



Curry Insurance Agency



HUMAN RESOURCES

How to Reduce Your Employees' Holiday Stress

THE HOLIDAY season can bring a combination of fun and excitement as well as stress and anxiety for your staff.

While the majority of workers enjoy December as it brings more cheer to the office, as well as goodies from vendors and maybe even a company party, not everyone feels the same.

A study by staffing firm Accountemps found that while half of workers report being more cheerful at work this time of year, 35% say they feel more work-related pressure.

TOP FACTORS STRESSING WORKERS

- Balancing work, holiday obligations (32%)
- Taking time off and returning to heavier workloads (23%)
- Having a smaller staff than usual because of time off (18%)
- Buying gifts for co-workers and contacts (11%)
- Attending holiday office parties (8%)

What you can do

Employees surveyed said the following work-related benefits would help reduce their holiday stress:

- Higher year-end bonuses (37%)
- Flexible schedules (32%)
- More paid vacation (17%)

There are other initiatives you can take to help your employees during the holidays.

Accountemps and the Society for Human Resources Management recommend:

- Telling your workers to list priorities for the day before leaving work. Advise them to keep a separate list for off-the-job to-dos.
- Telling your staff to ask for help if they have too much work. Their supervisor might consider solutions such as adjusting deadlines or delegating.
- Asking employees what you can do to help reduce their stress. Ask if they would like to postpone the company party until January. If you are hosting a pot luck lunch, ask if people would rather have pizza

brought in, so no one has to cook.

- Perhaps you can give everyone one hour a week to shop online, so they don't feel like they have to sneak screen time.
- Make sure you are going out of your way to notice their good work and say thank you. Also, be aware of anyone that may need an extra word of encouragement or some additional support, like employees who have lost a loved one this year or those with little or no family in the area. Making sure they know you care can go a long way in retaining employees.
- Encouraging time off. Urge people to take advantage of that with a vacation day or a half-day Friday to do their holiday shopping, decorate their house, get their baking done, or just relax and enjoy the season. They will likely come back in a better frame of mind and be more productive.
- Providing extra shifts for people to earn holiday money.

CONTACT US



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WORKPLACE SAFETY

Technology Comes to the Rescue in Construction

WHILE SAFETY improvements slowly take hold in the construction industry, some firms are turning to technology to reduce workplace injuries.

Owners and management have been scrambling to find new and better ways to monitor employee safety and prevent accidents as the industry grapples with growing workforces that often include new workers with little experience.

Construction is one of the least-digitized sectors in the world, according to research from The McKinsey Global Institute. But that's changing as technologies like helmet cams and smart glasses, smart safety vests, drones, and even smart boots are being employed.

The technologies are aimed at both training new workers in the safety aspects of the job and warning them if it appears that danger is imminent. This type of real-time communication has been proven to reduce risk and improve quality.

And there is an added benefit in that most of the new technologies also collect data that can be used if a contractor is sued for construction defects.

Here are some of the new technologies that contractors are using on their worksites, according to The Hartford, which recently published a paper on trends in construction safety.

Smart glasses and helmets



Smart glasses essentially capture video from the view of the worker. Smart helmets do the same through a camera mounted on the unit.

This wearable technology can help train less-experienced workers by allowing management to monitor their work from a different location.

By monitoring the action in smart headgear, management can:

- Flag mistakes that workers make so that they can be fixed to avoid a construction defect. That's because new instructions can immediately be sent to a worker who has made a mistake.
- Improve safety in real time, including alerting workers of dangers.
- Be used to train workers and enhance communication among

employees and supervisors.

- Improve decision time and work quality by allowing management to review video.

Some helmets are also equipped with display visors that can project relevant information onto objects in the wearer's field of vision.

Smart safety vests



Some new safety vests alert workers when they're entering a dangerous work area. Others monitor a workers' heart rate and stress levels and alert them and supervisors if they are at unsafe levels.

Some vests even will send a signal to slow or stop heavy equipment when the vest is detected nearby.

There are also GPS-enabled safety vests that track worker locations across crowded job sites.

Smart boots



Some boots now have sensors that can detect temperature changes, and track location and motion through GPS and Wi-Fi.

From a safety perspective, the ability to track a worker's location could be extremely helpful during a time of crisis.

Drones



Contractors are using drones to monitor unsafe practices on job sites. A drone with a bird's eye view can provide real-time monitoring of many workers at the same time.

Contractors are also using drones to monitor and document the quality of a project. They can also be used to keep clients up to date on the progress of a project, while documenting the project for possible future questions about building to specifications or code. ❖

*ISU Curry Agency
Wishes You a
Happy Holiday*



INSURANCE ISSUE

When Injuries at Work Don't Equal Workers' Comp

NOT ALL workplace injuries or deaths are compensable and actions by supervisors can reduce your liability, as a recent court case shows.

