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SAFETY GROWS ALONGSIDE MILLER SIERRA'S BUSINESS

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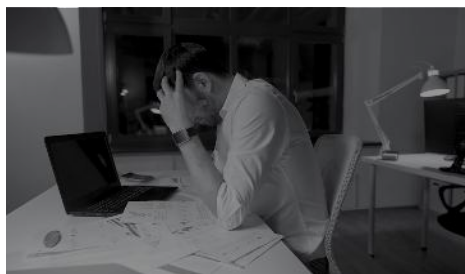
In our mission of recognizing and supporting excellence, Amerisure is pleased to honor several companies for their outstanding safety performance.

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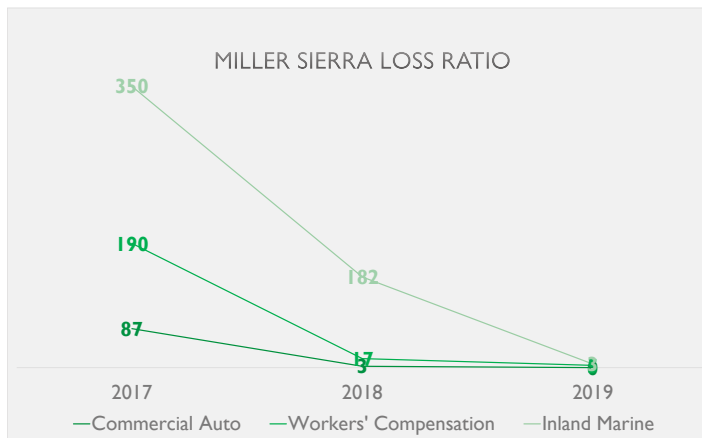
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SAFETY GROWS ALONGSIDE MILLER SIERRA'S BUSINESS

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In 1992, Robert Miller opened the doors to Miller Sierra Contractors, Inc., a commercial concrete contractor. In its earliest days, the company employed approximately 30 individuals. Today, it employs over 900 concrete experts. Miller Sierra places millions of square feet of concrete each year and currently has 70 active projects in various stages of completion.

With so many active projects, safety is a priority for Miller Sierra. A safe working environment enables the company to complete jobs more efficiently and take on new business. Check out the improvements to Miller Sierra's loss ratio after they emphasized safety culture.



HOW THEY DID IT

Amerisure identified two key risks through its risk assessment of Miller Sierra — fleet safety and workers' compensation accidents. Numerous steps were taken to proactively reduce these risks in the future.

TELEMATICS

Miller Sierra implemented telematics, which made an immediate positive impact on driver behavior. Drivers became more aware of risky behavior due to regular monitoring. Drivers were coached on behavior changes, which resulted in improvements in the overall loss performance; and management and maintenance of vehicles.

EXECUTIVE RISK MANAGEMENT COMMITTEE

The owners and top leadership became more focused on their operational risk management activities through this initiative. It was identified that several formal programs such as fleet safety, general occupational safety and health, and quality assurance review practices needed to be reviewed, updated and formalized. This committee worked together to make the necessary changes to practices — and has even taken on the implementation of a software and app that help monitor projects, field safety and quality control observations.

SUPERVISOR SAFETY COMMITTEE

This was a secondary step that allowed additional supervisors and managers to become more actively involved in running monthly safety committee meetings. The committee utilized the information from these meetings to guide the executive risk management committee for a trial period of six months. Since then, the meetings have been scheduled on a quarterly basis. The team provides



updates on losses, near misses, accident investigations, training schedules and any potential non-compliance issues observed on multiple occasions. Members of the safety committee have also been working closely with Amerisure's risk management team on the jobsite to seek additional areas of focus to be observed – for excavation, personal protective equipment and quality control observations.

The most significant impact on Miller Sierra's improvement has been the establishment of the executive risk management committee and the supervisor safety committee. Both committees welcome risk management consultants from HUB International Insurance Services and Amerisure to attend meetings, so they may receive coaching and support. This coaching is implemented at all levels, particularly with the newly hired safety director and several field safety technicians.

