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SAFETY CONNECT[®]

**AMERISURE'S AWARD-WINNING
RISK MANAGEMENT PUBLICATION**

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3

IN THIS ISSUE

3 Building Safety, Building Trust: The Hood Construction Story

6 Amerisure: Proud Sponsor of U.S. Open Champion J.J. Spaun

7 Handle with Care: Patient Handling that Protects

9 Missed a Risk Management Webinar? We've Got You Covered

10 Suit Up for Safety: PPE in Modern Manufacturing

12 Thought Leadership: Our Experts Share Their Knowledge

13 Questions for Our Risk Management Experts? Try WebRM

14 Lights, Camera, Action: Amerisure on TV

15 Safety Awards



10

12



FEATURED

BUILDING SAFETY, BUILDING TRUST

The Hood Construction Story

3.2+ million hours. Twenty-two years. Zero lost-time injuries.

Those aren't just numbers—they're the measure of a company that has built safety into its foundation. In an industry where **risk** is a constant, **Hood Construction** has achieved something pretty extraordinary: more than two decades without a lost-time injury.

Let's put that into perspective: That is over 3.2 million hours — 1,150+ weeks, spanning 22 years — without a lost-time case. And if that weren't impressive enough, Hood Construction has also logged nearly 400,000 additional hours—almost two years—without a single recordable incident. This prevention record represents significant savings, but the deeper value lies in workers returning home safe, day after day, year after year.

BUILDING IT THE RIGHT WAY

When Mark Hood entered the construction business nearly four decades ago, he saw an industry somewhat at odds with itself. Contractors often spent more time competing with one another than collaborating, and too little attention was given to what clients truly needed.

He decided to take a different path, founding **Hood Construction** on a simple principle: *Build it the right way, everything else will follow.* His vision was to create a company where collaboration replaced competition, where people mattered as much as projects, and where safety was more than compliance—it was culture.

That decision has shaped the Hood Construction we know today—recognized for projects ranging from houses of worship to centers of learning, including some of South Carolina’s **most iconic spaces**. Yet, its most remarkable achievement is not measured in the brick and mortar, but in the safety and strength of its people. Mark Hood has built a company where employees stay and grow, where trade partners are treated as extensions of the team, and where collaboration drives not only great buildings, but lasting outcomes.

“What makes Hood unique is how safety is integrated into every level of the organization,” said Kevin Clary, Amerisure’s Vice President of Risk Management. “They don’t treat it as a box to check. It’s a culture of shared responsibility, reinforced through training, planning, and collective effort across the company. When safety is lived this way, results like theirs become possible.”

BUILDING SAFETY, BUILDING TRUST

From the beginning, Hood Construction’s success was rooted in relationships built on trust and shared purpose. That approach carried from the jobsite into every aspect of the business, drawing in people who shared Mark Hood’s belief that safety and integrity are inseparable.

“A little over 35 years ago, I met with Mark Hood at a job site in

Columbia, South Carolina and wrote the first insurance policy for Hood Construction Company,” recalls John Babson, Insurance Sales Representative at **Propel Insurance**. “We actually did all the paperwork on the hood of Mark’s pick-up truck.”

“Even then,” he says, “Mark was hands-on, hanging doors and windows himself, while making safety a top priority. That commitment hasn’t changed—it’s only grown stronger.”

What Babson saw in those early years—a company unwilling to take shortcuts when people’s well-being was at stake—still defines Hood’s approach today. Over time, the principle of *“Build it the right way.”* has become less of a motto and more of a way of life, carried forward through the right training, a common purpose, and the expectation that every decision should protect the people behind the work.

When Babson recently congratulated Kevin Hooker, Hood Construction’s Director of Safety and Training, on the company’s remarkable record, Hooker’s response revealed just how deeply that ethic runs:

“This is not enough. Until we eliminate all safety issues from every job as exposed to every employee — our efforts need to continue.”



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Kevin Clary

Amerisure Vice President of Risk Management



A CULTURE OF SAFETY

Construction continues to remain one of the most hazardous industries. **Recent studies show** that one in five workplace deaths occur in construction, with falls accounting for more than a third of that number. The CDC **notes** that poorly designed work environments and unsafe conditions often remain among the leading drivers of musculoskeletal injuries and fatalities. Against that backdrop, Hood's safety record is nothing short of remarkable.

