

Tooher Ferraris Insurance Group Property & Casualty Resource Library



Tooher Ferraris Insurance Group Property & Casualty Resource

Library

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Tooher Ferraris Insurance Group Property & Casualty Resource Library

Whether you are looking for safety training tools or searching for an answer to a pressing compliance question, Tooher Ferraris Insurance Group is dedicated to supporting your loss control, claims management, safety and compliance efforts. Our employee communications, workplace policies and industry-specific risk management tools will protect your business and increase your bottom line. This P&C resource library provides an overview of our content offerings with sample titles organized by topic.

To access any of the resources mentioned in this guide, simply contact Tooher Ferraris Insurance Group or visit your client portal. Read on to find out what we can do for you.

Compliance

State-Specific Regulatory Information

Navigate the complex legislative and regulatory environment on the federal, state and local level.

- *Cellphone Use/Texting While Driving – Laws by State*
- *Riding in Cargo Areas Laws by State*
- *Work Zone Traffic Laws by State*

State	Violations Affected	Enforced Penalties	Workers Must Be Present	Signs Must Be Present
Alabama	Speeding	Double original fine	No	Yes
Alaska	All	Double original fine	No	No
Arizona	Speeding	Double original fine	Yes	Yes
Arkansas	All moving traffic violations	Double original fine	Yes	Yes
California	Various	Double original fine	Yes	Yes
Colorado	All	Double original fine	No	No
Connecticut	All moving traffic violations	Double original fine	Yes	Yes
Delaware	Various	All work zones: \$100 fine (1st offense) Double original fine	No	No
D.C.	All moving violations	Double original fine	Yes	Yes
Florida	Speeding	Double original fine	Yes	Yes
Georgia	Speeding	\$100-\$2,000 \$100-\$10,000 \$100-\$100,000 \$100-\$1,000,000	Yes	Yes
Hawaii	Speeding	\$250	No	No
Idaho	Speeding	\$50	No	Yes
Illinois	Speeding	\$150 (1st offense) \$300 (2nd offense) \$450 (3rd offense) \$600 (4th offense) \$750 (5th offense)	No	Yes
Indiana	Speeding	\$100 (1st offense) \$200 (2nd offense) \$300 (3rd offense)	No	Yes
Iowa	All moving vehicle violations	Double original fine	No	Yes
Kansas	All moving vehicle violations	Double original fine	No	Yes
Kentucky	Speeding	Double original fine	No	No
Louisiana	Speeding	Double original fine	Yes	No

State & Federal Safety Guides

Find OSHA and state-specific safety regulations in this document series.

- *Federal Workplace Safety Regulations – General Industry*
- *State Guide to Workplace Safety Regulation - California*
- *State Guide to Workplace Safety Regulation – Tennessee*



Tooher Ferraris Insurance Group Property & Casualty Resource Library

Workers Compensation Statutes

Leverage our up-to-date library of state workers' compensation statutes with benefit rates.

- *2013/14 West Virginia Workers' Compensation Statutes*
- *2013/14 Colorado Workers' Compensation Statutes*
- *2012/13 Rhode Island Workers' Compensation Statutes*

STATE WORKER	STATE WORKER	STATE WORKERS' COMPENSATION OVERVIEW - COLORADO																																																																																			
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Workplace Poster Requirements

Stay compliant with federal and state-specific required workplace posters.

- *Workplace Posters Required by the Federal Government*
- *Required Workplace Posters - Maine*
- *Required Workplace Posters - Iowa*

