



# **SAFETY CONNECT**

**AN AMERISURE RISK MANAGEMENT PUBLICATION**

VOLUME 1 | 2023





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**New year, new look! We hope you enjoy the new SafetyConnect. To share your feedback, please contact [RiskManagement@amerisure.com](mailto:RiskManagement@amerisure.com).**







FEATURED

# APG Electric uses Virtual Reality to TAKE SAFETY TO A NEW LEVEL

**A**PG Electric has been conducting business in the Tampa Bay area since 1984. Their journey began in 1915 in Cleveland, Ohio converting gas lighting to electric, where they eventually grew to become one of the largest and most respected electrical contracting companies in Northeast Ohio. Today, APG Electric, located in Largo, Florida has over 400 employees working for them and over 200 power units on the road every day. APG provides electrical, engineering, technology, life safety and security solutions that meet the highest standards in the industry. Those standards start with safety.

Amerisure's partnership with APG spans more than a decade. Because of APG's commitment to safety and innovative technology, in 2015, APG and Amerisure teamed up to test a new GPS tracking system for their fleet – telematics and soon after, dash-cameras. Today, with over 200 fleet vehicles on the road, APG boasts an 11% loss ratio over the last three years resulting in valuable savings in premium dollars.

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While commercial fleet safety has always been a large focus for APG, they also champion employee safety, their motto being that the most valuable assets are their employees. APG's dedication to new and innovative ways to keep their employees safe led to a new and exciting partnership involving virtual reality (VR).

In 2022, Amerisure, APG and their agent, Brown & Brown, Tampa, teamed up to engage a new generation of electricians by introducing virtual reality safety training. APG deployed this technology in two of their internal OSHA 10-hour classes with great success:

"At APG, we always strive to find new and exciting ways to train our employees. Recently, we were gifted a new VR headset for OSHA training by Amerisure. The first class to put this new technology into use was in our Clearwater office, and it was a great success! This program allows trainees to use learned safety practices, such as fall protection, in a safe and controlled environment. When a mistake is made, it will inform the participant of what steps they missed that could have prevented the accident.

Thank you, Amerisure, for equipping us with the latest in training technology so we can continue to work towards a safer workplace for all."

—Sean Hendry,  
APG Safety Director

APG is now utilizing two VR units in their regular safety and OSHA 10-hour trainings as well as in their new-hire orientation program and plan on incorporating the program further.

Amerisure Risk Management's investment in a virtual reality safety training program has increased the level of engagement and learner retention during the safety trainings we provide our policyholders. Virtual reality has allowed Amerisure and policyholders to provide new workers a safe space to fail while trying newly acquired skills, and it has also provided a new way of presenting refresher training materials. Amerisure is currently utilizing virtual reality to help deliver trainings modules for Fall Protection, Confined Space Entry, Lock Out Tag Out, Warehouse Hazard Recognition, and Ladder Safety.

If you are interested in scheduling a safety training session utilizing virtual reality, or if you're interested in a demonstration of our Virtual Reality Safety Training Program to determine if Virtual Reality could improve your internal training program, please contact your local Risk Management consultant or visit our [website](#).

**I am blessed to have the pleasure of working with the amazing team at APG. Their dedication to safety is second to none, and we greatly appreciate the recognition and partnership from Amerisure to continue to bring resources to help them drive a safer workplace."**

*Tony Leavine*

CIC Executive Vice President,  
Director of Sales  
Brown & Brown Insurance Company

# Amerisure Coordinates Safety Grant for Granco Clark to Minimize Ergonomic Losses

**E**rgonomic workplace injuries have accounted for more than half of emergency room visits in recent years, according to the U.S. Bureau of Labor Statistics. To help combat the prevalence of these injuries, innovative camera-based applications are available to provide in-depth evaluations of an employee's job functions and physical movements while conducting their role. These systems leverage recordings of employees performing their tasks to help assess overall safety data and prevent future injuries without causing workflow disruption.

## INNOVATIVE SOLUTIONS

When utilizing technology vendors such as **TuMeke Ergonomics**, a video of a worker performing a task is uploaded into the analytics platform. Using motion-capture artificial intelligence (AI) technology, the risks associated with the task are captured in the video and calculated. TuMeke's platform then provides an in-depth analysis that includes risk scores and videos with color-changing elements to depict risk severity and further analysis of the associated risk.

Amerisure's risk management team recently leveraged its partnership with TuMeke Ergonomics to document the need for a policyholder safety grant through the Michigan Occupational Safety and Health Administration Workplace Improvement to Safety and Health (MIWISH) Grant Program. As a result,

Granco Clark, a global leader in the aluminum extrusion industry located in Belding, Michigan, will receive state funds to improve workplace safety.

