT®

DESOTO COUNTY ELECTRIC

Insight Risk Management

(Memphis, TN)

One Year Without a Workers' Compensation Claim
January 1, 2020 - January 1, 2021

INTREX AEROSPACE

HUB International Midwest Limited

(Grand Rapids, MI)

1,108 Days Without a Lost-Time Injury
February 2018 - March 2021

LEGEND SENIOR LIVING, ASBURY VILLAGE FACILITY

Bouchard Insurance, Inc.

(Clearwater, FL)

One Year Worked with Zero Injuries
December 21, 2019 - December 21, 2020

LEGEND SENIOR LIVING, LEGEND AT CAPITAL RIDGE FACILITY

Bouchard Insurance, Inc.

(Clearwater, FL)

One Year Worked with Zero Injuries
January 17, 2020 - January 17, 2021

LEGEND SENIOR LIVING, WINDSOR OF BRADENTON FACILITY

Bouchard Insurance, Inc.

(Clearwater, FL)

One Year Worked with Zero Injuries
December 8, 2019 - December 8, 2020

SIGMA MARBLE & GRANITE INC.

Mullis Newby Hurst

(Addison, TX)

One Year Without a Lost-Time Workers' Compensation Claim
January 1, 2020 - January 1, 2021

SMITH ENGINEERING & CONSTRUCTION, LLC

McGriff - South Carolina

(Greenville, SC)

Four Years Without a Lost-Time Injury
February 21, 2017 - February 21, 2021

STRACK INCORPORATED

McGriff - Georgia

(Alpharetta, GA)

1,510,077 Hours Worked with No Lost-Time Incidents
October 2018 - December 2020