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BROADBAND SPECIALISTS, INC.

Cable Contractor Gives A Strong Signal For Safety

Broadband Specialists, Inc. is a full service telecommunications construction firm based in the Dallas/Fort Worth area. With a 20-year history specializing in the installation of fiber optic, copper, and coaxial cable, their number one goal is “to connect customers *and* keep them connected.” Internally, however, Broadband Specialists’ top priority is safety—and it’s a goal that connects with everyone throughout the organization.

Given the type of work Broadband Specialists performs, which includes digging trenches, hanging cable from telephone poles, and plenty of “bucket truck” driving in between, the importance of safety cannot be overstated. For this reason, Broadband Specialists has placed great emphasis on developing and maintaining a strong safety culture.

Gerard Locke II has been Broadband Specialists’ Safety Advisor since 2006. With the help of Amerisure and Premier Partner agency IBTX Risk Services, he took a solid safety program and made it even better. “It’s about a total commitment to safety,” said Locke. “The uncompromising support I receive from our upper management makes it possible, and the commitment we get from Amerisure and IBTX goes a long way in making it happen.”



L-R: Broadband Specialists Jon Locke, Cable Splicer/Sweep; Jeremy Eckenroth, Logistics Specialist; John Moses, Director of Operations

One of Locke’s first moves centered on his most valuable asset for improving workplace safety—his employees. Locke explained, “I conduct new hire orientations one-on-one. I spend a lot of time not only training employees on safety issues specific to their job, but I also stress the overall importance of safety awareness and what it means to our company’s safety culture. By doing this individually, I can really capture their attention and get the message across.”

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To reinforce his message of safety, Locke employs a healthy dose of accountability. For example, weekly vehicle inspection reports are required of employees in order to receive their paychecks. Additionally, Locke takes disciplinary action when an employee fails to meet his expectations for safety. At the same time, however, Locke is the first to commend an employee who demonstrates exceptional on-the-job safety performance. In fact, the best-of-the-best employees receive the coveted "S.A.F.E." (Safety Award for Excellence) honor. Other safety-based incentives range from safety pins to sporting event tickets to restaurant gift cards, just to name a few.

Broadband Specialists strong safety culture includes:

- One-on-one new hire safety training
- Weekly inspection reports
- Awards for safety excellence
- Jobsite audits including traffic control
- Fall protection training
- Personal protective equipment
- Weekly meetings

Gerard Locke is not alone in his efforts. A close ally is Byron Piechowski, Loss Control Manager, North Texas, IBTX Risk Services. A former police officer, Mr. Piechowski is instrumental in helping Broadband Specialists promote workplace safety. In addition to attending safety meetings and assisting with issues such as aerial lift truck safety and driver training, Piechowski helps Locke conduct jobsite audits. "We make sure traffic control is set up properly," explained Piechowski. "This is extremely important when you have a worker elevated in a bucket truck with traffic passing just a few yards away."



Jon Locke, Cable Splicer/Sweep

Piechowski often partners with his dedicated Amerisure Service Team—one of the many benefits of Premier Partner status. He recently worked with Kody Williams, Amerisure Senior Loss Control Consultant. Williams said, "Byron and I held a joint safety training session at a Broadband Specialists weekly meeting. Based on a Safety Culture Survey I conducted earlier in the year, we determined that there was a need for fall protection training. It's great to be able to pool our knowledge and experience in loss control, and share it with a group of people who are genuinely enthusiastic about safety, whether it's fall protection, OSHA 10-Hour Training, personal protective equipment, or anything safety-related."

One such person Mr. Williams speaks of is Ramona Locke, Vice President of Broadband Specialists. She attends the safety meetings each and every week, which Williams finds very significant. "When senior management attends a safety meeting, it says that Broadband Specialists is serious about their safety culture," explained Williams. "And they back it up by providing their safety advisor with whatever he needs. I have never experienced a company more committed to safety."

