



AMERISURE®

SAFETY CONNECT

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Michael Hatcher
& Associates, Inc.

FEATURED

DRIVING CHANGE

Michael Hatcher & Associates Transforms the Landscape of Auto Claims

By Jeremy Biggs, Risk Management Specialist

Since opening their doors in 1986, **Michael Hatcher & Associates** has become one of the most respected names in the Memphis area landscape industry. If you take a drive around the Mid-South and see a beautifully maintained property, chances are you'll see some of their hard-working teams there. They have a Commercial Landscape division that specializes in landscape installation and maintenance, including irrigation, with a service portfolio that includes professional offices, medical facilities, retail centers, industrial complexes, multifamily developments, and retirement and homeowner association communities. The company's Lawn Care division, Master Lawn, offers lawn care fertilization and weed control.

Now situated in Olive Branch, Mississippi, with a workforce exceeding 200 and a fleet of over 70 vehicles on the road every day, Michael Hatcher & Associates is deeply invested in maintaining the highest standards of safety and operational efficiency.

CONTINUED ON FOLLOWING PAGE

BACK

PARTNERSHIP AND PROGRESS

Amerisure's partnership and safety journey with **Insight Risk Management** started with Michael Hatcher and Associates in 2010. Initially, the service delivery was focused on improving the overall safety culture and safety procedures for their employees. After making great strides in reducing the frequency and severity of worker's compensation claims, the next step was improving key leading indicators in their fleet safety program.

In 2020, a strategic initiative was launched in collaboration with Josh Wilder, Safety Manager at Michael Hatcher & Associates. This initiative aimed to fortify driver selection procedures and leverage cutting-edge fleet technology solutions. Measures included the implementation of annual **Motor Vehicle Records (MVR)** reviews and the integration of advanced telematics controls.

Wilder expressed the impact of the partnership, stating, "Working with the Amerisure and Insight team has been great. By implementing both MVR and telematics, we have been able to get in front of potential driver issues. Anytime I need help, they are quick to respond and provide

feedback too. Our team has bought into the process, and we are reaping the benefits."

CRITICAL COMPONENTS

A critical aspect of this improvement strategy was the introduction of a third-party vendor, iiX, recommended by Amerisure. This partnership allowed for preferred pricing arrangements and comprehensive annual MVR checks for all company drivers, adhering to meticulously defined criteria to ensure the safest drivers were operating company vehicles.

Building on this foundation, Amerisure Risk Management teams collaborated with Michael Hatcher & Associates to enhance existing telematics systems. This involved monitoring driver speed, aggressive driving behaviors (such as hard braking, turning, and acceleration), and seatbelt usage. The resulting data facilitated the creation of weekly driver reports, enabling company managers to instill full accountability, as well as the opportunity to address any identified at-risk behaviors by immediately coaching the driver.

Pat Siano, agency producer and Insight Risk Management Vice President, highlighted the

longstanding commitment to safety by saying, "Michael Hatcher & Associates has been a long-time Amerisure client, and their commitment to safety is second to none. They are proactive in their relationship with their Amerisure Risk Management Consultant, Jeremy Biggs, whether it is including him in safety discussions or putting in place any recommendations that he makes to help them improve their safety culture. I wish all of my clients took such a proactive approach to safety."

REAL RESULTS

The outcomes of these strategic enhancements are more than noteworthy. Michael Hatcher & Associates has achieved an average annual reduction of 95% in the cost of auto claims, coupled with an 87% reduction in the frequency of auto claims. This success underscores their unwavering commitment to safety, operational excellence and continuous improvement, positioning them as a benchmark in the industry.

If you are interested in implementing an MVR program or utilizing telematics to improve your company's overall fleet risk, please contact our **Risk Management team**.

Michael Hatcher & Associates has achieved an **average annual reduction of 95%** in the cost of auto claims coupled with an **87% reduction in the frequency of auto claims.**





SMART SOLUTIONS

Wearable Technology and its Role in Risk Management

By Ed Sowers, Risk Management Service Specialist

Look around you. You'll likely spot people sporting FitBits®, Apple Watches™, and other wearable devices that track heart rate, number of steps walked, and sleep patterns – just to name a few. Fueled by a growing consumer desire for self-monitoring and health tracking, wearable technology has tripled in use over the past four years. **Recent studies** have shown this growth is fueled by consumers' willingness to embrace fitness technology, with over 80% of consumers agreeing they would embrace the same.