2012 OSHA Most Frequently Cited Standards	2012 OSHA Most Frequently Cited Standards	2012 OSHA's Most Frequently Cited Standards
<p>Health Services</p> <p>The Occupational Safety and Health Administration (OSHA) issues records not only of the most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA show the top standards cited in the year 2012 for the building construction industry. This top 10 list includes businesses primarily engaged in the construction of residential, non-multifamily, commercial and other buildings. Companies in general building contracting and other related trades are included.</p> <p>DESCRIPTION OF VIOLATION</p> <p>1. Respiratory Protection - Respirators are used in a workplace to protect against airborne dusts, mists, vapors, fumes, and gases.</p> <p>2. Hazard Communication - Hazardous chemicals are not properly labeled, and Safety Data Sheets (SDS) are not available to employees.</p> <p>3. Personal Protective Equipment (PPE) - Employees are not required to wear required PPE.</p> <p>4. Medical Services and First Aid - First aid kits are not available, and employees are not trained in first aid.</p> <p>5. Work Practices, Communication and PPE - Employees are not trained in the use of PPE, and employees are not required to wear required PPE.</p> <p>6. General Requirements for Electrical Equipment - General safety requirements for electrical equipment are not followed.</p> <p>7. General Requirements for Fall Protection - Fall protection systems are not used, and employees are not trained in the use of fall protection.</p>	<p>Hotels, Rooming Houses</p> <p>The Occupational Safety and Health Administration (OSHA) issues records not only of the most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA show the top standards cited in the year 2012 for the building construction industry. This top 10 list includes businesses primarily engaged in the construction of residential, non-multifamily, commercial and other buildings. Companies in general building contracting and other related trades are included.</p> <p>DESCRIPTION OF VIOLATION</p> <p>1. Hazard Communication - Hazardous chemicals are not properly labeled, and Safety Data Sheets (SDS) are not available to employees.</p> <p>2. Respiratory Protection - Respirators are used in a workplace to protect against airborne dusts, mists, vapors, fumes, and gases.</p> <p>3. Personal Protective Equipment (PPE) - Employees are not required to wear required PPE.</p> <p>4. Medical Services and First Aid - First aid kits are not available, and employees are not trained in first aid.</p> <p>5. Work Practices, Communication and PPE - Employees are not trained in the use of PPE, and employees are not required to wear required PPE.</p> <p>6. General Requirements for Electrical Equipment - General safety requirements for electrical equipment are not followed.</p> <p>7. General Requirements for Fall Protection - Fall protection systems are not used, and employees are not trained in the use of fall protection.</p>	<p>Building Construction - General Contractor and Operative Builders (SIC 15)</p> <p>The Occupational Safety and Health Administration (OSHA) issues records not only of the most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA show the top standards cited in the year 2012 for the building construction industry. This top 10 list includes businesses primarily engaged in the construction of residential, non-multifamily, commercial and other buildings. Companies in general building contracting and other related trades are included.</p> <p>DESCRIPTION OF VIOLATION</p> <p>1. Duty to Have Fall Protection - Employers are not required to provide fall protection systems that conform with all requirements for design, strength and safety.</p> <p>2. General Safety Requirements - Safety and emergency equipment is not used.</p> <p>3. Ladders - Ladders are not used and maintained in a safe condition according to the OSHA standards for ladders.</p> <p>4. Working Methods, Communications and Equipment for General Use - Unsafe practices, unsafe equipment and unsafe conditions are used.</p> <p>5. Hazard Communication - Hazardous chemicals are not properly labeled, and Safety Data Sheets (SDS) are not available to employees.</p> <p>6. Skateways - Following of specifications on the proper use, construction and safety of skateways.</p> <p>7. Training Requirements - Providing mandatory training for all employees who may be exposed to fall hazards that often workers to recognize and avoid exposures.</p> <p>8. Work Practices and PPE - Allowing all the employees to perform work and use equipment without proper training.</p> <p>9. General Requirements for Electrical Equipment - General safety requirements for electrical equipment are not followed.</p> <p>10. Fall Protection Systems Criteria and Practices - Requirements for fall protection systems are not followed.</p>

Frequently Cited OSHA Standards

Find your industry in our library of top cited standards, covering 39 specific industries.

- *2012 Most Frequently Cited OSHA Standards – Health Services Industry*
- *2012 Most Frequently Cited OSHA Standards – General Building Construction*
- *2012 Most Frequently Cited OSHA Standards – Hotels, Rooming Houses, Camps*

Tooher Ferraris Insurance Group Property & Casualty Resource Library

OSHA Training Programs

Explore our customizable training packets; each includes a presentation, instructor's notes, employee handout and quiz, and meeting sign-in log.

