



ectors and
ance

2024 **Property & Casualty** Resource Library

Commercial Insurance Market Outlook
2024

Guide to
**Navigating Commercial
Property Claims**

January 2024

Know Your Limits

Your Monthly Wrap-up of Business Losses

Product Liability

Bayer Ordered to Pay \$1.56 Billion in Roundup Lawsuit

A Missouri jury awarded \$1.56 billion in damages to five individuals after a federal court ruled that Bayer AG was liable for its negligence and design defects. Three plaintiffs, developed non-Hodgkin lymphoma and claimed it was caused by using the herbicide for several years on their home property. They alleged Bayer AG was egregiously negligent for continuing to sell the weedkiller after numerous allegations of non-Hodgkin lymphoma being connected to exposure to it. They were awarded a combined \$6.1 million in compensatory damages and \$500,000 for the harm they suffered due to the spouse's illness. The punitive damages may be reduced on appeal since they received the U.S. Supreme Court's guidance.

Liability

Federal Jury Awards \$2.5 Million to Husband and Wife

A North Carolina man and his wife were awarded \$2.5 million in damages after a federal jury found a town's negligence and its employees' negligence caused their injuries. According to the court documents, the man was cleaning a car at a town lot when he was struck by a car. The man and his wife filed a lawsuit against the town and its employees. The court documents indicated that the town's employees had not followed the proper protocol for cleaning cars. The court awarded \$2 million in damages to the man and \$500,000 for medical damages to the injured couple.

This infographic is intended for informational purposes only. Readers should consult with their insurance broker for more information.

Medical Malpractice

Jury Orders \$261 Million

A Florida jury awarded \$261 million in punitive damages to a family whose child died from a medical malpractice lawsuit. The jury found that the doctor who performed the surgery was negligent and awarded \$261 million in punitive damages to the family. The jury also awarded \$1 million in compensatory damages to the family.

Table of Contents

STATE AND FEDERAL COMPLIANCE	3
Compliance Bulletins And Compliance Overviews	3
Occupational Safety and Health Administration (OSHA).....	3
Federal Motor Carrier Safety Administration (FMCSA)	4
State-specific Compliance	5
Required Workplace Posters	5
Legal Updates.....	6
COMMERCIAL INSURANCE EDUCATION	7
“Benefits Of” Series	7
Coverage Insights	7
Coverage in Action	8
Workers' Compensation Resources	8
Insurance 101 Videos.....	9
Know Your Limits Newsletter.....	9
Commercial Insurance Market Outlook.....	10
RISK MANAGEMENT AND LOSS CONTROL	11
Risk Insights.....	11
Loss Control Questionnaires	11
Loss Control TIPS.....	12
Common Exposures	12
Risk Management Checklists	13
Cyber Liability Resources	13
Business Continuity Resources	14
Management Liability Resources.....	15
Fleet Management Resources	16
Commercial Risk Advisor Newsletters	17
Commercial Property Insights.....	18
Small Business Insights	18
Nuclear Verdict Case Studies	19
Extreme Weather Preparedness.....	19
EMPLOYEE SAFETY COMMUNICATION	21
Safety Manuals.....	21
Safety Focused Newsletter	21
Safety Matters "Toolbox Talks"	22
Target on Safety	22
Playing It Safe.....	23
Safety Training Presentations	23

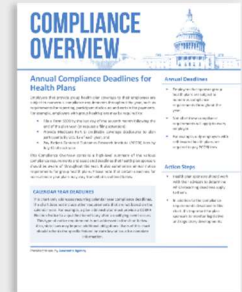
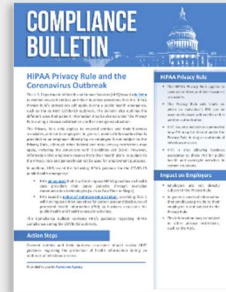
STATE AND FEDERAL COMPLIANCE

COMPLIANCE BULLETINS AND COMPLIANCE OVERVIEWS

State and federal regulations are constantly in flux, which can make it difficult for businesses to remain compliant. Our Compliance Bulletins and Compliance Overviews are written by an attorney and provide easy-to-understand summaries of new or changing legislation handed down by OSHA, the Department of Transportation, National Labor Relations Board, Department of Labor and others.

SERIES

- **Compliance Overview Series:** This series features comprehensive guidance on various compliance topics in language that is easy to understand.
- **Compliance Bulletin Series:** This series provides an overview of new or changing legislation, giving businesses a summary of their requirements and how to respond.



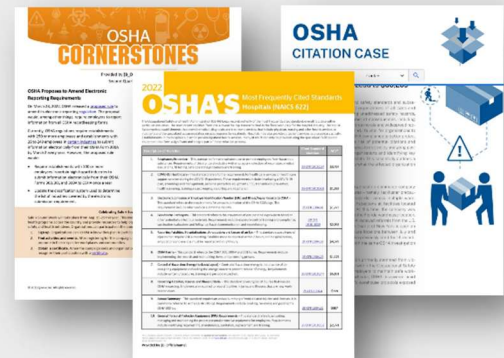
OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION (OSHA)

Complying with OSHA standards can help businesses reduce unsafe workplace conditions and workers' compensation costs. Furthermore, OSHA compliance also helps companies deal with inspections from an OSHA compliance officer and any subsequent fines that could follow.