These gadgets, once confined to personal fitness tracking, have now become mainstream, with **global sales projected to exceed \$60 billion by 2025**. This trend extends beyond personal use, making its mark in industrial applications. But why the surge in popularity, especially in the workplace?

WHAT IS WEARABLE TECHNOLOGY?

Wearable technology or **“wearables”** are smart electronic devices that are worn close to and/or on the surface of the skin, where they detect, analyze and transmit body signal information such as vital signs, and/or ambient data. In some cases, that data is used to provide immediate biofeedback to the wearer. From simple lifestyle changes to enhancing overall health, users have found these devices beneficial, and their impact extends beyond personal well-being.

WEARABLES IN THE WORKPLACE

Employers and industry leaders are catching on to the benefits of wearables, leveraging these devices for more informed risk management decisions and to improve overall operational performance.

In a recent collaboration with an insurance company pioneering

change in Workers' Compensation and smart wearable technology, Amerisure initiated a pilot using wearable technology at select healthcare agencies. The device uses sensors and biomechanical analysis to determine when employees are working with incorrect posture, providing real-time feedback if excessive bending, twisting or reaching maneuvers are detected. An online dashboard also provides a risk profile of their workforce and evaluates safety interventions over time, that ultimately resulted in a nearly 50% reduction in strain injuries and a 38% drop in loss severity. Less strain means safer employees, as well as improved insurance costs.

ACROSS THE INDUSTRIES

Wearables aren't just exclusive to health care. Industries such as manufacturing and construction are also adopting this technology to help prevent injuries, increase operational

efficiencies and improve overall safety culture.

Exoskeletons are another form of wearable being used in industry to proactively prevent injuries and ensure employee safety. In another collaboration with the **National Safety Council (NSC)**, Amerisure Risk Management teams utilized video assessments and exoskeleton wearables to **pioneer solutions** for the reduction of worker injuries and workplace safety. Overexertion and strain injuries continue to be a leading cause of pain, physical disability, missed work, lost productivity, turnover, and medical expenses. In fact, **OSHA estimates** that employers pay nearly \$1 billion in direct Workers' Compensation claims costs for these injuries - without considering the indirect costs that do not typically show up on an insurance carrier's loss runs. That's why this technology is becoming a popular investment to ensure worker safety, well-being, and productivity.

Recent studies have indicated that exoskeletons report improvements in:

- ✓ Quality metrics
- ✓ Overall productivity
- ✓ Quality of care/service rendered
- ✓ Staffing levels
- ✓ Scheduling

Overall, wearable technology has become a more practical, approachable and affordable approach and **recent studies** have shown that Workers' Compensation costs are reduced when using exoskeletons within the workplace.

NEXT STEPS: A WEARABLE REVOLUTION

If your organization has not yet considered the use of wearable technology, now is the time to see if this technology is right for you. You will want to evaluate operations, quality, safety and risk management to determine if wearables are needed to further your company's mission and values. Can you find opportunity areas that could be addressed by piloting wearable technology? Potential opportunity areas or challenges to consider include:

- Increased overtime
- Increased absenteeism
- Staffing shortages
- Quality of care or service rendered
- Quality of product manufactured or constructed
- Production quotas or timeframes
- Increased Workers' Compensation costs
- Uptick in loss trends or identified safety issues

If these are challenges that may be persistent in your organization, you should consider how to implement wearable technology in your workplace. Think about what the issues are, what the best type of wearable technology might be to address the issue, and if the costs of implementation will provide a benefit to your organization in the long term. Moving forward with wearables should also include collaboration with management as well as you Operations, Human Resources and Risk Management teams.

You also should consider how the workforce will embrace the technology. Gathering employee input prior to implementation will help increase compliance. Tell your employees why the technology is being considered and educate them on how the technology will be utilized and what performance metrics will be evaluated through the use of the technology. Employee trust is key to a successful implementation. Wearables can lead to positive change, and not everyone is quick to embrace change, especially if they are uninformed about why the changes are occurring.

You should also consider your business relationships, such as those with various vendors and your insurance carrier as these relationships may be able to assist you in determining what wearables might work best for you, how the use of wearable technology may impact your existing business relationships, as well as other relational impacts.