Thanks to these numerous new initiatives and technologies, Miller Sierra is prepared to thrive in the future. Its safety protocol now supports its growing business, and the results are outstanding.

To learn more about any of the technologies or strategies implemented, and how they may benefit your business, contact your Amerisure risk management consultant at (800) 257-1900, or riskmanagement@amerisure.com.



PREVENT CONSTRUCTION THEFT AND VANDALISM

Jessica Bennett, Senior Risk Management Consultant

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As the construction industry continues to grow so does the exposure of theft and vandalism. This is an exposure that faces almost all contractors, yet many contractors are unaware of this. Equipment and materials stolen from construction sites each year amount to as much as \$1 billion, according to the National Crime Information Bureau. Small handheld tools, copper wire, lumber and heavy machinery are some of the most frequently stolen items from jobsites.

Trespassers may not only be trying to steal equipment, they also could be looking to vandalize equipment. Vandalism not only includes graffiti on a trailer or building, but it can also be damaging to the equipment stored on site. Both theft and vandalism can lead to decreased productivity and possibly higher insurance premiums, which will impact an employer's bottom line.

SECURE JOBSITE ACCESS POINTS

One of the main causes of theft and vandalism on a jobsite is a lack of security. If there is not a locked fence around the site, it is much easier for someone to enter and steal materials, equipment, tools, etc. Having a fence is a very important measure for jobsites where equipment and tools will be left overnight. Evenings and weekends are prime days for vandalism and theft. The fence will control access points.

When deciding on a fencing material, a see-through material, such as chain link, should be used. This will allow any thieves to be visible from outside the jobsite in the event they are able to get past the fence.

Having a strong gate for the entrance and exit to the site area is also very important. A strong fence with a weak gate is just as easy for trespassers to enter the jobsite. It is recommended that gates are made of heavy construction and have hinge pins that are spot-welded to prevent easy removal. According to the International Risk Management Institute, the locking hardware of the gate should be a "casehardened chain and a high-security padlock permanently attached to the fence, or shielded or blind locking devices."

LIGHT THE WAY

Another common cause of theft and vandalism is lack of lighting on a jobsite. If there is poor lighting, it can allow someone to enter the site unnoticed. If there is proper lighting, it can help deter unwanted visitors. Motion-sensor lights also are an added protection feature, as they turn on when motion is detected. It is important to test the lighting after hours to ensure all bulbs and power sources are working at night.

SAFE STORAGE

Proper storage of tools and equipment can also help prevent theft and vandalism. Tools should be stored in a secure, locked gang box after the day's work has been completed. It is ideal for equipment and tools to be transported back to the yard or office at night, but that is not always possible. If equipment must be left on site overnight, it should be anchored with a chain or cable.

Immobilizing large equipment is also a storage practice that can be used to minimize theft. This



can be done by lowering all blades and/or buckets on the machinery and removing the battery. Smaller equipment, like bobcats or skid steers, are more likely to be theft targets because of their smaller size. These can be secured by positioning larger items or equipment around them in a way that would make it difficult to access. The keys should be removed from the equipment each day and stored in a secured area, ideally away from the jobsite. The fuel caps should also be locked to avoid vandalism of the fuel tank and fuel theft.

HOW TO HANDLE THEFT IF IT OCCURS

Unfortunately, a jobsite can have all the best practices in place and a thief can still manage to steal. If equipment is stolen, having information on the make, model number, serial number and purchase date of the equipment can help law enforcement track it down.

Having a picture of the machinery can also aid law enforcement in finding the stolen piece of equipment. It is a best practice to take a picture of each piece of equipment and save it in a secured location, away from the jobsite. Registering your heavy equipment through the National Equipment Register (NER) can also help increase your chances of recovering a stolen piece of machinery. The NER is a national database of stolen heavy equipment and ownership to help recover stolen equipment.





STRESS POSES A DIFFERENT KIND OF RISK FOR LABORERS

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Not all jobs are created equal. While each occupation has its share of risks, many workers encounter different problems on a day-to-day basis. In fact, a recent study conducted by the National Institute for Occupational Safety and Health (NIOSH) found that stress can lead to bigger problems for workers in factory, construction and other industrial settings than workers in other professions.