With all the various OSHA requirements, ensuring compliance within a company can seem like a daunting task—but it doesn't have to be. The resources below can help businesses of all kinds remain OSHA compliant and train employees on key safety topics.

SAMPLE RESOURCES

- **OSHA Case Studies:** It's vital for organizations to prioritize workplace safety and OSHA compliance to mitigate the risk of potential citations and related violations. One of the best ways to do so is by analyzing past OSHA citations issued to other organizations and identifying key takeaways to prevent similar incidents. These case studies outline recent OSHA citations and explains what the affected organizations could have done to avoid them.



- **OSHA Programs and Training Materials:** These programs provide employers with customizable training packets for various OSHA standards. Each includes a presentation, instructor's notes, employee quiz and meeting sign-in log.
- **OSHA Frequently Cited Standards:** These documents summarize the most frequently cited OSHA standards for over 60 industries.
- **OSHA Safety Cornerstones Newsletter:** This newsletter series highlights new and noteworthy topics in OSHA compliance.
- **OSHA Training Presentations:** These presentations highlight a specific safety concern or OSHA standard, allowing businesses to train employees on ways to stay safe on the job.
- **State and Federal OSHA Guides:** These guides provide employers with an overview of federal and state-specific safety regulations, focusing largely on OSHA standards, training, recordkeeping and reporting.

FEDERAL MOTOR CARRIER SAFETY ADMINISTRATION (FMCSA)

For motor carriers, driver safety, detailed recordkeeping requirements and fleet management are constant challenges. Additionally, FMCSA compliance can be complex and a significant burden for organizations without the proper resources.

Our employer- and employee-facing resources can help businesses understand applicable regulations and avoid potential fines—fines that can easily reach six figures or more. Furthermore, these resources can be used to educate both managers and drivers on risks, lowering operating costs and providing employees with the tools they need to stay safe on the road.

SAMPLE RESOURCES

- **Back to BASICS Series:** This series of guides is designed to help motor carriers manage their Behavior Analysis and Safety Improvement Category (BASIC) scores. It provides a general overview of how scores are calculated and ways motor carriers can remain below the intervention threshold.
- **BASICs Driver Presentations:** These presentations can be used to educate drivers on the FMCSA Compliance, Safety and Accountability (CSA) enforcement program and the related BASICs scores.



- **Compliance, Safety and Accountability (CSA) Driver and Carrier Toolkits:** These toolkits provide motor carriers and drivers with an overview of the CSA program. They also include tips related to fleet safety and lowering CSA scores.
- **A Guide to Creating and Updating Driver Qualification Files:** This guide outlines the documents motor carriers need to maintain for each of their drivers and how long those documents need to be retained.
- **The Guide to the FMCSA Drug and Alcohol Clearinghouse:** This guide includes specifics about the Drug and Alcohol Clearinghouse and ways employers can meet the legal standards set by the FMCSA.
- **The 10 Most Common FMCSA Violations:** This document highlights the 10 most common out-of-service orders issued by the FMCSA during the most recent fiscal year.
- **Surviving a DOT Audit Guide:** The DOT regularly audits motor carriers to evaluate their safety management controls. Motor carriers are subject to these complex and time-consuming safety audits the moment they register for a USDOT number. To better understand and navigate DOT safety audits, review this guide.

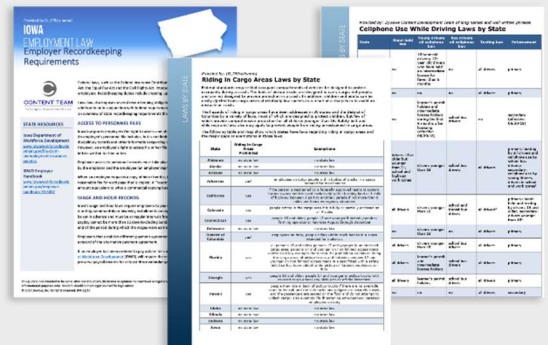


STATE-SPECIFIC COMPLIANCE

While federal compliance presents a significant challenge for businesses, navigating the complex legislative and regulatory environment on the state and local level can be equally, if not more, demanding. To help businesses comply, we have hundreds of state-specific resources that highlight key pieces of legislation as well as the action steps organizations need to take to remain compliant.

SAMPLE RESOURCES

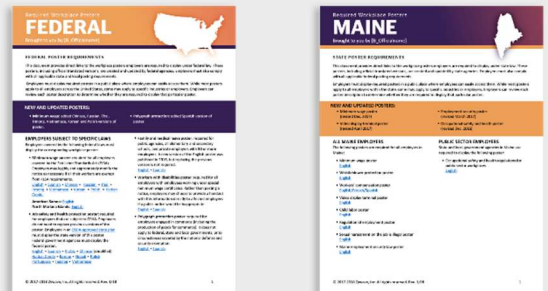
- **State-specific Employment Law Series:** This series provides information on state-specific laws broken down by state. These documents may highlight both employer and employee requirements.