KEY TAKEAWAYS

Wearable technology is the future for both consumer and industrial applications.

IN HEALTHCARE:

- Monitoring and analyzing cardiac, respiratory, sleep, and motion parameters
- Analyzing and activity to prevent pressure ulcers
- Treating chronic pain without drugs

IN CONSTRUCTION:

- Tracking heat exposures
- Detecting gases
- Reducing muscle fatigue
- Preventing struck by injuries by tracking proximity to heavy equipment

IN MANUFACTURING:

- Training employees on-the-go
- Interacting more efficiently with technology utilized to produce a product

Everyone can benefit from wearable technology whether at home or at work, if implemented well and the data is utilized to target improved outcomes. Whether used for personal health improvement, reduced commercial insurance costs, increased employee morale, improved quality of care provided, or any other benefit, the data provided by these devices can only help us to better our performance both personally and professionally.

Safety, quality, productivity, efficiency. Wearable technology addresses all of these key values regardless of industry. Will your company be at the forefront of this technological innovation or will you be "fashionably late"?

Explore the possibilities of wearable telematics by contacting your Amerisure Risk Management expert or by visiting our **website**.

MEET OUR Risk Management Experts



Amerisure’s Risk Management experts 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.

Ed Sowers

**Amerisure Risk Management
Service Specialist**

Ed is a graduate of Millersville University of Pennsylvania with a Bachelor of Science in Occupational Safety and Hygiene Management. He has 30 years of experience in risk management and occupational safety and health management.

Ed began his career with a large aerospace industry firm where he served as a paid intern for the Corporate Environmental Safety & Health Department – Eastern Region. Upon completion of his internship, he moved onto private consulting, where his duties included industrial hygiene monitoring, indoor air quality investigations, conducting HAZWOPER training (40, 24, and 8-hour refreshers), ergonomic evaluations, and conducting general safety consultations for manufacturing, healthcare, and service industry clients.

In 1997, Ed transitioned into the insurance industry, where he worked for the next eleven years representing various regional and national carriers, while working his way up the corporate ladder from Account Representative to Senior Loss Control Consultant. In these positions, he serviced a wide variety of business segments including but not limited to construction clients, manufacturing firms, large healthcare clients—including skilled nursing facilities, small regional hospitals, assisted living facilities, and hospice care providers—longshore and maritime service providers, and the restaurant and hotel service industries. During the course of his career, Ed has worked with all levels of management and corporate officers of organizations to institute safety and loss prevention, as both a social responsibility and good corporate governance.

In 2009, Ed transitioned into the private industry sector as the Area Safety Manager for 6 facilities of the Central Florida operations of a large medical waste management company. In this capacity, he was responsible for all new-hire safety orientation, pre-hire drug screening and medical evaluations, ongoing vaccinations and general medical compliance, DOT compliance, accident and injury reporting/management, safety training, and program development and implementation. He also oversaw the safety and accident review committees at each location for which he was responsible.

In July of 2012, Ed joined Amerisure Insurance as a Senior Loss Control Consultant and was promoted to a Risk Management Specialist position in 2016. In July 2021, he was promoted to a Risk Management Service Specialist role for the Central and South regions. He achieved the Certified Safety Professional (CSP) designation in September of 2019 and his Certified Healthcare Safety Professional (CHSP) designation in August 2021.



SECURING SUCCESS

Safeguarding Your Equipment and Your Bottom Line

Equipment theft has emerged as a pressing issue in the United States, with an **estimated cost** to businesses ranging from \$300 million to \$1 billion annually. In addition to the direct financial implications of replacing stolen equipment and materials, there are significant "soft" losses, including project delays, downtime, cost overruns and contractual penalties.

The top 10 states for equipment theft collectively contribute to 63% of reported incidents. The **National Equipment Register** identifies mowers as the most frequently stolen equipment at 41%, followed by loaders (skid loaders, backhoes, and

wheel loaders) at 18%, and tractors at 14%. The remaining percentage represents various equipment such as utility vehicles, excavators, forklifts, bulldozers, generators, trenchers, and rollers.

SHIELDING YOUR ASSETS

With such a potential for loss, it is vitally important to safeguard your equipment. Below are some of the ways to actively prevent equipment theft in your business.