- *First Aid Program & Training Materials*
- *Portable Fire Extinguisher Program & Training Materials*
- *Bloodborne Pathogens Program and Training Materials*



Quarterly OSHA Safety Newsletter

This newsletter series highlights hot topics in OSHA compliance and recounts recent citations.

Regulatory Updates

Tooher Ferraris Insurance Group provides explanations of recent federal legislation handed down by OSHA, the Department of Transportation, National Labor Relations Board, Department of Labor and others. Each update is written by an attorney and translated into laypersons' language.

- *Regulatory Update: OSHA – Severe Violator Enforcement Program (SVEP)*
- *Regulatory Update: Cranes and Derricks*
- *Regulatory Update: NLRB Employee Rights Poster Requirement Postponed*
- *Regulatory Update: DOT Announce Rule Banning Hand-Held Cell Phones for Interstate Truck and Bus Drivers*
- *Regulatory Update: SEC Releases Cybersecurity Disclosure Guidance*

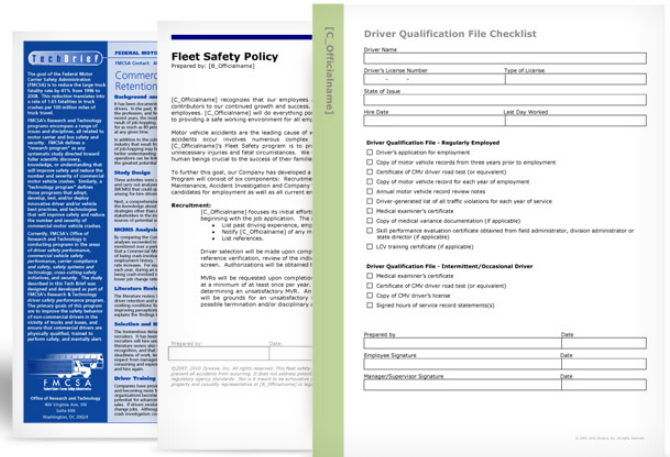


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DOT Checklists

Make sense of Department of Transportation regulations using easy-to-understand checklists.

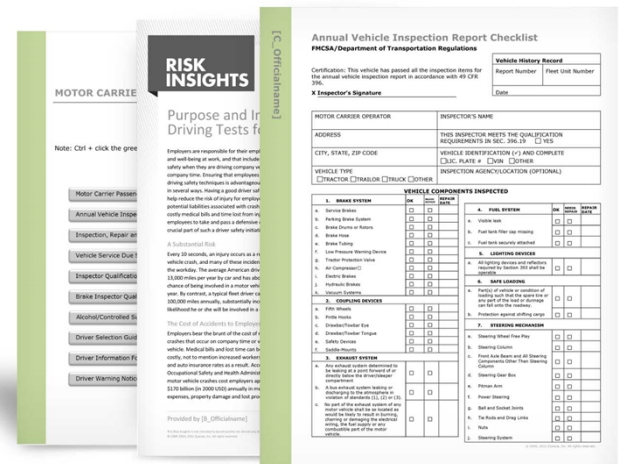
- *Driver Qualification File Checklist*
- *Alcohol/Controlled Substance Checklist*
- *Annual Vehicle Inspection Report Checklist*



Driver/Carrier Forms

Cut administrative time even as regulations demand increased recordkeeping; our forms help clients ensure compliance.

- *Motor Vehicle Record (MVR) Disclosure and Release Form*
- *Inspection, Repair and Maintenance Record*
- *Department of Motor Vehicle Alcohol Testing Form*
- *CMV Driver New Hire Quickstart*
- *Motor Carrier Support Quickstart*



Fleet Safety Reference Materials

Save on commercial auto premium and protect your fleet with these workplace policies.