According to Mrs. Locke, the weekly meetings are more than just a way to

promote unity. "A great safety culture begins with a 100% commitment from everyone in the organization," said Locke. "It's simply a must. But beyond that, our meetings are very interactive and exciting. For example, when Byron Piechowski speaks, everyone is glued to his every word. He makes his message interesting *and* fun. Byron, Kody Williams, and our Safety Advisor, Gerard, can really get through to the employees. We're grateful to have this relationship."

Another advantage to having a strong safety culture throughout the organization is in the form of renewal pricing. "Broadband Specialists is an ideal policyholder because they recognize loss control and what it can mean in regard to pricing," said Amerisure Senior

Broadband Specialists is an ideal policyholder because they recognize loss control and what it can mean in regard to pricing.

Amerisure Safety Resource Grants

Through Amerisure's Safety Resource, an assistance program to improve safety, our Loss Control Department identifies those policyholders of our *Partners for Success*® agencies who have unique safety enhancement needs that might not otherwise be financially feasible. Beginning with the Fall (Volume 2) 2008 issue, Safety Grants will be awarded only to policyholders of qualifying Platinum Premier Partner agencies.



L-R: Tim Byrd, Platinum Loss Control Consultant (Amerisure); Mike Hamby, Executive Vice President (Bouchard Insurance); Marcia Stern, President (Williams Earth Sciences); Ron Bunnell, Controller (Williams Earth Sciences)



L-R: Jim Raley, Loss Control Coordinator (Bouchard Insurance); Jay Smith, Safety Director (Duratek Precast Technologies); Ileana Altamura, VP - Account Executive (Bouchard Insurance); Tim Byrd, Platinum Loss Control Consultant (Amerisure)

Safety Grants Awarded January 2008 Through March 2008

POLICYHOLDER	AMOUNT	AGENCY	SAFETY ENHANCEMENT
Callaway Contracting Company	\$2,800	Construction Insurance Corporation	Four-day Excavation and Soil Mechanics training and Professional Safety Management coursework
Conditioned Air Corporation of South Naples	\$2,279	Gulfshore Insurance	Laptop, projector & drop down projection screen for training purposes
Con-Tech Carpentry	\$3,000	J.W. Terrill, Inc.	Production of safety orientation video
Correct Craft	\$1,670	Huckleberry, Sibley & Harvey	Television package to view training videos
Duratek Precast Technologies, Inc.	\$3,000	Bouchard Insurance, Inc.	Assist with innovative fall protection on concrete forms
K2 Industrial Services, Inc.	\$3,000	McNish Group, Inc.	Train-the-Trainer class for National Safety Council's Defensive Driver
Kaufman Lynn Contractors, Inc.	\$3,000	Weekes & Callaway, Inc.	OSHA 30-Hour training for superintendents
Koetter Construction, Inc.	\$2,500	Garrett-Stotz Company	Laptop and projector for safety training
Royal Management, LLC	\$1,520	Weekes & Callaway, Inc.	Heart defibrillator
Sachse Construction	\$2,000	LSG Insurance Partners	OSHA 30-Hour training
Southern Equipment Corporation	\$1,780	Construction Insurance Corporation	Tampa Area Safety Council Spanish OSHA 10-Hour training
Summit Polymers, Inc.	\$500	HUB International Midwest Limited	Video camera for ergonomic evaluation and training
Williams Earth Sciences	\$1,400	Bouchard Insurance, Inc.	Driver check services to assist monitoring of fleet operators

PPE Designed For Women—A Perfect Fit For Safety And Comfort



You won't see them on runways in Paris, Milan, or New York, but some of the hottest trends in women's fashion are also the hardest working—personal protective equipment (PPE) designed for women.

There was a time not too long ago when women in the construction and manufacturing industries had to “make do” with boots, gloves, harnesses, and other PPE gear designed for men. However, times have changed. According to the U.S. Bureau of Labor Statistics, women now represent 10% of construction workers and 30% of manufacturing workers, and the makers of PPE are taking notice.

