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## Electrical Contractor Energizes Safety Program by Putting Entire Workforce in Charge

**I**magine this hypothetical scenario: An SUV pulls up to a jobsite. The person who exits the vehicle is the regional superintendent for a large electrical contractor. Before this person can walk 10 feet, he is confronted by one of his workers – an entry-level laborer who has been on the job for only two weeks. The laborer stops the superintendent in his tracks and informs him that he can't take another step until he wears a safety helmet. The superintendent returns to his vehicle for his hardhat.

If this scenario were to play out at Ft. Worth, Texas-based Cummings Electrical, Inc., policyholder of Tucker Agency, LTD., a Premier Partner® in Amerisure's *Partners for Success*® program, the newly hired employee would have been praised for following proper protocol.

It's called "Shared Responsibility," and it's part of Cummings Electrical's behavior-based approach to safety, which is the idea of identifying critical behaviors that have resulted in accidents. Once identified, the behaviors are addressed before they have the opportunity to become an incident that causes bodily injury or property damage.

"Our Shared Responsibility policy states that every employee is responsible and accountable, and has authority to respond to an unsafe condition or act," explained Mark Abernathy, Safety & Health Director with Cummings Electrical. "There's no rank, position or title that's exempt from Shared Responsibility. So the newest, lowest-rated electrician in the field can stop our vice president or owner if they are not compliant with proper safety procedure."

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When it comes to safety, it's imperative for an organization like Cummings Electrical to never take its eye off the ball. With a workforce of 430 people, this best-in-class contractor handles projects ranging from hospitals to data centers

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# Amerisure Safety Awards

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



L-R: Pam Hubert, Amerisure Senior Loss Control Consultant (Amerisure); Brett Turner, Operations Manager (Brownstown Electric Supply Co., Inc.); Gregg Deck, President/CEO (Brownstown Electric Supply Co., Inc.); Bill Kantlehner, President (Garrett-Stotz Company)



L-R: Jones Concrete Construction, LLC employees: David Schrodel, Daniel Cavanos, Alfredo Vargas, Brian Dailey, Steven Barnes, Cruz Holguin, Dan Martens, Brian Walters



L-R: Bill Gilliam, Producer (Bowen, Miclette, & Britt); Christina Trant, Safety Director (Astro Fence); Jeff Valentine, Risk Management Specialist (Amerisure); Herman Murphy, Risk Management (Bowen, Miclette, & Britt)