REQUIRED WORKPLACE POSTERS

Employers across the country have a responsibility to display workplace posters. There are specific requirements related to the content of these posters—requirements that may differ by industry and the types of workers employed at a given business. The resources below provide an overview of these requirements at both the federal and state level.

SAMPLE RESOURCES



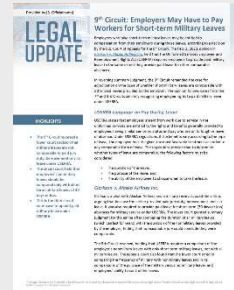
- **Workplace Posters Required by the Federal Government:** This document provides information regarding the posters that employers are required to display under federal law.
- **Required Workplace Poster Series:** This series provides an overview of the posters that employers in various states are required to display.

LEGAL UPDATES

When laws and regulations are introduced or changed, it can be difficult to find a clear and concise description of how such changes affect employers and their employees. The resources below provide a general overview of compliance updates, helping businesses understand new and updated laws, and remain compliant.

SAMPLE RESOURCES

- **Legal Update Series:** These articles provide a quick and easy-to-understand overview of regulatory changes.
- **Legal Update Video Series:** These videos provide a quick and easy-to-understand overview of regulatory changes.



COMMERCIAL INSURANCE EDUCATION

“BENEFITS OF” SERIES

There are a variety of insurance coverage options available, and businesses may find it difficult to determine what policy is the best fit for their needs. The “Benefits of” series provides an overview of common insurance policies, highlighting the ways they can help different organizations manage specific risks and protect their bottom line.

SAMPLE RESOURCES

- **Benefits of Product Liability Insurance:** This resource highlights the benefits of product liability insurance and all the ways it can benefit employers.
- **Benefits of Business Interruption Insurance:** This document highlights the benefits of business interruption insurance and how it responds in the face of costly disruptions.
- **Benefits of Employment Practices Liability Insurance:** This document highlights coverage that can protect employers against employment practices liability concerns.



COVERAGE INSIGHTS

No two insurance solutions are the same, and every type of coverage has its own unique benefits, considerations and use cases. The Coverage Insights series provides an in-depth look at insurance topics and specific policies—both common and specialized—giving organizations a better sense of the policies available to them and how those policies work.

SAMPLE RESOURCES

- **Coverage Insights - Cyber Liability Insurance:** This Coverage Insights highlights potential cyber exposures and available coverage options.
- **Coverage Insights - Seven Insurance Policies for Small Businesses:** This Coverage Insights article gives a brief overview of seven different types of insurance policies that could be useful for a small business.
- **Coverage Insights - Errors and Omissions Insurance:** This document highlights the basics and benefits of errors and omissions insurance.

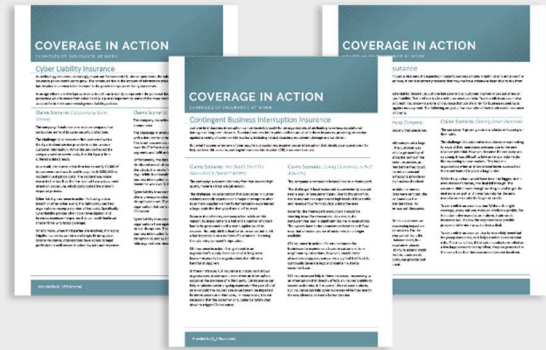


COVERAGE IN ACTION

Understanding all the ways various kinds of insurance solutions can benefit a policyholder can be difficult. This is especially true when you consider that different forms of insurance help organizations in different ways, depending on the industry they operate in and types of risks associated with the business. The Coverage in Action series highlights real-world applications of specific policies, giving businesses a sense of how certain forms of coverage work in practice.

SAMPLE RESOURCES

- **Coverage in Action: Cyber Liability:** This document highlights the importance of having a cyber liability policy. Specifically, it provides two cases where cyber liability coverage helped an organization recover from a covered loss.
- **Coverage in Action: Trade Credit Insurance:** This document provides several examples of how trade credit insurance can prove invaluable for a variety of organizations.
- **Coverage in Action: Contingent Business Interruption (CBI) Insurance:** This document provides an overview of CBI policies and the real-world scenarios where it can protect organizations from major financial damage.



WORKERS' COMPENSATION RESOURCES

To help manage workers' compensation programs, businesses need to understand cost-management strategies, establish a return to work program and address their compliance requirements. The resources below can help organizations accomplish these goals and manage workers' compensation-related risks.

SAMPLE RESOURCES

- **Return to Work Program:** This guide can help businesses construct an effective return to work program and create meaningful work assignments for workers injured both on and off the job.
- **Work Comp Insights Series:** This series includes dozens of articles that can help companies learn about important workers' compensation topics, including risk management strategies and specific legislation.



INSURANCE 101 VIDEOS

There's a lot of information on insurance out there, but finding a quick and easy-to-understand summary of common commercial policies can be a challenge. These videos provide an overview of different forms of commercial insurance, highlighting the benefits of specific policies and reasons why businesses should secure coverage of their own.