For those who own contractor's equipment or rent equipment from others, be sure to utilize best practices and implement methods to prevent theft:

- Never leave keys in the unit

or around the job site. Install barriers, such as fencing with locked entryways, around the entire perimeter.

- Employ **job site lighting and monitored surveillance systems** to deter and catch potential thieves.
- Avoid leaving equipment unattended at the job site whenever possible. Utilize gang boxes (also known as a work box or toolbox) to store and lock smaller tools and limit easy access.
- Brand your units in a way so they are identifiable and noticeable – such as painting your equipment with bright colors.

- Register your equipment with the **National Equipment Register**.
- Maintain an electronic inventory of equipment for easy identification of missing items.
- Conduct **background checks** on employees and customers. Employ security guards to patrol equipment storage sites.

If you are renting your equipment to others, identifying your customer base becomes crucial. Measures to prevent theft include:

- Requiring multiple forms of identification from your renters. Insist on proof of insurance and confirm coverage prior to leasing equipment.
- Installing video cameras at rental sites for easy customer identification and to help capture potential theft.
- Ensuring payment methods are valid and that transactions are **recordable**; do not allow cash transactions.
- Requiring proof of insurance and confirming coverage prior to leasing equipment.
- Inquiring about the lessee's intended use and the associated area's crime score.
- Asking questions such as "Will you be lending this equipment to others?"

YOUR ROBUST RENTAL CONTRACT

Another way you can protect equipment during the rental process is to have a strong rental contract and enforce it. Steps can include:



Be sure all parties involved clearly understand contract terms.

Incorporate an insurance clause requiring renters to carry their own property/liability coverage.

Include a hold harmless clause which waives you from liability upon a loss from equipment.

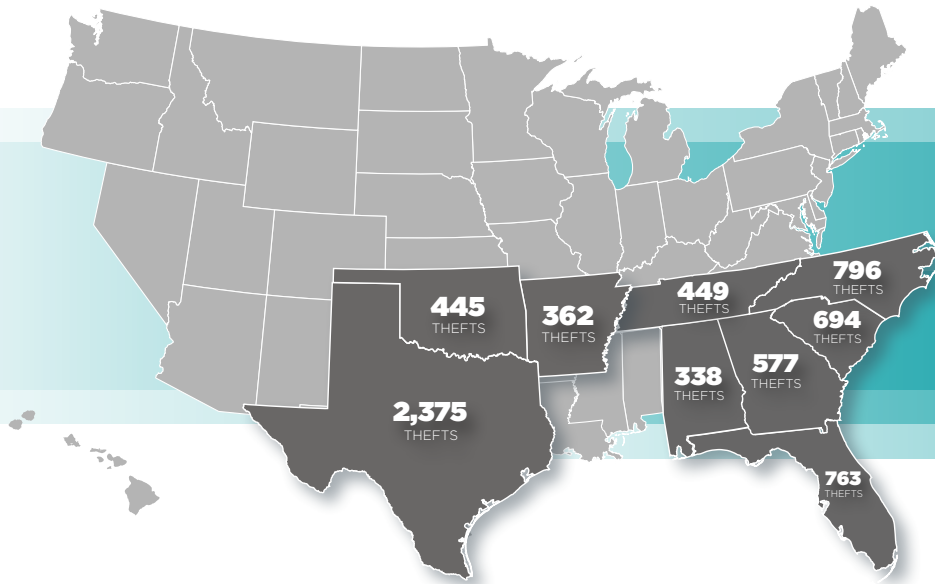
Include an assignment clause that limits the lending of equipment to others.

Add a waiver of damage to your contract to further protect equipment from harm.

LOOKING AHEAD

In the unfortunate event of equipment theft, prompt action is crucial. Act swiftly by contacting law enforcement to report the theft and notifying your insurance carrier promptly. Taking these proactive measures not only accelerates the recovery process but also reinforces your resilience in overcoming setbacks.

For expert guidance on insuring contractors' equipment and navigating with confidence, visit **our website**. You'll find the tools and support needed to protect your business and your bottom line.



Discover the top ten states for recent vehicle theft throughout the country by hovering over the colored states on the map

 **Source**

The information provided in this article does not, and is not intended to, constitute legal advice; instead, all information, content, and materials contained in this article are for general informational purposes only.