## Safety Awards Presented April 2011 Through September 2011

POLICYHOLDER	AGENCY	REASON FOR AWARD
Architectural Traditions Tucson, AZ	Brown & Brown Insurance of Arizona Phoenix, AZ	No lost time accidents; February 2010 to March 2011
Astro Fence Houston, TX	Bowen, Miclette, & Britt Insurance Agency, LLC Houston, TX	54 months without a recordable accident; December 2006 to June 2011
Brownstown Electric Supply Co., Inc. Brownstown, IN	Garrett-Stotz Company Louisville, KY	419,982 hours without a lost time injury; August 2009 to August 2011
Corvus Construction Company Houston, TX	Brady, Chapman, Holland & Associates, Inc. Spring, TX	Two consecutive policy years without a lost time accident; March 2009 to March 2011
D.A. Inc. Charlestown, IN	MJ Insurance, Inc. Indianapolis, IN	1,852,589 man hours without a lost time injury; June 2008 to March 2011
Demmer Corporation- Delta Stamping Facility Lansing, MI	HUB International Midwest Limited Battle Creek, MI	One year without a recordable injury; September 2009 to September 2010
Demmer Corporation-Palmer Engineering Facility Lansing, MI	HUB International Midwest Limited Battle Creek, MI	One year without a recordable injury; September 2009 to September 2010
Demmer Corporation-Petoskey Facility Petoskey, MI	HUB International Midwest Limited Battle Creek, MI	One year without a recordable injury; October 2008 to October 2009
Demmer Corporation-Porter Facility Lansing, MI	HUB International Midwest Limited Battle Creek, MI	One year without a recordable injury; February 2010 to February 2011
Drymalla Construction Company, Inc. Columbus, TX	Bowen, Miclette, & Britt Insurance Agency, LLC Houston, TX	54% reduction in frequency and 61% reduction in severity; January 2009 to January 2011
Jones Concrete Construction, LLC Phoenix, AZ	Lovitt & Touche, Inc. Tempe, AZ	210,000 hours without a lost time injury; January 2010 to June 2011
Merit Electric Company, LTD Houston, TX	Brady, Chapman, Holland & Associates, Inc. Spring, TX	90% reduction in claims costs - 50% reduction in claims frequency comparing policy years; 2009 to 2010
Metro Electric Co., Inc. North Charleston, SC	Boyle-Vaughan Insurance Columbia, SC	566,585 hours without a lost time or OSHA recordable injury; July 2008 to May 2011
Steinberger Construction, Inc. Logansport, IN	Gibson Insurance Group South Bend, IN	300,000 hours without a lost time injury; September 2008 to April 2011
Traffic Control Devices, Inc. Altamonte Springs, FL	Stahl & Associates Insurance, Inc. St. Petersburg, FL	73% Reduction in Workers' Compensation loss frequency; May 2008 to May 2011
Wallside Windows Taylor, MI	Wells Fargo Insurance Services USA, Inc. Grand Rapids, MI	No lost time injuries in 2010
Wilson Manufacturing Co. St. Louis, MO	Charles L. Crane Agency Co. St. Louis, MO	One year without a Workers' Compensation claim; March 2010 to March 2011

## CUMMINGS ELECTRICAL, INC. *continued from cover*

to wind farms throughout the Dallas and Ft. Worth metroplex and across several surrounding states. Significant exposures include working on energized equipment; falls that can occur from work performed in areas of height; and cave-ins associated with running wire below grade. Workers are also subject to the strains, sprains, lacerations and contusions that can occur when lifting/handling equipment.

While the idea of behavior-based safety isn't necessarily new, the concept of Shared Responsibility is unique. Cummings Electrical re-energized this concept in 2007, following a catastrophic claim that contributed to a year-end loss ratio of 178%.

"Cummings Electrical was, and is, a sophisticated company with solid safety measures in place," said Rusty Dye, Amerisure Loss Control Consultant. "But the losses they were incurring had a lot to do with workers not following protocol. Here you had established protocol and training in place, but you still had workers that were overlooking these safety measures and making bad decisions."

At the end of 2007, owner Tim Cummings held a meeting with managers and supervisors directing everyone to raise their dedication to reducing losses and the attention given to their electrical safety programs (i.e., lockout-tagout). Dye explained, "That's when we really started looking into the idea of behavior-based safety to identify the critical behaviors on the jobsite and how they correlate with the accidents and injuries that were occurring. This led to the new focus of Shared Responsibility—making everybody responsible for everyone else on the jobsite and holding everyone accountable for their actions."



The renewed commitment to safety, coupled with the support of Amerisure's Loss Control services, proved to be exactly what Cummings Electrical needed. The company's loss ratio dropped from 178% in 2007 to 15% for the 2010-2011 period. This includes a three-year span (2008-2011) when the company experienced a loss ratio of just 12%.

Tracy D. Tucker, President of the Tucker Agency, discussed the remarkable improvement of Cummings Electrical's safety program. "Cummings Electrical has always been very receptive of Amerisure's recommendations for safety. And they actually request our input and feedback on many safety issues. So I think it's a very proactive relationship."

**The company's loss ratio dropped from 178% in 2007 to 15% for the 2010-2011 period.**

In the years following 2007, Cummings Electrical welcomed Amerisure as an additional loss control resource to assist with their continued efforts to raise the overall safety awareness of their employees. "Rusty has been instrumental in conducting supervisory safety training sessions and jobsite hazard assessments, as well as developing strategic service plans to address identified loss causes," said Abernathy.