SAMPLE RESOURCES

- **Insurance 101: Commercial Auto Insurance – Video:** This video provides an overview of commercial auto insurance.
- **Insurance 101: Workers' Compensation Insurance – Video:** This video can educate companies on workers' compensation insurance, motivating them to secure a policy that's best suited for their organization.
- **Insurance 101: Product Liability Insurance – Video:** This video provides an overview of product liability insurance and its benefits.

KNOW YOUR LIMITS NEWSLETTER

As your clients' trusted advisor, it's your job to communicate the potential impact of an insurance loss. However, that can be difficult to accomplish, particularly given that it's not always easy to find real-world examples your clients can relate to. Each month, our Know Your Limits includes an article that examines a number of recent, severe business losses related to various lines of insurance.

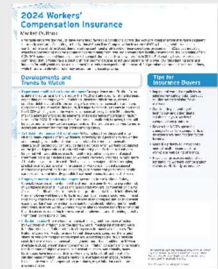


COMMERCIAL INSURANCE MARKET OUTLOOK

Your clients likely ask you a number of questions about their coverage, and it can be hard to show them how different factors and trends affect their insurance. But, with our annual Commercial Insurance Market Outlook, you can give your clients an overview of how insurance carriers are reacting to ever-evolving industry trends, recent losses, new exposures and more. Each year, our team of experts create both a long-form Market Outlook that highlights insurance trends in detail as well as skimmable, one-page summaries that capture the need-to-know details per line of insurance.

SAMPLE RESOURCES

- **2024 Commercial Insurance Market Outlook:** The 2024 Commercial Insurance Market Outlook summarizes the latest trends currently influencing the commercial insurance space and explains how these trends impact policyholders.
- **2024 Workers' Compensation Insurance Market Outlook:** This document outlines emerging trends in the workers' compensation market and provides tips for insurance buyers.



RISK MANAGEMENT AND LOSS CONTROL

RISK INSIGHTS

Businesses face innumerable risks each and every day—risks that, if overlooked, can lead to lawsuits, insurance claims and significant financial losses. The Risk Insights series provides an overview of risks that can affect a business’s bottom line. It also provides a number of helpful tips organizations can implement to address these risks.

SAMPLE RESOURCES

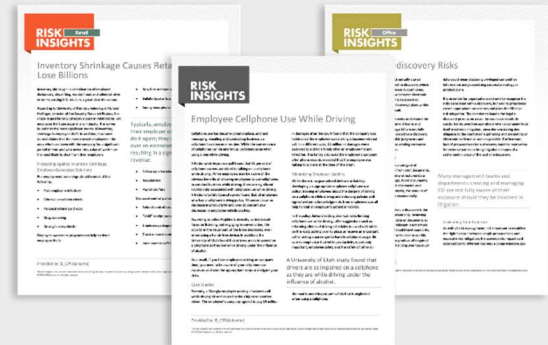
- **Risk Insights: Managing Political Risk Abroad:** This document can be used to learn about political risk as well as some common mitigation strategies.
- **Manufacturing Risk Insights: Managing Your Total Cost of Risk:** This document outlines the cost of risk and highlights various risk management strategies to control price.
- **Retail Risk Insights: Minimizing Customer Injury Risk:** This document outlines ways retail stores can prevent customer injury claims, which can be costly and damaging to a retail establishment's reputation.

LOSS CONTROL QUESTIONNAIRES

Every business has its own set of challenges. Exposures related to workers’ compensation, property damage, business interruptions, liability and commercial auto are not only common, but can be financially devastating for operations without risk management strategies in place. Our Loss Control Questionnaire series examines industry-specific risks, giving businesses the opportunity to review risk categories specific to their operations and take action to address them.

SAMPLE RESOURCES

- **Loss Control Questionnaire: Restaurants:** This questionnaire gives restaurant owners the opportunity to review loss categories specific to their operations prior to a risk manager inspection and proactively mitigate their exposures.
- **Loss Control Questionnaire: General Contractors:** Due to the complexity of their work, general contractors must address a number of exposures on a daily basis. This questionnaire gives general contractors the opportunity



to review risk categories specific to their operations and act to address those risks.

- **Loss Control Questionnaire: Residential Property Managers:** Even if a property manager only looks after a single space, they face innumerable exposures—exposures that can come from a variety of sources, leading to thousands of dollars in damages and loss of income potential in an instant. This questionnaire gives property managers the opportunity to review risk categories specific to their operations.

LOSS CONTROL TIPS

The exposures your clients face on a daily basis can vary greatly based on the industry they operate in. What’s more, it’s often difficult to educate your clients on some of the most common threats to their business. Our Loss Control Tips series examines industry-specific risks in a quick, easy-to-skim format, giving your clients an at-a-glance view of common exposures.

SAMPLE RESOURCES

- **Loss Control Tips - Hotels:** This resource outlines common risks hotel owners must address and offers helpful strategies to avoid possible claims.
- **Loss Control Tips – Restaurants:** This resource summarizes common risks that restaurant owners must address and includes helpful strategies they can use to prevent potential claims.
- **Loss Control Tips - HVAC Contractors:** This resource outlines common risks HVAC contractors must address and offers helpful strategies to avoid possible claims.