Did You Miss Our Latest Risk Management Webinar?

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.

THE CASE FOR FLEET TECHNOLOGY

Our risk management commercial auto experts explored the tangible advantages of **integrating fleet technology into your organization**, uncovering firsthand the transformative effects it can have on your company's safety performance.

Gain valuable insights into identifying the most suitable fleet technology solutions tailored to your company's unique drivers and needs. Don't miss out on this opportunity to stay ahead of the curve and optimize your fleet operations.

PRESENTED BY:



Nicholas Baker

Risk Management Expertise
Specialist - Commercial Auto



Eric Ruppner

Risk Management Expertise
Specialist - Commercial Auto



LEARN MORE

You can also discover a wealth of expertise in our past **risk management webinars**, hosted by our distinguished Risk Management professionals. You'll explore crucial topics including workplace ergonomics, advanced return-to-work initiatives, the integration of virtual reality for heightened workplace safety, and effective commercial driver selection strategies. Each webinar provides actionable insights and industry-best practices to optimize risk management processes and bolster organizational safety standards. Click the magnifying glass icon on the left to explore.

Questions for Our Risk Management Experts? TRY WebRM!

Amerisure's Risk Management team is here to serve policyholders where, when and how they prefer.

Recently, a general contracting policyholder attended Amerisure's webinar on virtual reality safety training, then reached out using the exclusive WebRM platform. WebRM easily allows policyholders to remotely access Amerisure's industry-leading safety staff and services from any connected device.

The policyholder's safety director was connected to Amerisure's expertise specialists and field consultants for service and participated in a Zoom call with Amerisure's risk management technology experts. Following the call, an in-person demonstration was conducted for virtual reality technology.