The importance of wearing PPE that fits properly cannot be understated. Not only is ill-fitting PPE uncomfortable, it can increase a woman's risk of injury. If a female worker's only option for a protective boot is a smaller sized men's boot which is likely over-sized for her, she may suffer from blisters and burning on the soles of her feet. She may also run the risk of tripping while walking and climbing stairs or ladders. And it's possible her toes will not be protected by the steel cap.

To help prevent accidents related to PPE that doesn't fit properly, the solution is simple—outfit women with PPE made just for them.

A poorly fitting work glove can also result in injury. Most gloves made for men are too large for women and can get caught in equipment with moving parts, causing injury. To help prevent accidents related to PPE that doesn't fit properly, the solution is simple—outfit women with PPE made just for them.

There are a number of manufacturers producing PPE specifically for female workers. One of the most common design changes in recent years centers around the work boot. Timberland® spent a year researching the female work boot market, and is now crafting boots built from the molds of women's feet to provide complete protection.

To help prevent accidents related to PPE that doesn't fit properly, the solution is simple—outfit women with PPE made just for them.

Fall protection is another segment targeted for better-fitting PPE for women. The DuraFlex Ms. Miller® Harness, developed by two female engineers, is based on a rock climber's harness. It's designed to accommodate a woman's center of gravity and the shape of her hips. With a huge back pad, it provides extra protection in the pelvic area.

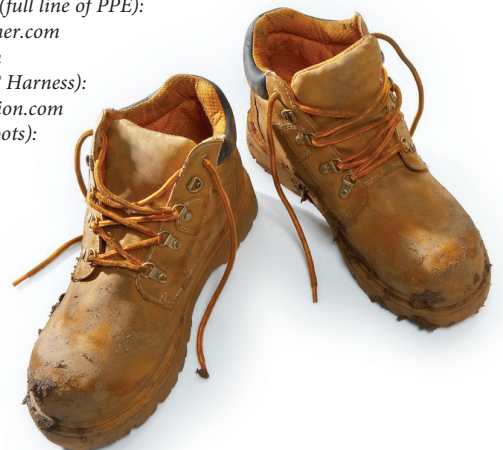
An extension of a safe work environment, proper fitting gear will protect your female workers – and keep them on the job. ■

For general information on PPE designed for female workers, please visit:

- <http://www.osha.gov/doc/acch/haswicformal.html#personal>
- <http://www.cdc.gov/niosh/99-140.html>

For product and purchasing information on a wide range of PPE designed for women, please visit the following websites:

- *Charm and Hammer (full line of PPE):*
www.charmandhammer.com
- *Miller® Fall Protection (DuraFlex Ms. Miller® Harness):*
www.millerfallprotection.com
- *Timberland® (work boots):*
www.timberland.com



It's Final! OSHA Issues Ruling On Employer-Paid PPE

Since the mid-90s, there has been considerable debate over whether or not employers should be required to pay for personal protective equipment (PPE). After years of anticipation and union lawsuits aimed to facilitate progress, OSHA issued a final ruling on the subject titled, "OSHA Standard for Employer Payment for Personal Protective Equipment."

Effective May 2008, employers must provide, at no cost to employees, almost all PPE that is required by OSHA's general industry, construction, and maritime standards.

Publishing the ruling serves an important purpose—it implements the underlying requirement in the OSHA Act that employers pay for workplace safety and health. It also creates a clear and consistent policy across OSHA's standards, reducing uncertainty about the equipment employers are required to pay for.



The new ruling will impact different employers in different ways. It's important to note that employers already pay for 95% of PPE. However, OSHA estimates the additional 5% will result in a cost of \$85 million.