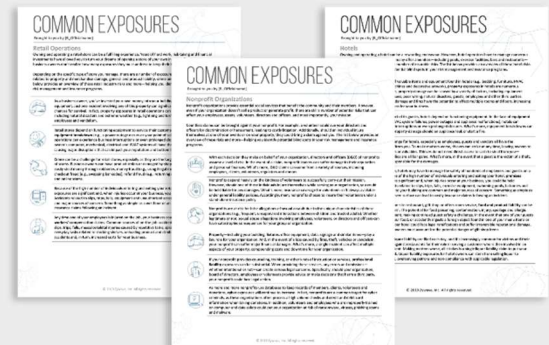


COMMON EXPOSURES

The Common Exposures series provides an overview of risks unique to various businesses. These resources can be used to identify and understand insurance products missing from an organization’s risk transfer program or identify gaps in risk management programs.

SAMPLE RESOURCES

- **Common Exposures for Hotels:** This document provides an overview of common insurance risks for hotels.
- **Common Exposures for Retail Operations:** This document provides an overview of retail industry risks—helping businesses identify potential blind spots in their risk management and insurance programs.



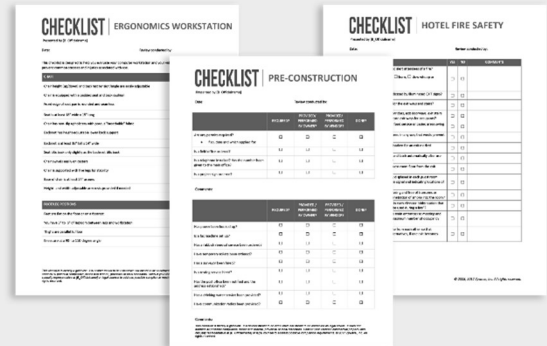
- **Common Exposures for Nonprofit Organizations:** This document provides an overview of the risks associated with nonprofit organizations.

RISK MANAGEMENT CHECKLISTS

Finding a step-by-step guide for proactively managing workplace risks isn't easy. Furthermore, many of the resources available on the internet are general in nature and don't take industry-specific regulations or risks into consideration. That's where our risk management checklists can help. We have hundreds of checklists that walk businesses of all sizes and industries through common concerns, such as equipment maintenance, fire safety and first aid.

SAMPLE RESOURCES

- **Hotel Fire Safety Checklist:** This checklist can be used to identify potential fire hazards on a hotel's premises.
- **Construction Pre-work Checklist:** This checklist can be used to complete all pre-work safety assignments on a new job site.
- **Ergonomics Workstation Checklist:** Businesses can use this checklist to evaluate employee workstations in order to prevent ergonomic-related injuries.



CYBER LIABILITY RESOURCES

As cyberattacks become increasingly common and devastating, businesses need to stay informed if they are to protect themselves from evolving threats. However, every business's cyber risks are different depending on the type and complexity of its work, which can make risk management a challenge. Our resources provide businesses with the tools they need to understand and prepare for their unique cyber exposures.

SAMPLE RESOURCES

- **Cyber Security Planning Guide:** The Cyber Security Planning Guide is designed to help employers protect their business, information and customers from cyber threats.
- **Cyber Update Series:** Our Cyber Update series summarizes the latest cybersecurity findings to help businesses stay on top of pressing cyber issues.
- **Cyber Case Studies Series:** Our Cyber Case Study series outlines the details of various large-scale cyber incidents, the ramifications of these events and key cybersecurity takeaways to help businesses prevent similar losses.



- **Cyber Incident Response Plan Creation and Implementation Toolkit:** This toolkit can be used to learn more about cyber incident response plans and how to create one.
- **Phishing Attacks: A Cyber Security Guide for Employers and Individuals:** This guide provides an overview of the dangers and characteristics of phishing, which can help businesses and their employees identify and delete dangerous messages before it's too late.
- **Employee Cyber Training Manual:** The first line of defense against cyber threats is a well-trained workforce. This training manual can be used to educate employees on common threats and the best practices to defend against them.
- **Cyber Liability Series:** This series of documents highlights common cyber exposures and the ways businesses and individuals can protect themselves.
- **Cyber Risks & Liabilities Newsletter:** These quarterly newsletters contain news and information about the rapidly changing world of cyber risk.
- **Cyber Risk Exposure Scorecard:** This scorecard can help organizations determine their level of cyber risk.
- **Cybersecurity Infographics:** Our cybersecurity infographics can be utilized to give employees a visual representation of various cyber risks and help them remember critical security protocols.
- **Cyber Security Videos:** These videos highlight the cost of data breaches, the different types of cybercriminals, how businesses can protect themselves from a data breach and the importance of cyber insurance.



BUSINESS CONTINUITY RESOURCES

Just one brief business interruption can be incredibly costly for an organization, often leading to serious reputational damages, financial consequences or even long-term closures. Our resources can help employers prepare for such disruptions and even create and implement a business continuity plan of their own.

SAMPLE RESOURCES

- **A Guide to Creating a Crisis Management Plan:** This guide provides a general overview of crisis management plans and how organizations can create one of their own, enhancing any business continuity and loss control procedures their organization already has in place.