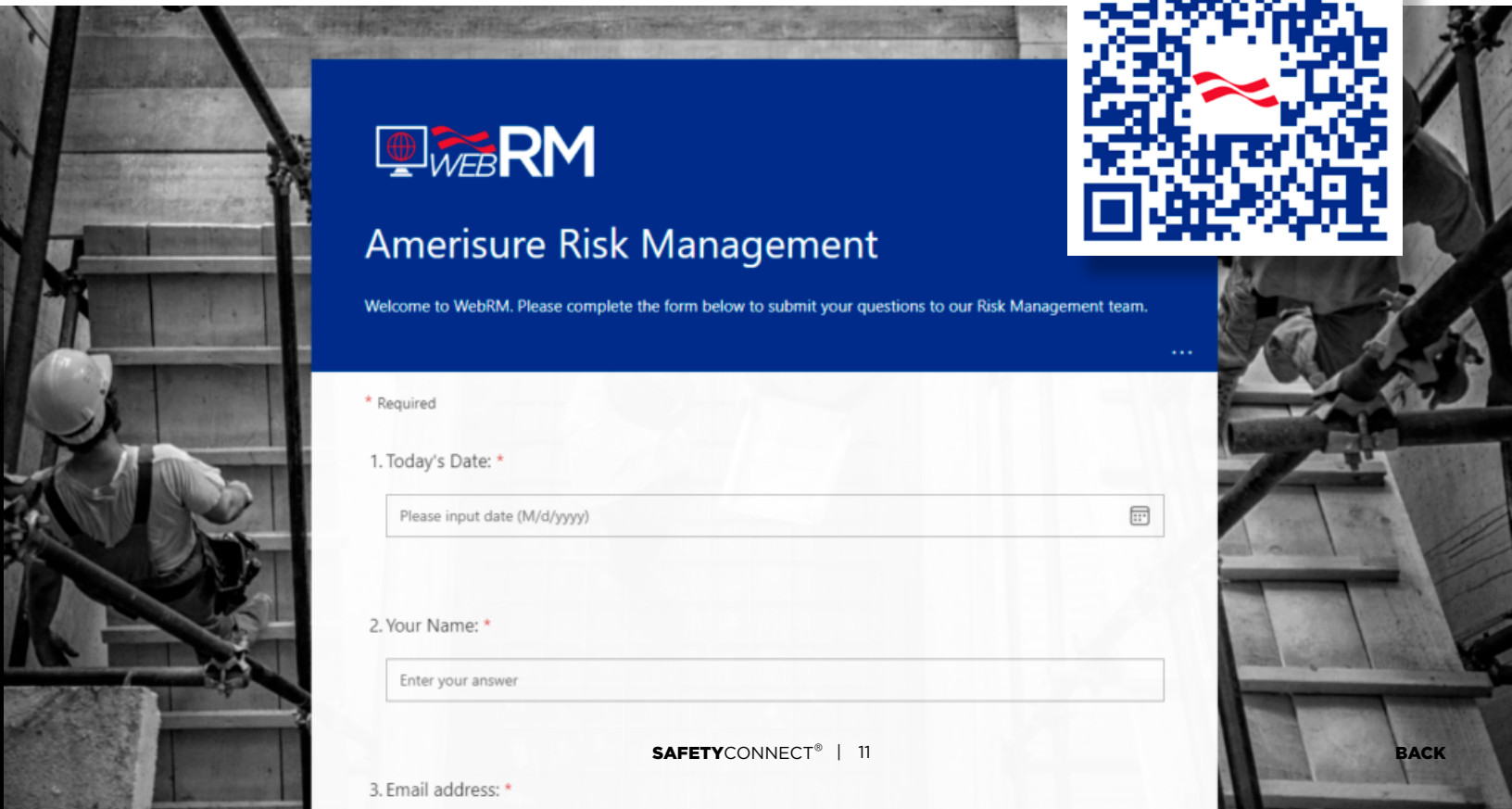
TRY WEBRM FOR QUESTIONS AND SUPPORT


- 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 at right.




 **WEBRM**

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: *

Safety Awards



STEELE & FREEMAN, INC TUCKER AGENCY



Fort Worth, TX

Outstanding Dedication to Safety

January 1, 2023 - December 31, 2023

SIGMA MARBLE TILE AND TERRAZO

INSIGHT RISK MANAGEMENT

Dallas, TX

**One Year Without a Lost Workday
Workers' Compensation Claim**

January 1, 2023 - January 1, 2024

ROCELLI, INC. VTC INSURANCE GROUP



Sterling Heights, MI

**No Injuries for 2 Years and Excellent
Safety Performance**

2022 - 2024

Safety Awards continued

LEGEND SENIOR LIVING, LLC
(MULTIPLE LOCATIONS)

MARSH MMA / BOUCHARD INSURANCE

Rivermont at the Garden

**Continuous Improvement
in Reporting Lag Time**

June 30, 2019 - June 30, 2023

Windsor of Cape Coral

**Continuous Improvement
in Reporting Lag Time**

June 30, 2019 - June 30, 2023

Windsor of Ortega

**Continuous Improvement
in Reporting Lag Time**

June 30, 2019 - June 30, 2023

Legend of Broomfield

**One Year with No Reported Slip,
Trip, Fall Claims**

March 12, 2022 - March 12, 2023

Park West Plaza

**Continuous Improvement
in Reporting Lag Time**

June 30, 2019 - June 30, 2023

Regent Park ALF

**Four Years with No Reported Slip,
Trip, Fall Claims**

January 18, 2020 - January 18, 2024

Legend at Mingo Road

One Year with No Reported Injuries

March 24, 2022 - March 24, 2023

Windsor of Ocala

**Two Policy Periods with No
Reporting Lost Time Claims**

June 30, 2021 - June 30, 2023

Legend of Hutchinson

Four Years with No Lost Time Claims

October 8, 2019 - October 8, 2023

Asbury Village

Four Years with No Reported Injuries

December 22, 2019 - December 22, 2023

Windsor of Venice

**One Year with No Reported Slip,
Trip, Fall Claims**

November 19, 2022 - November 19, 2023



Safety Awards continued



GENERAL RV HUB INTERNATIONAL MIDWEST, LTD.



Wixom, MI

Outstanding Safety Trending

November 14, 2019 - November 14, 2023

E.T. MACKENZIE OF FLORIDA, INC DAVID CHAPMAN AGENCY, INC.

Bradenton, FL

1 Million Man Hours Worked Without a Lost Time Injury

February 1, 2023 - February 1, 2024

BROWNING CONSTRUCTION INSIGHT RISK MANAGEMENT

Memphis, TN

3 Years With No Injuries

January 2021 - January 2024