On the upside, when employers pay for PPE, they tend to purchase the right equipment for the job. They are more likely to make sure the gear is maintained and replaced as necessary, which is good news for workers as well as employers committed to reducing injuries. In fact, OSHA estimates the change in purchase responsibility will result in 21,000 fewer occupational injuries per year. This could save over \$200 million annually in reduced direct costs, including medical and insurance bills, not to mention the decrease in pain and suffering for many employees.

If employees decide to use PPE they own, the ruling states employers are

not required to provide reimbursement. Employers cannot require employees to provide their own PPE—it must be voluntary. Regardless of who pays for PPE, the employer must ensure it serves as adequate protection.

OSHA estimates the change in purchase responsibility will result in 21,000 fewer occupational injuries per year.

When purchasing PPE, employers can use allowances or reimbursement systems, while others may choose to stock PPE and distribute as needed. Any of these methods are acceptable as long as the employee receives their PPE at no cost.

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Examples of PPE for which employer payment is required include:

- Hard hats
- Reflective work vests
- Hearing protection
- Respiratory protection
- Ladder safety device belts
- Non-prescription eye protection
- Chemical resistant gloves, aprons, and clothing



Driving And Dialing—Unsafe At Any Speed



It's no surprise the use of cell phones in the United States has consistently increased since the "cell phone revolution" began in the late 80s. After all, they're a major convenience in our multi-tasking lives. But sometimes they're too convenient, like when we're driving, which isn't always a good thing.

A 2006 study conducted in part by the National Highway Traffic Safety Administration found that almost 80% of automobile crashes involved some form of driver distraction within three seconds of the event. The most common distraction, you might ask? It's none other than the cell phone. In fact, another 2006 study by the University of Utah concluded that talking on a cell phone while driving is as dangerous as driving while intoxicated.

While cell phone-related driver distraction is an obvious problem for society at large, there's growing evidence suggesting that employers can be found liable should their employees get involved in cell phone-related car accidents while on company business. For example, in December of 2007, a large paper company agreed to pay a \$5.2 million settlement to a Georgia woman who was rear-ended by one of its employees. The employee, who was driving a company car at the time of the accident, was talking on a company-provided cell phone.

A 2006 study by the University of Utah concluded that talking on a cell phone while driving is as dangerous as driving while intoxicated.

In another recent case, a large investment banking firm paid \$500,000 to settle a lawsuit filed after one of the firm's brokers had accidentally killed a motorcyclist, the result of driver distraction associated with the use of a cell phone.

The inherent dangers of cell phone use while driving has led to new state laws prohibiting drivers from using hand-held phones. Many states have already passed this type of legislation. In a recent study by the Public Policy Institute of California, researchers concluded the California ban will reduce traffic deaths by about 300 a year.

While the laws do not prohibit a driver from making an in-vehicle call, drivers cannot use a hand-held device. Solutions for many motorists include the use of a headset or an "ear-attached" device. Even better, some automobile manufacturers offer integrated, hands-free cell phone systems as original equipment.



Another serious cell phone-related hazard for drivers is texting while driving. This is especially prevalent with younger drivers, who statistically are already more likely to become involved in an accident versus older, more experienced drivers. In May 2007, Washington became the first state to pass a law that bans texting with a cell phone while driving. New Jersey passed a similar law in March of this year.

In the name of safety, many businesses are prohibiting workers from using cell phones while driving to conduct business. Other employers have developed on-the-job cell phone policies that require workers to pull off the road before making a call. Whether on-the-job or not, the best advice is to not use a cell phone while driving.

It's important to keep in mind that cell phones are just one of many potential distractions a driver might face. Others include eating/drinking, using the sound system, glancing at a map or GPS, taking notes, and talking to passengers. The key to a safe trip is common sense. When you get behind the wheel, focus your undivided attention on one thing, and one thing only—driving! ■

Other hazardous driving distractions:

- Eating / drinking
- Using the sound system
- Glancing at a map or GPS
- Taking notes
- Talking to passengers

• http://www.aaawa.com/news_safety/traffic_safety/cell_phones.asp
• <http://faculty.washington.edu/chudler/drived.html>
• <http://www.cnn.com/2006/US/04/20/driving.study/index.html>

Amerisure Safety Awards

In keeping with our philosophy of recognizing and supporting excellence, Amerisure is pleased to recognize the following companies for their outstanding safety performance.