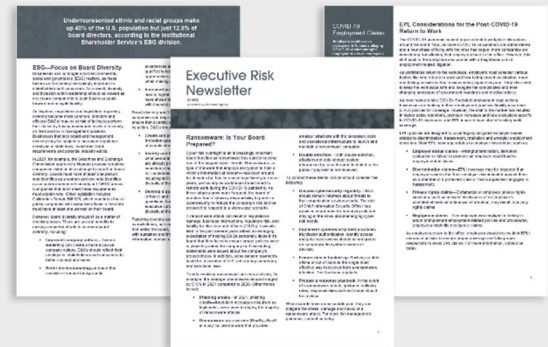
- **Business Continuity Plan—Creation Toolkit:** This toolkit outlines the basic components of a business continuity plan and the steps businesses should take when developing and implementing a plan.
- **Business Continuity Planning—Business Recovery Checklist:** Once a business has developed a business continuity plan, they can utilize this checklist as a resource to assess it.
- **Business Continuity Policy:** This policy can be used to manage business continuity plans and inform employees of what to expect if the plan is set into motion.
- **Product Recall Guide: Creating and Implementing a Plan:** This guide is designed to help organizations of all kinds implement and execute a recall plan. It contains a general overview of recalls, highlighting applicable compliance requirements and providing supplementary tools all manufacturers, suppliers and retailers should have at their disposal.
- **Food Recall Guide: Creating and Implementing a Plan:** This guide is designed to help organizations identify best practices for implementing and executing a food recall plan. In addition, this document provides a general overview of food recall legislation and compliance considerations of which all food manufacturers should be aware.

MANAGEMENT LIABILITY RESOURCES

Lawsuits involving an organization’s leadership can be financially devastating for both an organization and its leadership. What’s more, management liability can come from many sources. Thankfully, we have a variety of resources that can help organizations and their executives address management liability and related risks.

SAMPLE RESOURCES

- **Executive Risk Quarterly Newsletter:** The Executive Risk Newsletter campaign features timely information related to executive risks and management liabilities.
- **Executive Risk Update:** This series highlights timely and noteworthy issues regarding management liability.
- **Guide to Directors and Officers (D&O) Insurance:** This guide provides an overview of D&O insurance and its benefits.
- **The Management File:** This series discusses important topics that affect managers and directors, such as



employee termination, responding to employment practices liability claims and corporate recordkeeping.

- **Directors and Officers (D&O) Glossary:** This glossary provides a list of common D&O terms businesses should keep in mind the next time they meet with their insurance broker.
- **D&O Scorecard:** A business and its directors and officers could be sued by customers, current or former employees, competitors, regulators, creditors, vendors or even investors. Businesses can use this scorecard to better understand their level of D&O risk.



FLEET MANAGEMENT RESOURCES

It isn't enough for fleet managers and drivers to simply be aware of safety standards and common transportation hazards, like distracted driving, vehicle maintenance, inclement weather and rollovers. Motor carriers need to ensure that employees are committed to the business's safety policies.

Not only does employee buy-in help motor carriers cut costs related to injuries and illnesses, but it can also improve road safety and prevent compliance issues. To drive such buy-in, we have a number of resources dedicated to fleet management and safety, including guides, checklists, sample policies and more.



SAMPLE RESOURCES

- **Distracted Driving Prevention for Commercial Fleets Toolkit:** This toolkit provides background information commercial fleets can use to supplement a risk management program and establish a safe workplace.
- **Preventive Maintenance Program Guide and Toolkit: Commercial Fleets:** This guide provides general information on preventive maintenance programs—what they are used for, their benefits and general best practices.
- **Driver and Carrier Forms and Policies:** We have a number of sample forms and policies to help motor carriers address specific fleet safety concerns, such as distracted driving, impaired driving, driver coaching and more.
- **Driver Safety Videos:** These videos cover a variety of driver safety topics, including distracted driving and driver fatigue.
- **The Motor Carrier's Guide to Roadside Inspections:** This guide provides an overview of roadside inspections, highlighting what they are and why they're important. It also includes general best practices motor carriers can use to prepare their drivers for roadside inspections.

- **The Driver's Guide to Roadside Inspections:** This driver-facing guide provides an overview of roadside inspections, highlighting what they are and why they're important. It also includes general best practices drivers can use to prepare for roadside inspections and avoid issues.

COMMERCIAL RISK ADVISOR NEWSLETTERS

Staying up-to-date on common risk management topics and industry trends is invaluable for businesses of all kinds. Our monthly and quarterly newsletters highlight common, developing and newsworthy risk management and insurance topics, helping employers explore coverage options and understand their risks.

SAMPLE RESOURCES

- **Commercial Risk Advisor Newsletter:** This monthly newsletter features timely information about workplace safety, compliance and risk management issues.
- **Trucking Risk Advisor Newsletter:** The Trucking Risk Advisor newsletter features timely information about workplace safety, compliance and risk management issues relevant to the trucking industry.
- **Construction Risk Advisor Newsletter:** The Construction Risk Advisor newsletter features timely information about workplace safety, compliance and risk management issues relevant to the construction industry.
- **Manufacturing Risk Advisor Newsletter:** The Manufacturing Risk Advisor newsletter features timely information about workplace safety, compliance and risk management issues relevant to the manufacturing industry.
- **Health Care Risk Advisor Newsletter:** The Health Care Risk Advisor newsletter features timely information about workplace safety, compliance and risk management issues relevant to the health care industry.
- **Agriculture Risk Advisor Newsletter:** The Agriculture Risk Advisor newsletter features timely information about workplace safety, compliance and risk management issues relevant to the agriculture industry.