## ANALYSIS & SAFETY GRANT

The safety grant came to fruition when discussing ergonomic risks during a safety committee meeting with Granco Clark. "When Amerisure's risk management consultants recommended the concept of leveraging TuMeke Ergonomics to validate the need for a safety grant, the company was immediately elated by the idea," said Eric Austin, Amerisure risk management expertise specialist. "Together, Granco Clark and our risk management experts conducted an analysis of the areas of work in need of additional safety measures for the grant application process."

The production role that was analyzed at Granco Clark's jobsite occurs when the employees manually lift metal components weighing as much as 50 pounds and assemble them onto a large machine that contains as many as 2,000 parts. **According to OSHA**, manual lifting accounts for a significant amount of human suffering, productivity loss, and economic burden each year.

Following the assessment and application, a grant was approved for the purchase and installation of a jib hoist — a crane with a horizontal arm known as the jib or boom — at Granco Clark. The jib hoist lifts the parts and swivels to move them from workstation to workstation, and then

holds them in place for assembly. The state of Michigan will cover approximately half the cost of the jib hoist for Granco Clark.

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“ **When Amerisure's risk management consultants recommended the concept of leveraging TuMeke Ergonomics to validate the need for a safety grant, the company was immediately elated by the idea.** ”

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*Eric Austin*

Amerisure Risk Management  
Expertise Specialist

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**The assessment and measurement of ergonomic risks can help reduce injuries and control workplace losses. Coordinated through Amerisure's highly trained **risk management consultants**, policyholders have access to a pre-paid program and collaborative solutions to improve worker safety.**



# Protect Yourself from Cold Stress this Winter with the Right PPE



**W**e often consider the need for personal protective equipment (PPE) for workers who are exposed to many obvious hazards at their job, such as working in a hospital, fighting fires, or handling chemicals. But did you know that PPE is just as important for workers who are performing their role in cold environments?

Employees who are exposed to the chilly outdoors are at risk of cold stress. Cold stress can be caused by cold temperatures, high and/or cold wind, and dampness. It occurs from **driving down skin temperature** and ultimately the body's internal temperature – and can lead to serious or even life-threatening conditions such as hypothermia, frostbite, chilblains, and trench foot.

According to the U.S. Bureau of Labor Statistics, nearly 200 occupational injuries resulted from “environmental cold” conditions

in 2020. In climates with colder months, it's important to consider specific protective equipment that crew members should wear to help reduce the chance of cold stress.

## PPE FOR WINTER SAFETY

According to the Occupational Safety and Health Administration (OSHA), employers should consider protective clothing that provides warmth for teams working in cold conditions. These items may include:

- Protection for extremities: gloves, wool socks, scarves, and hat
- Loose fitting and lightweight layers (at least three)
- Water repellent, hooded jackets, raincoats, parkas
- Insulated, anti-slip boots or shoes
- UV eye protection – **even in winter**

## WATCHING FOR WIND CHILL

Wind chill temperature measures the rate of heat loss from the

human body and the impact of cold on exposed skin. The **National Weather Service Wind Chill Index** showcases when wind chill reaches a critical level and provides information on wind chill for various air temperatures and wind speeds. For more information about wind chill safety and prevention, read **Amerisure's Safety Bulletin**.

## WINTER SAFETY BEST PRACTICES

Employers should train teams on how to prevent and recognize cold stress and apply first aid treatment. In addition to protective equipment, environmental controls such as shielding work areas should be part of protocol. Workers who are facing winter conditions should also consider implementing a “buddy system” to help workers keep an eye out for the warning signs of cold stress among their teammates.

# 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.



*Todd Bernardoni*

**Amerisure Risk Management  
Expertise Specialist**

Todd has been with Amerisure for more than 16 years and is based out of the Farmington Hills, Michigan, home office. He has more than 20 years of experience in safety and loss prevention and is specialized in construction.

Todd earned a Bachelor of Science degree in Business Administration from Clearwater Christian College and a Master of Science in Occupational Safety Management from Indiana State University. He is certified as a Construction Health and Safety Technician (CHST).



*Sean Yakicic*

**Amerisure Risk Management  
Expertise Specialist**

Sean has been with Amerisure for more than nine years and is based out of the Tampa, Florida, Core Service Center. He has more than a decade of risk management experience specialized in construction.