"At Hood Construction, everyone is responsible for safety," explains Hooker. "From our president and project managers to the person pushing a broom, each individual has the authority and moral obligation to stop work if something looks unsafe."

That sense of ownership begins on day one. New employees are trained not just in **OSHA** requirements, but in real-world recognition: studying hazard photos, analyzing how incidents occur, and discussing how to prevent them. The company mantra of *Know Safety + No Hazards = Zero Recordables*, is not so much a slogan but a daily discipline.

"A big part of that comes from Kevin Hooker's approach to safety—his focus is on educating employees and making sure they understand

the why behind the rules and regulations, not just that they're told to follow them," says Justin Nance, Senior Risk Management Consultant at Amerisure. "There's also a lot of collaboration and preplanning between project managers, superintendents, and safety leadership. Every time I've visited a jobsite, Kevin and a superintendent have taken the time to walk me through their reasoning behind the safety controls they've put in place. They typically exceed OSHA standards, and it's clear that they genuinely care about everyone onsite."

LEADING BY EXAMPLE

Leadership at Hood Construction understand that culture is modeled, not mandated. Each year, **Hood Safety Week** is dedicated to spotlight issues like trenching, fall protection, and mental health. Crews gather for daily meetings and to walk jobsites, a reminder that safety belongs to everyone on the job.

The practice continues year-round. Sites with top inspection scores are **recognized** monthly, not so much as a reward for avoiding incidents, but as a celebration of proactive prevention — of teams who are able

to spot problems early and fix them quickly. A hazard noticed is a hazard resolved. It's a simple practice, but over time it has shaped how Hood builds: carefully, deliberately, and always with people in mind.

A LEGACY OF SAFETY

Hood's success story isn't a milestone to rest on; it's a reflection of daily choices made by people who take their responsibility to one another seriously. It's proof that when care becomes habit, safety becomes culture—and culture becomes legacy. The partnership between Hood Construction, Propel Insurance, and Amerisure reflects what's possible when companies work together with shared intent—protecting people first, and trusting that results will follow.

At Amerisure, that belief runs deep. We see safety as more than compliance—it's about creating workplaces where people can do their best work and return home safely at the end of each day. We also know that the safest workplaces don't happen by chance—they're built through collaboration, care, and expertise. To discover how Amerisure helps organizations turn that vision into reality, visit our **Risk Management page**.






PROUD SPONSOR OF U.S. OPEN CHAMPION

J.J. Spaun

Since 2020, Amerisure has been a proud sponsor of recent U.S. Open Champion J.J. Spaun—an athlete whose determination, integrity and passion reflect the very values that define our organization. His **historic win** is a testament to the power of perseverance and a partnership built on mutual respect and shared purpose.

 **Discover** how Amerisure's corporate sponsorships bring our values to life through partnerships that inspire, connect, and make a lasting impact.





HANDLE WITH CARE

Patient Handling That Protects

Every day, healthcare workers lift, transfer, and reposition patients—often without a second thought. But behind these everyday tasks lies a hidden crisis: manual patient handling is one of the top causes of occupational injuries in healthcare, leading to chronic pain, missed workdays, and long-term disability. **Recent data** shows that nurses and nursing assistants suffer musculoskeletal injuries at rates significantly higher than workers in construction or manufacturing.

Patient handling isn't just a physical task—it's a safety moment, every time," says Ed Sowers, Risk Management Service Specialist at Amerisure. What's more troubling? Many of these injuries are preventable—but persistent myths and outdated practices continue to put caregivers at risk.

MORE THAN LIFTING

One common misconception is that lifting is the sole hazard in patient handling. In reality, horizontal movements—like sliding a patient from a bed to a stretcher or repositioning them in bed—are equally, if not more, dangerous. These movements often involve awkward postures, repetitive strain, and high physical exertion, all of which contribute to cumulative trauma injuries.