NIOSH reported that stress on the job is a major reason why employees have an increased risk of heart attack and stroke. According to the publication *Counsel & Heal*, those in the manufacturing and construction industries have greater exposure to air pollution like dust and secondhand smoke, which can cause major health issues if combined with job stress. In addition, NIOSH pointed out that many workers already have medical conditions that can be complicated by stress.

Creating a risk management program that reduces occupational risk factors while simultaneously promoting healthy activities, can reduce the risk of health conditions. There are many cost-effective ways to reduce these risks.

HOW TO LIMIT STRESS ON THE JOB

Implementing strategies to mitigate stress and improve workplace wellness are fantastic additions to a risk management plan. For employers in industries like manufacturing and construction, these efforts may cut down on workers' compensation insurance costs as well.

Check out these four tips to reduce stress levels on the job.

1. STAY ORGANIZED

A messy workspace can be distracting, overwhelming and may cause injuries. Stress can also flare up if time isn't managed efficiently, or important tasks are forgotten. Consider implementing a group planning session or weekly check-in, and provide clear standards for cleanliness of the worksite.

2. CREATE A HEALTHY WORK ENVIRONMENT

Your Amerisure risk management consultant can identify potential health hazards during your risk assessment. With Amerisure's guidance, these hazards can be reduced, and employees may experience better physical and mental health as a result of a hazard-free work environment.

3. REMAIN FOCUSED

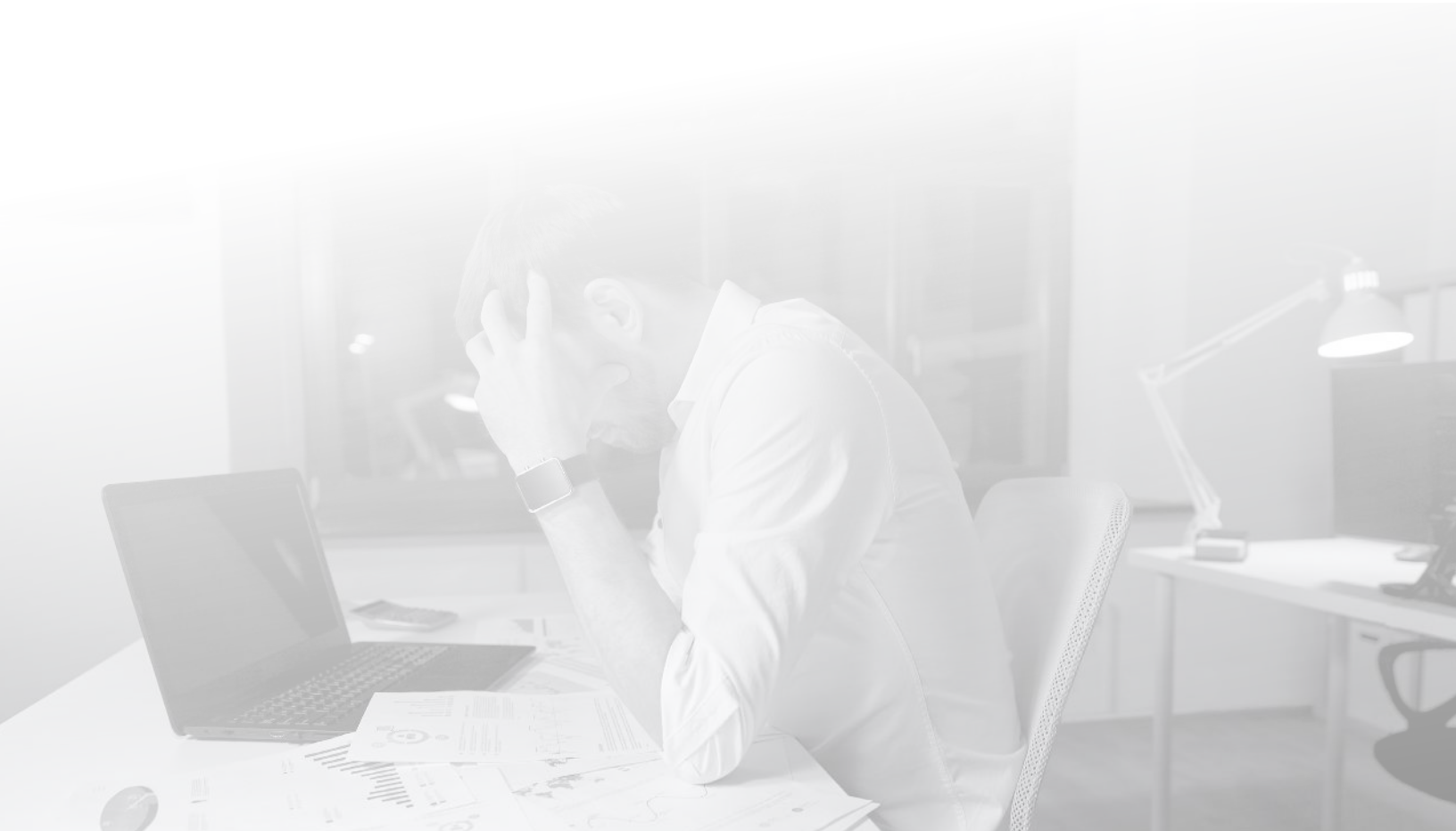
Interruptions and distractions may also pose problems. In some cases, phone calls, meetings, colleagues or other distractions may prevent employees from completing their tasks. Provide adequate breaks for socialization, quiet work hours or designated meeting times to help keep employees sharp throughout the day.