Sean is a Certified Safety Professional (CSP) and earned a Bachelor of Science in Safety Science from Indiana University of Pennsylvania.



*Terry Hultman*

**Amerisure Risk Management  
Expertise Specialist**

Terry Hultman is a Risk Management Expertise Specialist with a focus being in Construction Quality Control exposures. He has been with Amerisure for 28 years and is based in our Dallas Core Service Center, specialized in construction.

Terry has a Bachelor of Science Degree in Mechanical Power Engineering Technology from Oklahoma State University and has the Certified Safety Professional designation. He has 36 years of field experience.



# What it Means for Your COMMERCIAL FLEET

**A**gencies such as the **Federal Motor Carrier Safety Administration (FMCSA)** aim to ensure that commercial trucking companies and drivers adhere to safety requirements and other guidelines to maintain the safety of the nation's roadways. In recent years, the FMCSA has initiated numerous federal regulation modifications that will make 2023 a big year for commercial fleets. Beginning January 6, 2023, commercial fleets will be impacted by changes related to several factors, including investigation processes, speed limiters, automatic emergency braking, and safety fitness procedures. It's important for companies with Commercial Driver's Licenses (CDL) drivers to understand these changes as the new year begins.

## **FMCSA DRUG & ALCOHOL CLEARINGHOUSE CHECKS - EFFECTIVE DATE: JANUARY 6, 2023**

As of January 6, 2023, the FMCSA Drug & Alcohol Clearinghouse will become the sole query source for employers to meet the requirement to identify prospective drivers with drug and alcohol violations. Because of this change, all employers of a regulated CDL driver must:

- Request electronic consent from the driver for a full query, including pre-employment queries. Conduct a full query of the **FMCSA Drug & Alcohol Clearinghouse** as part of each pre-employment driver investigation process.
- Conduct limited queries at least annually for every driver employed.
- Report drug and alcohol program violations. Record the negative return-to-duty (RTD) test results and the date of successful completion of a follow-up testing plan for any driver they employ with unresolved drug and alcohol program violations.

If non-compliance surfaces in a compliance review or audit, a carrier faces a fine of up to \$2,500 per offense.

## **OTHER NOTABLE REGULATIONS:**

Additional regulatory activities to watch out for as outlined in the Agency's most recent **Significant Rulemakings Report** include:



**1**

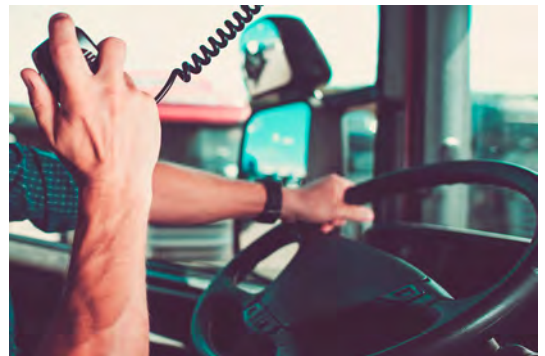
### **Integration of Automated Driving Systems (ADS) Projected Date: January 18, 2023**

This notice seeks to ensure the safe introduction of ADS-equipped commercial motor vehicles (CMV) to the road. CMV operations such as inspection, repair, and maintenance will be affected to "prioritize safety and security, promote innovation, and foster a consistent regulatory approach to ADS-equipped CMVs."

**2**

### **Broker & Freight Forwarder Financial Responsibility Projected Date: January 25, 2023**

When is a dispatch service considered a **bona fide agent**? What role do bona fide agents play in the transportation of freight? With this notice, the FMCSA aims to bring an end to dispatch services that claim to qualify as bona fide agents of motor carriers who may be engaged in unauthorized brokerage while clarifying the level of financial penalties for unauthorized brokerages.







### 3

#### **Automatic Emergency Braking Projected Date: January 30, 2023**

This notice proposes to standardize the equipment performance for **automatic emergency braking (AEB) systems** on heavy trucks. It will include motor carrier maintenance requirements for AEB systems, as well as accompanying standards and test procedures for measuring their performance.

### 4

#### **Safety Fitness Procedures Projected Date: January 30, 2023**

This notice will seek information on how the FMCSA “might use data and resources more effectively to identify unfit motor carriers and to remove them from the nation’s roadways.” They will be seeking public comment about the use of safety and inspection data in **determining carrier fitness to operate**, and these regulations would replace the current federal rating system of Satisfactory, Conditional and Unsatisfactory.