L-R: Harold Gillespie, CEO (Freeman Mechanical); Jean Roth, President (Freeman Mechanical); Jim Fero, Vice President (Freeman Mechanical)



L-R: Bruce Arrow, Vice Chairman (J. Rolfe Davis Insurance); Chuck Kulp, President (Energy Air); Kevin Clary, RVP, Loss Control (Amerisure); Holli Diamantara, Director of HR (Energy Air); Joe Brossard, VP, FMU (Amerisure)

Safety Awards Presented November 2007 Through March 2008

DATE	POLICYHOLDER	AGENCY	REASON FOR AWARD
11/14/2007	Univertical Corp. & Univertical Chemical Co. Angola, IN	Wells Fargo Insurance Agency of Michigan, Inc. Grand Rapids, MI	1,000 days without a lost time accident; March 2005 to December 2007
11/19/2007	Target Construction and H&H Plumbing and Heating Rockford, MI	HUB International Midwest Limited Battle Creek, MI	400,858 hours without a lost time injury; August 2005 to October 2007
11/27/2007	MCON Construction Co., Inc. Chester, SC	Peoples First Insurance Rock Hill, SC	Five years without a lost time injury; November 2002 to November 2007
11/27/2007	Creative Builders, Inc. Greenville, SC	Boyle-Vaughan Insurance Columbia, SC	Three years without a lost time injury; November 2004 to November 2007
12/6/2007	Farrior & Sons, Inc. Farmville, NC	TriSure Corporation Raleigh, NC	473,637 hours without a lost time injury; October 13, 2003 to November 1, 2007
12/6/2007	Tee Group Films, Inc. Ladd, IL	Connor & Gallagher Insurance Services, Inc. Lisle, IL	A decrease in 89% of claims severity in a 12-month period, and a rolling 36-month loss ratio of 21%; April 2002 to April 2007
1/2/2008	Energy Air Incorporated Apopka, FL	J. Rolfe Davis Insurance Agency, LLC Maitland, FL	36% decrease in recordable injuries; January 2005 to December 2006
1/15/2008	Midwest Steel, Inc. Detroit, MI	McNish Group, Inc. Royal Oak, MI	No lost time injuries; 2006 and 2007
1/15/2008	Midwest Steel, Inc. Detroit, MI	McNish Group, Inc. Royal Oak, MI	50% reduction in OSHA incident rate; January 2005 to December 2007
1/29/2008	Freeman Mechanical, Inc. Greenville, SC	Boyle-Vaughan Insurance Columbia, SC	214,000 hours without a lost time injury; August 2006 to January 2008
1/30/2008	PBG Builders, Inc. Nashville, TN	BB&T- Cooper, Love, Jackson, Thornton & Harwell Nashville, TN	199,864 hours worked with a lost time injury; January 2004 to December 2007
2/5/2008	Fort Dearborn Company - Niles Plant Niles, IL	Crissie Insurance Group Chicago, IL	460,511 hours without a lost time injury; January 2007 to December 2007
2/5/2008	Fort Dearborn Company - Philadelphia Plant King Prussia, PA	Crissie Insurance Group Chicago, IL	71,360 hours without a lost time injury; January 2007 to December 2007
2/5/2008	Fort Dearborn Company - Fountain Inn Plant Fountain Inn, SC	Crissie Insurance Group Chicago, IL	238,311 hours without a lost time injury; January 2007 to December 2007
2/7/2008	Scott Contractors, Inc. Memphis, TN	Harris, Madden & Powell, Inc. Memphis, TN	Four years without a lost time accident; January 2004 to January 2008
2/12/2008	United Spring & Manufacturing Co. Chicago, IL	Connor & Gallagher Insurance Services, Inc. Lisle, IL	Incident and injury free; October 1994 to October 2007
3/17/2008	Broadband Specialists, Inc. Balch Springs, TX	IBTX Risk Services San Antonio, TX	188,500 hours without a lost time injury; January 2007 to January 2008
3/26/2008	Hoyt Hayes, Jr. Construction, Inc. Jackson, TN	Harris, Madden & Powell, Inc. Memphis, TN	62 months without a lost time accident; January 2003 to March 2008