More specifically, Amerisure's Loss Control has supported Cummings Electrical's Shared Responsibility approach by providing supervisory training on how to manage the consequences associated with employee behaviors. Moving forward, Cummings Electrical has been selected by Amerisure to pilot the Hogan Safety Report – a behavior-based screening tool designed to evaluate up and coming supervisory personnel who are moving into management roles within an organization.

According to Amerisure Senior Marketing Underwriter Terry Steadman, "All Service Team members confidently refer to Cummings Electrical as a 'best-in-class' contractor. They consistently demonstrate key characteristics that include: senior management involvement; a strong proactive safety culture; and "hands on" claims management. The multiple relationships and long-term partnership between Cummings Electrical, the Tucker Agency and Amerisure is exactly what we strive for with our policyholders and *Partners for Success*® agencies." ■

# Hogan Safety Report Can Help Predict The Future – and The Future Looks Bright!

Amerisure is constantly looking for additional resources to improve safety within the workplace. In partnership with our agencies and their policyholders, we inspect jobsites, train workers and conduct safety surveys to protect their employees and ultimately their businesses. To help further reduce losses and minimize costs, we're pleased to introduce the Hogan Safety Report.

Available in the first quarter of 2012, the Hogan Safety Report is designed to help identify risks individuals may possess that could lead to workplace accidents and injuries.



Cummings Electrical, Inc., a large electrical contractor based in Ft. Worth, Texas, has been selected as a pilot policyholder for the Hogan Safety Report program. During the four-month pilot, Mark Abernathy, Safety & Health Director with Cummings Electrical, believes the report will become a valuable asset. "It will provide another avenue of evaluation before we move an employee into a supervisory position. We'll be able to gain insight on how a given employee will perform under pressure. This can help us direct our time and budget to train an employee for the supervisory position he or she will be moving into – which can also help reduce accidents down the road."

The Hogan Safety Report is the work of Drs. Robert and Joyce Hogan, who've been studying unsafe work behavior since the 1970s. Their research has identified six distinct components of safety related behavior.

Hogan research shows that unsafe behaviors can be assessed using psychometrically validated measures. The assessment consists of 206 items and can be completed within 15 minutes on average. The test can be administered online 24/7, and

## COMPONENTS OF SAFETY-RELATED BEHAVIOR

### Defiant – Compliant:

Low scorers ignore authority and company rules. High scorers willingly follow rules and guidelines.

### Panicky – Strong:

Low scorers tend to panic under pressure and make mistakes. High scorers are steady under pressure.

### Irritable – Cheerful:

Low scorers may easily lose their temper. High scorers tend to remain calm, even in stressful situations.

### Distractible – Vigilant:

Low scorers are easily distracted, and then make mistakes. High scorers stay focused on the task at hand.

### Reckless – Cautious:

Low scorers tend to take unnecessary risks. High scorers evaluate their options before making risky decisions.

### Arrogant – Trainable:

Low scorers overestimate their competency and are difficult to train. High scorers listen to advice and like to learn.

reports can be generated in seconds after completion. Results of the Hogan Safety Report feature a graphic representation of relative strengths and challenges for each category along with summary comments indicating the candidate's strengths and areas of concern.

"This will provide Cummings Electrical and all of our policyholders with another great tool to identify how certain people will work in the field," explained Rusty Dye, Amerisure Loss Control Consultant. "It's a valuable resource that can have a major impact on the quality of an organization's safety program." ■

## NEWS & NOTES

### 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. Has someone provided you with extraordinary service lately? If so, acknowledge that person by completing the form on the "Employee Recognition" link on Amerisure.com. With just a minute of your time, you can thank a valued employee.

### SAFETYNEWS ONLINE

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

#### Editorial Contact

Eric Turmel | Farmington Hills, MI  
[eturmel@amerisure.com](mailto:eturmel@amerisure.com) | P (248) 426-7914 | F (248) 615-8540

Questions about SafetyNews? Interested in a particular topic?  
Please send your comments or suggestions to Eric Turmel.