According to the **Occupational Safety and Health Administration (OSHA)**, these high-risk activities place stress on the spine and shoulders, especially when performed without proper assistive equipment or technique. OSHA also reports that back injuries account for a majority of musculoskeletal disorders in healthcare, making safer patient handling an urgent priority.

TRAINING IS NOT A ONE-AND-DONE

Even the best equipment won't prevent injuries if staff aren't trained to use it properly—and consistently. The U.S. Centers for Disease Control and Prevention (CDC) **outlines** key components of an effective Safe Patient Handling and Mobility (SPHM) program, including:

Competency evaluations scheduled annually

Ongoing mentoring by trained "safety champions"

Training tailored to patient mobility levels

Hands-on instruction with powered and non-powered equipment

Training should be continuous, not just during onboarding. The data shows facilities that implemented

ongoing SPHM training programs saw a dramatic reduction in injury rates—**some by as much as 60%**.

EQUIPMENT QUALITY MATTERS—AND SO DOES STAFF BUY-IN

Slide sheets. Sit-to-stand lifts. Air-assisted lateral transfer devices. Reusable slings. While these tools are essential to reducing physical strain, not all equipment is created equal, and poor design or lack of user comfort often leads to underuse.

Research **recommends** a collaborative approach when selecting equipment—one that includes nurses, aides, and other frontline caregivers. Their feedback on usability, ease of cleaning, and comfort helps ensure tools are effective and actually used.

Facilities should regularly evaluate patient handling devices for ergonomics, durability, and staff acceptance, and make upgrades when needed to support safe work practices.

A COSTLY PROBLEM THAT DEMANDS PROACTIVE SOLUTIONS

The consequences of unsafe patient handling go beyond injury. **According to data** from the U.S. Bureau of Labor Statistics (BLS), nursing assistants had the highest number of cases involving days away from work among all occupations—most commonly due to overexertion and bodily reaction.

The financial impact of these injuries

is staggering: workers' compensation costs, staffing shortages, and lost productivity quickly add up. More importantly, these injuries are emotionally and physically devastating for the dedicated caregivers we rely on every day.

REDESIGNING CARE WITH SAFETY IN MIND

Reducing these risks requires more than compliance—it requires a culture of safety, supported by leadership, equipment, education, and empowerment. Safe patient handling should be viewed as a core element of quality care—one that protects not only patients, but also the skilled professionals who care for them.

“When we invest in better tools, smarter training, and a culture of accountability, we’re not just checking a compliance box—we’re protecting the people at the heart of healthcare,” Sowers added. “Safe patient handling is about making sure everyone goes home healthy at the end of the day.”

At Amerisure, we help healthcare facilities design and implement evidence-based safe patient handling programs tailored to their unique needs. From ergonomic assessments to staff training support, our team works with you to prevent injuries before they occur.

To learn how we can support your facility’s safety goals, contact your local **Amerisure Risk Management Consultant**.



When we invest in better tools, smarter training, and a culture of accountability, we’re not just checking a compliance box—we’re protecting the people at the heart of healthcare.



Ed Sowers

Amerisure Senior Risk Management Service Specialist



Learn More:

For helpful fact sheets, online training resources, and recent updates, visit the **Occupational Safety and Health Administration healthcare website**.



Check Out Our **LIBRARY OF WEBINARS**

Amerisure's expert Risk Management consultants are always exploring a range of crucial topics, from cutting-edge technology, to the latest safety trends in the industry.

Our regular webinars are designed to arm you with actionable insights and industry-best practices, enhancing your risk management processes and boosting organizational safety standards. Registration is free for policyholders.



Dive into our video archive for sessions on workplace ergonomics, advanced return-to-work initiatives, virtual reality for safety enhancements and more on our **YouTube page**.



SUIT UP FOR SAFETY

PPE in Modern Manufacturing

Personal Protective Equipment (PPE) serves as a fundamental safeguard in protecting manufacturing workers from potential hazards on the job. From head protection to respiratory gear, PPE plays a critical role in preventing injuries and maintaining safe, productive workplaces. **According to OSHA**, the proper use of PPE can prevent 37.6% of occupational injuries and diseases. However, 12%-14% of occupational injuries resulting in total disability occur because employees were not wearing appropriate protective gear.