- *Fleet Safety Policy*
- *Commercial Motor Vehicle Driver Retention and Safety*
- *Purpose and Importance of Defensive Driving Tests*

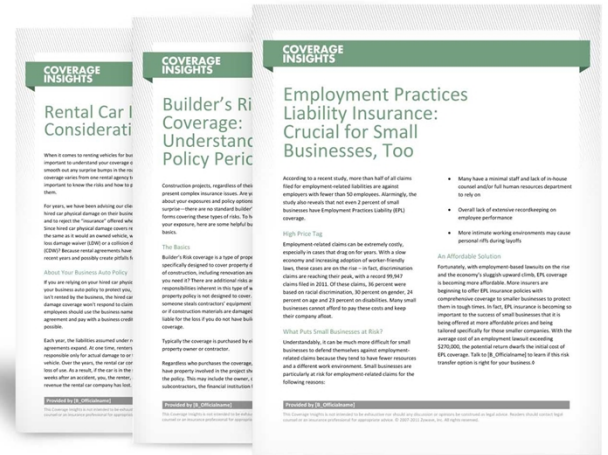
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Educational Materials

Coverage Insights

Plain-language explanations of coverage and risk transfer options will help your team understand the coverage you're considering.

- *Coverage Insights – Builder's Risk Coverage: Understanding the Policy Period*
- *Coverage Insights - Rental Car Insurance*
- *Coverage Insights - Employment Practices Liability Insurance: Crucial for Small Businesses?*



Monthly P&C Pro-File Newsletters

Our monthly newsletters highlight hot risk management topics and will allow you to explore additional coverages and emerging risks. We have widely applicable "General Industry" version, as well as industry-specific versions for:

- *Construction*
- *Manufacturing*
- *Health Care*
- *Agriculture*
- *Transportation*



Presentations

We share strategies to advance safety and loss control efforts with educational presentations and webinars.

- *Fleet Fraud Exposure Control Presentation*
- *Supervisor Injury Management Training Presentation*
- *Construction Risk Management Presentation*



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Risk Insights

Understand the need for risk management and insurance coverage with industry-specific and general articles highlighting exposures.

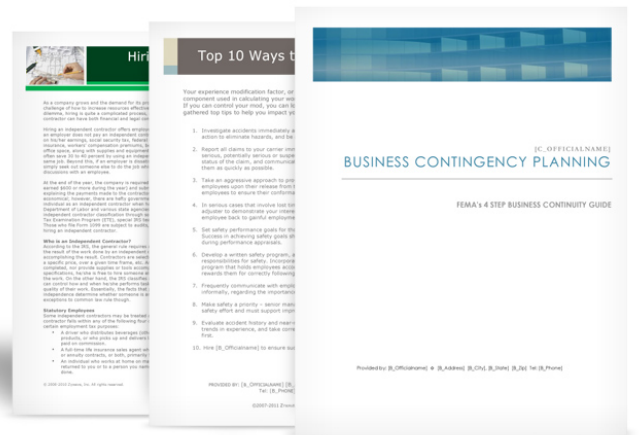
- *General Industry Risk Insights: Employee Cellphone Use While Driving*
- *Retail Risk Insights: Inventory Shrinkage Causes Retailers to Lose Billions*
- *Office Risk Insights: Managing E-Discovery Risks*



Continuity Planning

These guides will help you from initial planning through implementation of a business continuity plan.

- *Four Steps to Business Continuity Planning*
- *Business Continuity Planning – Implementation Guide*
- *Business Continuity Planning – Business Recovery Checklist*
- *Employee Emergency Preparedness Survey*



Loss Control

Implement best practices for accident and injury prevention with this dedicated suite of resources.

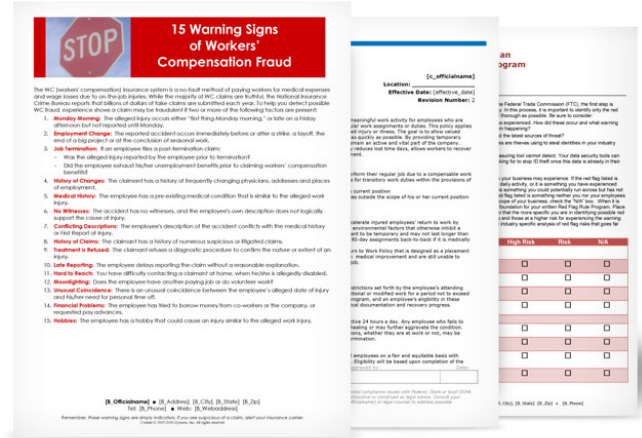
- *Top 10 Ways to Control Your WC Mod*
- *Hiring Independent Contractors*
- *New Employee Safety Orientation*

Tooher Ferraris Insurance Group Property & Casualty Resource Library

Claims Cost Containment

Minimize costs in the event of a claim.