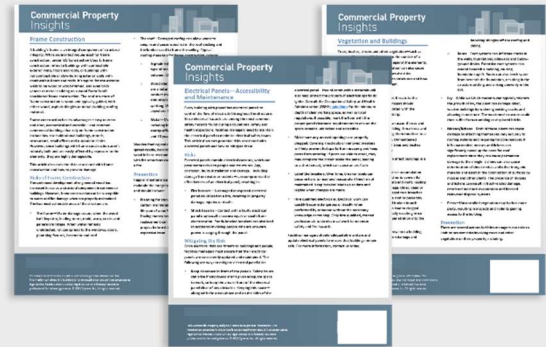


COMMERCIAL PROPERTY INSIGHTS

Managing a commercial property can be a challenge, particularly given the severity of risks that can affect your clients' buildings. Our Commercial Property Insights series highlights specific risks that threaten commercial property and provides actionable ways your clients can protect their assets.

SAMPLE RESOURCES

- **Commercial Property Insights - Frame Construction:** This article discusses the risks associated with frame construction and how to prevent damage.
- **Commercial Property Insights - Electrical Panels - Accessibility and Maintenance:** This article discusses potential risks associated with electrical panels and how to mitigate them.
- **Commercial Property Insights - Vegetation and Buildings:** This article discusses the risks associated with biological growth on structures and how facilities managers can mitigate them.



SMALL BUSINESS INSIGHTS

Small businesses face a unique set of challenges that can often make or break their success. Our Small Business Insights series offers practical advice on the most pressing topics related to running a small businesses, including loss control, financial management and more.

SAMPLE RESOURCES

- **Small Business Insights - Is Business Insurance Tax Deductible?:** According to the IRS, business owners can deduct ordinary and necessary business expenses. This means that several types of commercial insurance premiums are deductible. Read on to learn more.
- **Small Business Insights - How to Manage Business Risks:** A risk management plan involves implementing various techniques that can help mitigate or prevent loss. There are multiple ways a company can organize its risk management plan, but steps commonly consist of identifying, assessing, and managing risks. Read on to learn more.



NUCLEAR VERDICT CASE STUDIES

For employers, the financial and reputational fallout from a nuclear verdict can be catastrophic. Our nuclear verdict case studies highlight real-world examples of these verdicts and the mistakes that led to them. By reviewing these case studies, businesses have the opportunity to learn from the missteps of others and avoid making the same costly mistakes.

SAMPLE RESOURCES

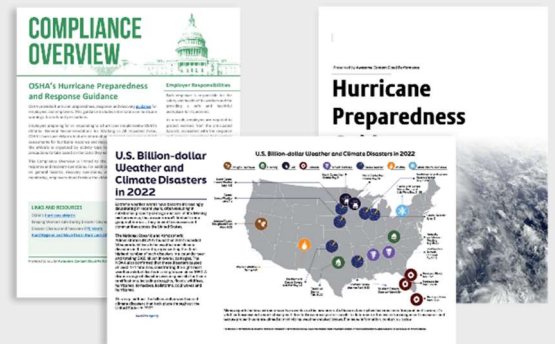
- **Nuclear Verdict Case Study - \$301 Billion Liquor Liability Loss:** This case study summarizes a recent nuclear verdict, outlines factors that led to the verdict, highlights associated compliance considerations and provides related risk mitigation measures.
- **Nuclear Verdict Case Study - \$281 Million Auto Liability Loss:** This case study summarizes a recent nuclear verdict, outlines factors that led to the verdict, highlights associated compliance considerations and provides related risk mitigation measures.

EXTREME WEATHER PREPAREDNESS

For employers, extreme weather events can pose a significant risk to their business and employees. From hurricanes and floods to wildfires and blizzards, it's crucial to be prepared for anything Mother Nature might throw way at you. Thankfully, we have a variety of valuable resources and expert insights to help businesses stay ahead of the game when it comes to extreme weather preparedness. Our content covers everything from emergency planning and risk management to employee safety and communication strategies.

SAMPLE RESOURCES

- **Hurricane Preparedness Guide:** This guide provides steps, preparedness methods and checklists for reducing the impact of hurricanes on your business.
- **U.S. Billion-dollar Weather and Climate Disasters 2022 – Infographic:** Extreme weather events have become increasingly devastating in recent years, often resulting in substantial property damage and loss of life. Making matters worse, these events aren't limited to one geographic area, impacting businesses and communities across the United States. This infographic provides an outline of the billion-dollar weather and climate disasters that took place throughout the country in 2022.



- **OSHA's Hurricane Preparedness and Response Guidance:**
OSHA guidance that provides information regarding hurricane preparedness, response and recovery.