### 5

#### **Heavy Truck Speed Limiters Projected Date: June 30, 2023**

This notice will address whether additional regulatory actions should be taken on vehicle manufacturer requirements, specifically that any commercial vehicle with a gross vehicle weight of 26,001 pounds or more be equipped with an electronic engine control unit (ECU) capable of governing speed to a limit to be “determined by the rulemaking and to maintain that ECU setting for the service life of the vehicle.”



#### **LOOKING AHEAD**

“These upcoming FMCSA changes will help companies with commercial motor vehicles improve driver behaviors, streamline administration, and control loss severity, ultimately enhancing overall safety on America’s roads,” said Amerisure Risk Management Expertise Specialist Susan Thiel.

It’s vital that companies with commercial motor vehicles regularly **check FMCSA regulations** on their website to stay current with changes and remain in compliance. By staying abreast of regulatory updates, organizing training for drivers, and implementing regulatory guidelines, commercial fleets can optimize their operations and stay on top of industry changes.

Contact your Amerisure Risk Management Consultant for more information on cost-effective record bundling requests for Motor Vehicle Records (MVRs) and Clearinghouse reports.



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#### **Fleets in the News:**

**How Foundation Building  
Materials Improved  
Driver Safety**

**Driver Investigations  
Changing in 2023 - Drivers -  
Trucking Info**

**Top 5 CDL Drug & Alcohol  
Clearinghouse FAQs - Safety -  
Work Truck Online**

# 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.

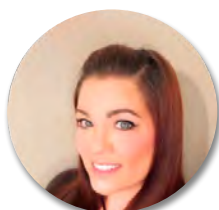
## An Elevated Approach to Your Return-to-Work Program

Join Amerisure's Risk Management and Claims Experience experts for a presentation covering Return-to-Work and how you can rethink your program to make it successful for your company!

### You will learn about:

- Real claims cases and how return-to-work affected losses
- How a return-to-work program can impact your bottom line
- Alternate avenues to implement a return-to-work program

### PRESENTED BY:



*Lacey Sacco*  
Amerisure Claims  
Experience Specialist



*Peter Schmer*  
Amerisure Sr. Risk  
Management Consultant

**THURSDAY, MARCH 23 AT 2:00 PM EDT**

**REGISTER** 

### Here's What Policyholders are Saying about Amerisure's Risk Management Webinars!

"Presentations were well thought out."

"Presenters were subject matter experts and presented the information well. Gave relevant and actionable information."

"Clear, concise content delivered in an understanding manner."

"Knowledgeable talkers ... engaging."



# OSHA Plan Aims to Enforce Workplace Safety Requirements in 2023

**T**he Occupational Safety and Health Administration (OSHA) recently released new enforcement guidance in an effort to help protect workers, target employers who may put profit over safety, and to hold employers to greater accountability for breakdowns in safety measures.

According to **OSHA**, the purpose of this policy change is to “make its penalties more effective in stopping employers from repeatedly exposing workers to life-threatening hazards or failing to comply with certain workplace safety and health requirements.”

The agency’s new measures aim to be important enforcement tools to both deter employers from disregarding their responsibilities to protect workers, and to ensure compliance with OSHA standards and regulations. There are two main components to be aware of:

1. OSHA regional administrators and area office directors now have the authority to cite certain types of violations as “instance-by-instance citations” for cases where the agency identifies “high-gravity” serious violations of OSHA standards specific to certain conditions where the language of the rule supports a citation for each instance of non-compliance.

These conditions include respiratory protection, falls, lockout/tagout, machine guarding, permit-required confined space, trenching and for cases with other-than-serious violations specific to recordkeeping. The purpose of this change is to ensure that OSHA personnel are applying

increased citations when needed to discourage non-compliance.

2. OSHA has issued a reminder to its regional administrators and area directors of their authority not to group violations, and instead cite them separately in order to “more effectively encourage employers to comply with the intent of the Occupational Safety and Health Act.”

OSHA’s new guidance covers enforcement activity in the general industry, agriculture, maritime, and construction industries, and is currently set to become effective March 27. For establishments covered by the OSHA Electronic Reporting of Injuries and Illnesses requirement, information should also be submitted to OSHA electronically by March 2. To review the requirements or to check if you are covered, visit the **OSHA Injury Tracking Application (ITA)**.

## LOOKING AHEAD

It remains vital to regularly check **OSHA regulations** to stay abreast of regulatory updates and remain in compliance. Employers are also encouraged to organize routine companywide training, review OSHA recordkeeping practices, perform regular audits, and keep proper documentation of all training, violations, and safety-related disciplinary actions to optimize operations and stay on top of industry changes.