- *15 Warning Signs of Workers' Compensation Fraud*
- *Vehicle Accident Report – In the Event of a Claim Form*
- *Return to Work Policy*



Checklists

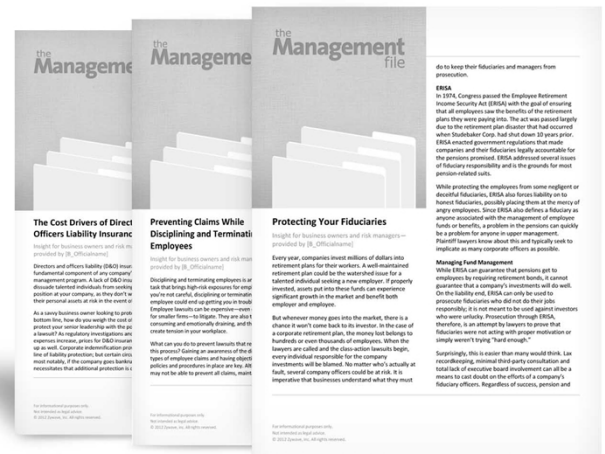
Coverage-specific checklists (liability, property, auto, workers' compensation and environmental exposure) that are essential in supporting your overall risk management and loss control initiatives.

- *Step-by-Step Guide to Creating an FTC-Approved Red Flag Rule Program*
- *Emergency Hurricane Preparation*
- *Vehicle Inspection Checklist*

Management Liabilities

The Management File series explores complex insurance and risk management issues faced by business owners and executives.

- *Preventing Claims While Disciplining and Terminating Employees*
- *The Cost Drivers of Directors and Officers Insurance*
- *Protecting Your Fiduciaries*



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Employee Communications

Safety Awareness Campaigns

We've got a wealth of employee health and safety support materials to help support your safety program. Our "Safety First" campaign suggests topics for safety initiatives and toolbox talks.



Employee Resources

Keep safety top of mind in the workplace with materials to distribute to employees, from payroll stuffers to employee quizzes.

- Employee Newsletter – Working in Warm Weather
- Quiz: Forklift Safety
- Protect Your Vision Payroll Stuffer
- Safety Focused Newsletter

Playing it Safe Flyers

Easy to post around the workplace or distribute, these single-page employee safety flyers focus on a variety of industry-specific safety topics.

- Construction Playing it Safe: Keeping Hydrated in the Heat
- Health Care Playing it Safe: Preventing Trips and Slips
- Manufacturing Playing it Safe: The Danger of Dust

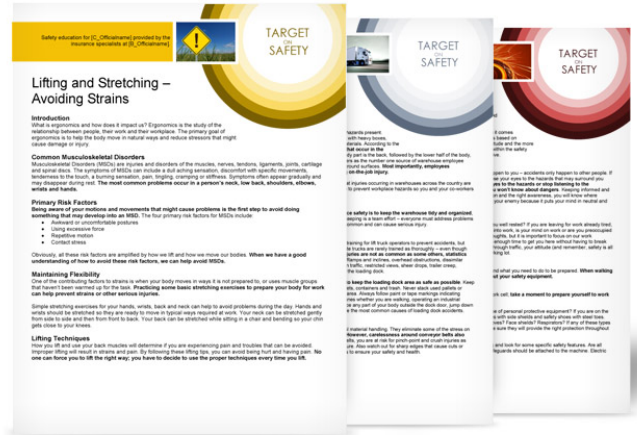


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Target on Safety Flyers

Similar to the Playing it Safe series, Target on Safety takes an in-depth look at safety situations that may come up in the workplace and offers solutions.