EMPLOYEE SAFETY COMMUNICATION

SAFETY MANUALS

Few things are more important than employee safety. However, communicating all relevant safety information in a digestible way can be a daunting task. This is especially true for organizations looking to provide safety information as one, all-encompassing resource.

In order to clearly and effectively communicate safety concerns, policies and procedures, businesses need a strong employee safety manual. Our safety manuals, which are broken down by industry, provide organizations with the tools they need to develop a strong workplace safety culture.

SAMPLE RESOURCES

- **Construction Employee Safety Manual:** This resource is a customizable employee safety manual for those in the construction industry. It features safety policies and procedures that support a safety-conscious work environment.
- **Manufacturing Employee Safety Manual:** This resource is a customizable employee safety manual for those in the manufacturing industry. It features safety policies and procedures that support a safety-conscious work environment.
- **Transportation Employee Safety Manual:** This resource is a customizable employee safety manual for those in the transportation industry. It features safety policies and procedures that support a safety-conscious work environment.



SAFETY FOCUSED NEWSLETTER

Workplace safety is critical across all industries and helps organizations reduce on-the-job injuries and safeguard the health and well-being of employees. However, to promote a strong safety culture, businesses need the right resources for continued education. One tool that can help organizations improve risk management initiatives and hazard awareness is our Safety Focused newsletter—a monthly employee-facing resource designed to educate workers on two safety topics.



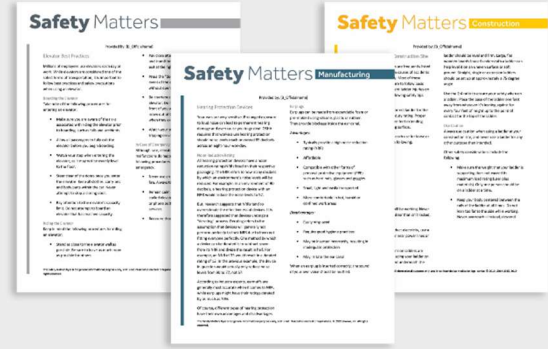
SAFETY MATTERS "TOOLBOX TALKS"

Toolbox talks and similar safety meetings are some of the best ways to communicate relevant workplace risks to employees and prevent accidents from occurring in the first place. In addition, these meetings encourage safety discussions between managers, supervisors and workers.

Our Safety Matters series can help guide these safety meetings by providing in-depth, employee-facing information on real on-the-job risks. These documents cover topics across a variety of industries and can help businesses of all kinds educate their employees and reduce costly injuries.

SAMPLE RESOURCES

- **Construction Safety Matters: Ladder Safety at the Construction Site:** This document provides construction workers with fall protection precautions to take while on the job site.
- **Manufacturing Safety Matters: Hearing Protection Devices:** This document highlights the number of different types of hearing protection devices employees can use to protect themselves when performing manufacturing work.
- **Safety Matters: Elevator Safety:** For employers with elevators in the workplace, this Safety Matters flyer can be used to reinforce elevator safety and remind employees about best practices for using an elevator.



TARGET ON SAFETY

In order to maintain a safe and productive workforce, businesses need to regularly educate employees on key safety topics. While safety meetings provide direct, one-on-one opportunities for guidance, employees need resources they can take with them and review as needed. That's where our Target on Safety series can help.

These in-depth articles cover a variety of general and industry-specific topics, giving employees direct access to helpful safety information they can reference when they need it most.

SAMPLE RESOURCES

- **Target on Safety: Ergonomics Overview:** This document can be used to educate employees on the proper ergonomic safety practices necessary for preventing workplace injuries.



- **Warehousing Target on Safety: Common Warehousing Hazards:** This resource is designed to educate employees on the various dangers that lurk in the warehouse.
- **Health Care Target on Safety: Hazard Communication in Our Facility:** The document can be used to educate employees on hazard communication programs, which in turn can keep them safe from chemicals they may handle on the job.

PLAYING IT SAFE

Every industry has its own unique risks—risks employees need to be aware of if they are to remain safe and injury-free. Our Playing It Safe series covers industry-specific topics and provides employees with common safety best practices to consider when performing their daily duties.

SAMPLE RESOURCES

- **Playing It Safe: Shipbreaking Safely:** This flyer exposes the hazards associated with shipbreaking and offers tips for staying safe.
- **Financial Institution Playing It Safe: Keeping Cash and Customers Safe:** This flyer is meant to educate or remind employees about safe cash-handling procedures.
- **Restaurant Playing It Safe: Serving Food the Safe Way:** This flyer provides easy-to-implement tips that can help keep servers safe on the job.

SAFETY TRAINING PRESENTATIONS

There are innumerable hazards that threaten the safety and well-being of your clients' employees. As a result, it's critical that employers provide effective training on a variety of safety issues. That's where our safety training presentations can help.

SAMPLE RESOURCES

- **Respiratory Protection Presentation:** This safety presentation can be used by your clients to educate employees about their role in a workplace Respiratory Protection Program.
- **Electrical Work Practices Presentation:** This safety presentation can be used to educate employees about their role in maintaining safe electrical work practices.
- **Flammable Liquids Presentation:** This presentation can be used to educate employees on their role in flammable liquids safety.

