



2nd Quarter 2015 Safety Update

New Heat Illness Requirements May Take Effect May 1st:

The Occupational Safety & Health Standards Board (OSHSB) recently proposed amendments to the current heat illness regulations. The new regulations are not yet in effect, as they have to be approved by the Office of Administrative Law (OAL), but they are worth discussing nonetheless. To summarize, employers will have to make sure water and shade are as close as possible to workers, and that shade is available at 80°F, as opposed to 85°F. There are also new rules for preventative cool down rest periods, plus specific emergency response and acclimatization procedures. The full text outlining the amendments can be downloaded here - <https://www.dir.ca.gov/dosh/documents/Heat-Illness-Prevention-Regulation-Amendments.pdf>.

California Construction Fatality Statistics for the Past 10 Years (2004-2013): Auto Losses Continue to Rise for Insurers:

YEAR	TOTAL	AUTO ONLY	TRIPS/SLIPS/FALLS
2013	57	11	21
2012	58	16	19
2011	56	16	24
2010	45	9	22
2009	56	11	30
2008	67	15	24
2007	81	15	32
2006	117	27	47
2005	103	30	31
2004	108	20	38
10 YEAR TOTALS	748	170 (23%)	288 (39%)

Although the insurance market for contractors continues to remain soft (i.e. competitively priced) as a whole, liability and physical damage claims for commercial autos have risen sharply over the last couple of years. As the market continues to strengthen, the feeling is that employers have been so busy taking on additional jobs and ramping up staff, that fleet safety management has not kept pace. This is understandable, but may prove costly. Contractors should expect to see rate increases across the board for auto liability, and those with unfavorable loss ratios could see more significant jumps this year.

Workers' Compensation Rate Updates:

The WCIRB has recommended a 10.2% decrease in rates for policies that incept or renew after July 1st. This is the first time in years that a rate decrease has been suggested, and this could lead to significant premium savings for insureds. It should be noted that the recommendations are advisory only, meaning that insurers can determine what, if any, decreases they will enact. For more details, please visit the WCIRB website - <http://www.wcirb.com/news/governing-committee-votes-mid-year-filing>.

Northern California continues to be much safer than Southern California, and this is evidenced by the fact that many insurers are utilizing territory modifications on their policies, which provide credits up here, and debits down there. The Bay Area leads the state, with many insurers offering 10-20% in credits.

Safety Dashboard Application Up and Running:

Our Safety Dashboard is now fully operational, and we are loading clients in as we speak. A PentaRisk representative will likely reach out to you within the next 90 days for the information necessary to start the onboarding process. The following are some highlights regarding what this application does for you –

1. View 5 years of loss history and export to OSHA 300 and 300A.
2. Compare 5 years of EMR history versus your peers.
3. View a driver scorecard that benchmarks your drivers against our preferred makeup.
4. Log safety activities, such as tailgate meetings, vehicle inspections, etc.
5. Instantly download your insurance policies.

Insurers like to see that management is on top of safety, and this dashboard is a seamless process that gives you an overview of your safety program with the click of a button.

For those of you that are not current PentaRisk clients, and would like to know more about our safety dashboard and how you can access it, please contact **Ian Wright at 408.418.2732, iwright@pentarisk.com**. Be sure to visit our website at <http://pentarisk.com/>.

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