- *Target on Safety: Lifting and Stretching – Avoiding Strains*
- *Manufacturing Target on Safety: Think Safe – Work Safe*
- *Trucking Target on Safety: Overview of Warehousing Hazards*



Safety Matters “Toolbox Talks”

Our toolbox talks provide managers and supervisors with employee meeting talking points for a variety of industry-specific safety issues.

- *Safety Matters: First Aid Basics*
- *Office Safety Matters: Office Safety*
- *Trucking Safety Matters: Winder Driving and Skid Safety*
- *Construction Safety Matters: Fall Protection Safety*



Bulletins

These quick and easy one-page templates provide specific safety tips to employees.

- *Be Prepared: Severe Weather*
- *Be Prepared: Fire Emergency*
- *Be Prepared: Driving Alone*

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Safety Manuals

Customizable safety manuals feature general safety policies and procedures to support your safety programs. Choose from a general template or a variety of industry-specific versions.

- *Construction Employee Safety Manual*
- *Health Care Employee Safety Manual*
- *Restaurant Employee Safety Manual*



Safety Policies

Develop safety policies with these templates that include a variety of related materials, including recordkeeping forms to support your safety goals.

- *Hazardous Substance Spill Response Policy*
- *Cellphone/Hand-Held Device Use Policy*
- *Return to Work Policy*

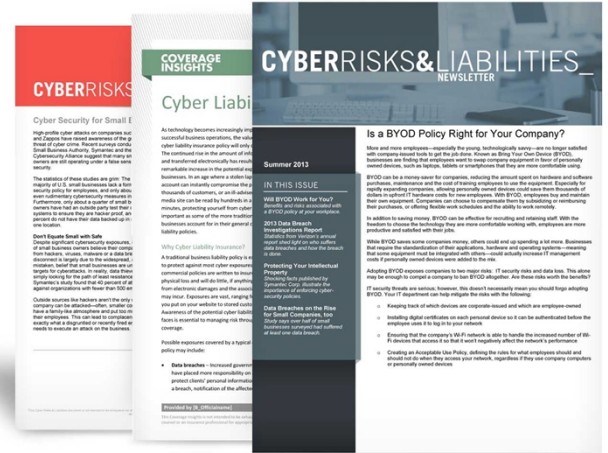


Constant Innovation

Cyber Liability

Cyber liability coverage helps protect business from exposures not addressed under traditional CGL. If you have any operations that use the Internet, it's especially important to explore this coverage.

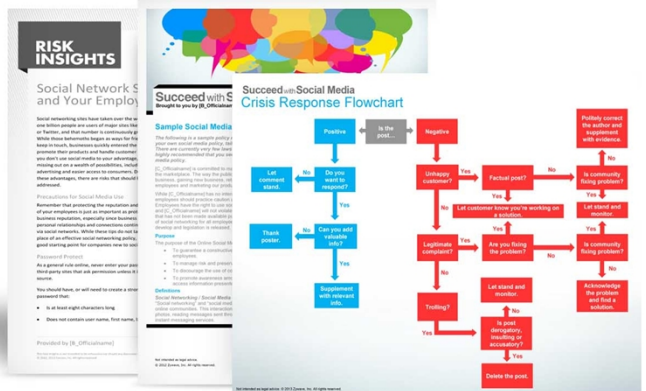
- *Cyber Risks & Liabilities Newsletter*
- *Cyber Liability: New Exposures Presentation*
- *Cyber Liability: Cyber Security for Your Small Business*
- *Coverage Insights - Cyber Liability Insurance*



Social Media Risk

Facebook, Twitter, LinkedIn and other social media tools continue to redefine the way employees and businesses relate to each other. Make sure your employees' social media use is undertaken in a way that does not expose them to unnecessary liability.

- *Same Social Media Policy*
- *Risk Insights: Social Network Security for Your Business and Employees*
- *Social Media Crisis Response Flowchart*



Enterprise Risk Management

ERM is a concept often discussed but rarely understood. Identify, quantify, assess and analyze the risks your organization must address.

- *ERM Program Overview (Client)*
- *ERM Risk Management Plan*
- *ERM Findings Worksheet*