Amerisure’s authorized OSHA outreach trainers conduct on-site classes for supervisors and key subcontractors, including safety and health principles to help meet OSHA requirements. To learn more, contact your risk management consultant or visit our **website**.

## OSHA’S TOP 10 SAFETY VIOLATIONS FOR 2022

The annual list is determined from worksite inspections throughout the year and aims to alert employers and safety professionals about frequent citations and violations to help prevent their occurrence.

Notable among the list for 2022 is that fall protection remains at the top of the list for the 12th year in a row.

1. **Fall Protection – General Requirements**
2. **Hazard Communication**
3. **Respiratory Protection**
4. **Ladders**
5. **Scaffolding**
6. **Lockout/Tagout**
7. **Powered Industrial Trucks**
8. **Fall Protection – Training Requirements**
9. **Personal Protective and Lifesaving Equipment – Eye and Face Protection**
10. **Machine Guarding**

Source: **Safety+Health Magazine**



## Learn More

**Census of Fatal Occupational Injuries Summary, 2021 (bls.gov)**

# Safety Signage Now Available on Demand



**A**merisure is proud to continuously modernize its resources and help policyholders place a heightened focus on worker safety. As part of these efforts, policyholders can now access a comprehensive catalog of safety signs to download and print on demand via the SureConnect® portal.

Safety signage is an important way to help employees, contractors and visitors to your building or worksite know the potential hazards, avoid accidents, and promote a culture of workplace safety.

To access and print signs for your building, follow these simple steps:

1. Log in to SureConnect
2. Go to Resources > Risk Management > General Safety > Safety Signs
3. Download the PDFs of your preference (sorted by name)
4. Print them at your convenience or use a local print shop (FedEx or UPS Store) to have signs printed and shipped to your locations

For assistance downloading the safety signs, please contact your risk management consultant or submit your questions via **WebRM**.

**SureConnect**

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[Country Club Safety](#)

[Early Return to Work](#)

[Emergency Preparedness](#)

[Fleet Safety](#)

Keeping workers safe is very important. The training resources below will help provide a comprehensive foundation for creating safer working conditions for employees. For additional training material or opportunities, please contact your agency or Amerisure Risk Management consultant. Amerisure also offers an extensive selection of on-line video training courses. To register for one of the more than 150 available courses, click on the "Safety Training" tab on the home page to complete the form or contact Lucy Sliwa at (800)257-1900 ext. 34419.

File Name	Description
Caution_BLANK	75KB
Caution_BLANK_ENGSP	83KB
Caution_DontRun	87KB
Caution_DontRun_ENGSP	99KB
Caution_FireHazards	89KB
Caution_FireHazards_ENGSP	100KB

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# Questions for Our Risk Management Experts? TRY WebRM!

Amerisure's Risk Management team launched WebRM in 2022 — a copywritten and first-of-its-kind platform providing quick access to our industry-leading experts for all your risk management needs.

We are excited to continue providing WebRM so policyholders can contact our Risk Management department regarding any questions that you may have or to obtain risk management resources that you may need.

- **Access the online platform via your mobile device or desktop**
- **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 provided.



## 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

3. Email address: \*

Enter your answer

# Our Experts **SHARE THEIR KNOWLEDGE**



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



Ed Sowers, Risk Management Service Specialist:  
**Delivering Safety Training for Gen Z Will Require Explaining the Why** - Risk & Insurance Magazine



John Scordato, Marketing Underwriter Specialist,  
Amerisure Programs: **Amerisure Employees Continue to Put Their Stamp on the Industry**  
Amerisure Insights Blog



Nathan Logan, Risk Management Expertise Specialist: **The Voices of Risk Management**  
The Institutes Podcast



Anne Marie May, Regional Vice President, Risk Management: **Here Are the 4 Workers' Comp Trends Payers and Providers Should Keep on Their Radar** - Risk & Insurance Magazine



# Safety Awards

## AMERICAN ELECTRICAL CONTRACTORS, INC.



### INSIGHT RISK MANAGEMENT

Memphis, TN

**2 Years With No Lost  
Time Accidents**

December 2020 - December 2022

## CUMMINGS ELECTRICAL



### TUCKER AGENCY

Fort Worth, TX

**Outstanding Dedication to Safety**

January 1, 2022 - December 31, 2022

## MAGNEY CONSTRUCTION, INC.



### HOLMES MURPHY CONSTRUCTION

Chanhausen, MN

**Outstanding Safety Performance  
Without a Lost-Time Injury in More  
Than 640,000 Work Hours**

January 1, 2022 - December 31, 2022