PPE in manufacturing encompasses specialized clothing and devices designed to protect workers from job-related injuries or illnesses. This equipment includes items such as helmets, gloves, eye protection, and safety footwear—each serving as a critical barrier against workplace hazards.

THE INDISPENSABLE ROLE OF PPE

The manufacturing environment, known for its inherent risks, necessitates robust safety protocols

with Personal Protective Equipment at their core. Here's why PPE is essential:

Comprehensive Protection: PPE shields workers from a variety of dangers, including physical injuries from machinery and harmful exposures to chemicals and noise.

Regulatory Adherence: Compliance with **OSHA's PPE standards** is not just about following laws—it's about actively protecting the workforce.

Injury Prevention: Effective PPE usage significantly reduces the likelihood of workplace injuries, which can **save** companies substantial amounts in healthcare and lost workdays.

Enhanced Morale and Productivity: A safe worker is a happy and productive worker. Knowing that their safety is prioritized can boost employee morale and output.

Training should be continuous, not just during onboarding. The data shows facilities that implemented



Implementing a successful PPE program involves several key steps:

CONDUCT

thorough hazard assessments. Identifying potential risks is crucial in determining the necessary PPE

ENSURE

correct selection and fit. PPE must be appropriate for the hazard and correctly fitted to the individual

PROVIDE

comprehensive training. Workers should be educated on proper PPE use, maintenance, and its limitations

PERFORM

regular maintenance and inspection. Continuous upkeep is necessary to ensure the protective gear remains effective.

CONTINUED...

PPE FOR MANUFACTURING SAFETY

The specific types of PPE used in manufacturing depend on the assessed risks in the environment. **Click on each magnifying glass below for key tips.**



LOOKING AHEAD

Now is the perfect time to reevaluate safety protocols and reinforce PPE best practices, ensuring every worker benefits from the highest standards of protection. For tailored advice on PPE optimization and consultations with experienced risk management professionals, visit our **[Risk Management page](#)**.

MAKING HEADLINES

Amerisure in the News

Your safety experts continue to shine, sharing insights in top publications, impactful media, and key industry events. Click on each photo to catch up on their latest contributions and accomplishments.



Amerisure Named One of the Best Places to Work in Insurance by Business Insurance



Amerisure Wins Guidewire's 2025 Innovation Award for Modernizing Loss Sensitive Billing



Guidewire All-Star Award

Luz Bautista, Product Owner, System & Product Transformation and

Meg Palchak, Loss Sensitive Programs Experience Manager



From Pitch to Approval: Building a Business Case for CLM

Matt Latham, Purchasing Manager. Presenter and speaker with Agiloft

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.



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: *

INSIDE THE *Blueprint*

Don't miss our special feature! Step inside Amerisure's incredible 110-year journey on Inside The Blueprint, recently featured on Fox Business and Bloomberg.

 **Watch here** to discover how we're continuing to transform the industry with cutting-edge solutions and unparalleled service.

As seen on:



Bloomberg

SAFETY AWARDS

FORGE MCGRIFF INSURANCE SERVICES



Norcross, GA

Outstanding Safety Performance - Three Years with No Lost Time Injuries

2021 - 2024

LEGEND SENIOR LIVING, LLC (MULTIPLE LOCATIONS)

MARSH MMA / BOUCHARD INSURANCE

Legend of Broomfield

No Reported Workers' Compensation Claims

2023 - 2024

Windsor of Lawrence

No Reported Workers' Compensation Claims

2024 - 2025

Legend at Capital Ridge

No Reported Workers' Compensation Claims

2024 - 2025

Windsor of San Pablo

No Reported Workers' Compensation Claims

2024 - 2025

Meadowview of Greeley

No Reported Workers' Compensation Claims

2024 - 2025

Regent Park ALF

No Reported Workers' Compensation Claims

2024 - 2025

Windsor of Bradenton

No Reported Workers' Compensation Claims

2024 - 2025

Windsor of Gainesville

No Reported Workers' Compensation Claims

2024 - 2025

Asbury Village

No Reported Workers' Compensation Claims

2024 - 2025

Legend at Jefferson's Garden

No Reported Workers' Compensation Claims

2024 - 2025



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