4. UNDERSTAND STRESS

Stress is a fact of every job. Employees who know the day-to-day stresses of their job, and can cope with them, are more likely to manage stress better. Employers should be transparent when describing roles and responsibilities so each staff member knows what their job entails and how they can control the negatives. Employers who promote stress management resources and encourage conversation with supervisors if an employee feels overwhelmed, may experience reduced job stress.

To schedule your risk assessment, or learn more about prevention strategies for workplace risks, contact your Amerisure risk management consultant at [800-257-1900](tel:800-257-1900) or riskmanagement@amerisure.com.





NAIL IT! HOW YOU CAN PREVENT NAIL GUN INJURIES

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On construction sites, nail guns are used regularly to enhance productivity. However, if used improperly, a nail gun can cause serious injuries — which may require a hospital visit. According to the Centers for Disease Control and Prevention (CDC), nail guns are responsible for approximately 37,000 emergency room visits each year. It's estimated that nearly 70 percent of these injuries involve workers.

Injuries caused by use of a nail gun hospitalize more construction workers than any other tool-related injury. When it comes to nail gun injuries, the user is not the only person at risk. Coworkers and other people on the construction site can be injured by a nail gun when it is used incorrectly.

Follow these tips from the National Institute for Occupational Safety and Health (NIOSH) for proper nail gun use.

- ▶ Hold and carry the nail gun with your finger off the trigger
- ▶ Keep coworkers out of your line of fire
- ▶ Disconnect the hose before clearing a nail jam
- ▶ Shoot the bottom nail first when fastening a stud to a plate
- ▶ Know where the studs or joists are when shooting plywood or oriented strand board
- ▶ Keep your free hand, not holding the gun, as far away from the nailing location as possible
- ▶ Use extra care when toe nailing and nailing in tight spaces, from a ladder or with the gun above your head

- ▶ Allow for nail gun recoil (kickback) and don't try to stop or fight this recoil
- ▶ Use your dominant hand to operate the nail gun

PROTECT WORKERS

Employers can protect their workers and prevent nail gun injuries from occurring by providing training; using full sequential trigger nail guns; and putting nail gun work procedures in place. Always provide workers with proper personal protective equipment and, in the event that a nail gun injury does occur, be prepared to help with first aid.

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CRAWFORD LANDSCAPING GROUP, LLC

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David Chapman Agency, Inc.
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TOEBE CONSTRUCTION

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(Troy, MI)
100,000 injury-free man-hours at the
Detroit-Windsor Tunnel