NEWS & NOTES

NOW ONLINE

SafetyNews is now available via an electronic format. Please contact your local Loss Control Consultant or send an email to losscontrol@amerisure.com to sign up for this service.

DARE TO BE EXTRAORDINAIRE

Amerisure Insurance fosters an environment that encourages individual development, innovation, and personal initiative. Our goal is to anticipate and exceed our customers' expectations through extraordinary service.

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BUDROVICH EXCAVATING WINS SPECIAL AWARDS

Excavating and crane contractor, Budrovich Excavating of St. Louis, MO was recently awarded two special safety awards by the Specialized Crane and Rigging Association for having zero accidents in 2007, and the best safety record for their size business. In addition, Budrovich's excavating division worked over 400 days without an OSHA recordable. As a policyholder of J.D. Kutter/C.J. Thomas Company, Inc. (Premier Partner), Budrovich has been able to achieve these accomplishments through consistent management commitment and collaboration with Amerisure. Congratulations!

BROADBAND SPECIALISTS, INC. *continued from page 2*

Marketing Underwriter Leonard Squires. "Broadband Specialists holds all of their employees to a high standard for safety. As a result of their exceptional safety culture, we're able to price them very competitively."

Mr. Squires is also part of the Amerisure Service Team that services IBTX Risk Services. A big fan of the team is Edward C. Nagel, II, CIC, CWCA, Account Executive, IBTX Risk Services. He commented, "The term 'value-added' is often overused, but not in Amerisure's case. The team really knows

the business, and they make it so easy for me to renew accounts. Our insureds recognize what Amerisure and IBTX can provide as partners, and they are very impressed."

This partnership advantage may be best explained by Gerard Locke. "It's a great relationship," said Locke. "We're like one, big happy family. Whenever there's a safety issue or accident, I call both IBTX and Amerisure, and they both respond almost immediately. They play an essential role in our safety culture." ■

RULING ON EMPLOYER-PAID PPE *continued from page 5*

The ruling also covers the replacement of PPE. Unless the employee has lost or damaged PPE, the employer is required to pay for its replacement if it is used to comply with OSHA standards.

Although the new OSHA ruling might cost employers a little more on the front end, the

potential savings and impact on workplace safety is worth every penny. ■

- http://www.occupationalhazards.com/News/Article/75950/OSHA_Issues_Final_PPE_Rule.aspx
- <http://www.osha.gov/SLTC/personalprotectiveequipment/>
- To review the official OSHA final ruling, visit: http://www.osha.gov/pls/oshaweb/owadis.show_document?p_table=FEDERAL_REGISTER&p_id=20094

Education...The Key To Safety & Productivity

Amerisure's Loss Control-PCG Training Sessions are offered as a service to our *Partners for Success*® agencies and their customers to meet industry regulations and reduce losses. Training programs include:

- **Accident Investigation**
(19 sessions performed in 2007)
- **Competent Person-Fall Protection**
(7 sessions performed in 2007)
- **Competent Person-Scaffolding**
(10 sessions performed in 2007)
- **Competent Person- Trench & Excavation**
(19 sessions performed in 2007)
- **Managing Your Claims**
(5 sessions performed in 2007)
- **OSHA 10-Hour Construction**
(67 sessions performed in 2007)
- **OSHA 10-Hour General Industry**
(9 sessions performed in 2007)

Please contact your Loss Control-PCG Consultant for more information about Amerisure training.