In the case, a heating and air conditioning technician died of a heart attack while working in an attic. His wife was denied workers' comp death benefits by the insurance company and a workers' comp judge on the basis that the heart attack was not related to work.

But the case could have gone the other way had the technician's supervisor acted differently.

In the case of *Lisa Kelly vs. Workers' Compensation Appeals Board in Pennsylvania*, the technician, upon arriving at work, told his supervisor that he was feeling weak and tired.

His supervisor told him that he could take the day off if he was feeling poorly, but Kelly said he would work. Still, the supervisor gave him a light duty assignment in consideration of how he was feeling.

While the technician was laying a thermostat wire in the attic of the building, other workers heard moans and climbed the 15-foot ladder to investigate. They found him lying incoherent on the floor thrashing around and bleeding from his head, face and leg.

An ambulance transported Kelly to hospital, where he was pronounced dead. The autopsy findings revealed the presence of coronary artery disease, coronary heart disease, atherosclerotic heart disease, and ischemic heart disease.

The widow filed a workers' comp claim for survivors' benefits, claiming his heart attack had occurred as a result of his employment. The insurer denied the claim and she appealed.

Why the employer is not on the hook

The court noted that the plaintiff had failed to show the two underpinnings of a workers' comp claim:

- That the death arose in the course of employment, and
- That the death was related to employment.

While it's indisputable that the heart attack happened at work, the court said the evidence showed that it was not related to his work.

Kelly's supervisor and other workers all said that the work the technician had been assigned was not strenuous work, like much of the other work they engage in.

The doctor said that the autopsy indicated that the technician had been suffering from insufficient blood flow to the heart eight to 12 hours before coming to work, and that he was at risk for a heart attack regardless of what he had done that day.

The takeaway

Workers' comp attorneys say this case could have gone the other way had the supervisor not acted appropriately. In this case, he did the right thing by offering to send Kelly home for the day and, when the worker refused, he was instead assigned light duty.

While employers are responsible for keeping their workers safe, they cannot do much about their underlying health problems. ❖

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COMMERCIAL BUILDINGS

Do You Need Full Replacement Coverage for Property?

THE OWNERS of a new company found a building on the market for an affordable price, so they bought it. Built in the 1940s to manufacture aircraft for the war effort, the metal structure had a large open space.

The company buying this space was in the software development business and the building was much larger than it needed, but the price made it seem like a sensible move.

But, the owners got a surprise from their agent about property coverage. Insurance companies base limits of insurance on the cost of replacing a building exactly as it was before the loss. The cost of reconstructing this old building was much higher than both its purchase price and that of other suitable properties.

The company did not need that much insurance, and paying the higher premium for it would have been wasteful, so the owners asked the agent for alternatives. What if, they asked, we don't rebuild our building as it was?

After a fire or some other catastrophe, the owners may decide not to rebuild or replace with a similar structure for a number of reasons.

As was the case with the software company, the current building's design may be impractical. The company bought the building because of a good price, not because of its large open space. A software developer ordinarily does not need that much space; if it were to rebuild, it would almost certainly choose a smaller building with a different layout.

Also, very old buildings often include materials that are no longer commonly used, such as plaster and lathe. Reconstruction with these materials is expensive and often unnecessary for the continued operation of the business.

A company may decide to consolidate operations of two locations into one. The second location may have the capacity to absorb the first one's operations, and management may feel that it will gain efficiencies by consolidating.

Depending on the building's age, it may not meet current building codes. The local government may require any new buildings to meet expensive new codes.

Actual cash value

The standard business property insurance policy states that the insurance company will pay "actual cash value" – the cost of replacing the property minus an amount for depreciation.

But it offers the option of valuing a loss at replacement cost without deduction for depreciation.

A business that chooses this option will need to purchase the amount of insurance equal to the cost of replacing the building "as is."

The company will pay the difference between the actual cash value and the replacement cost only if the property owner actually rebuilds or replaces the property, and then only if he does so as soon as reasonably possible after the loss.

The policy also provides a small amount of additional insurance (typically the lesser of 5% of the insurance on the building or \$10,000) to cover the increased cost of construction resulting from changes in building codes.

Your options

If you feel that your business does not need an exact replacement of its current buildings, you can ask us about adding a "functional building valuation" endorsement to your policies.

It establishes a limit of insurance somewhere between actual cash value and full replacement cost and allows the property owner to replace the building with one that fulfills the same function as the old one at a lesser cost.

Our discussion with you should also include increased "ordinance or law" coverage to provide additional insurance for increased costs from new building codes. With the right attention to detail, a business can get the property insurance it needs without having to waste money on unnecessary coverage. ❖

