

CITY OF KEY WEST

RFP # 005-17 INSURANCE BROKER SERVICES – PROPERTY/ CASUALTY AND WORKERS COMPENSATION

DUE DATE:
WEDNESDAY, APRIL 26, 2017 @ 3:00 P.M.

Proposal Contact: Rodney Louis, Risk Management Consultant
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Submitted by:



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April 24, 2017

City Clerk
City of Key West
1300 White Street, City Hall
Key West, Florida 33040

**Re: RFP NO. 005-17
Insurance Broker Services – Property/Casualty and Workers Compensation**

Dear Evaluation Committee Member:

Gehring Group is pleased to provide this proposal in response to the City of Key West's RFP # 005-17 for Insurance Broker Services – Property/Casualty and Workers Compensation. Gehring Group has been servicing the Florida Public Sector community for over 24 years. Through our extensive industry experience as a broker/consultant for over 80 Florida public sector entities' various insurance programs, we are confident that our firm would offer the City efficiencies and a service standard that would exceed your expectations.

It is important to note that Gehring Group is an independent agency. We do not have a fund that we or any related entity holds, we do not sell related party insurance products, and we do not accept awards for the placement of premiums with carriers. This decision to remain independent is in line with our values of integrity and transparency. Our objective and unbiased, independent status has allowed us to become the premier brokerage firm in the state exclusively specializing in public sector with administrative access to the following public entity trust markets: The Preferred Governmental Insurance Trust and The Florida Municipal Insurance Trust.

Gehring Group's core services have been designed to meet and exceed those requested in the description of Insurance and Risk Management Services outlined in the RFP. We anticipate these services will include, but are not limited to: servicing all lines of the City's property and casualty insurance coverages, risk management valuations, procurement of insurance, monitoring regulatory and compliance issues, continuous examination and review of claims data, and overall risk management and administrative support. Additional considerations surrounding our services are outlined below:

- Gehring Group specializes in placing insurance for public sector entities with a myriad of service exposures including airports. Our comparable client base will provide the City with the benefit of our experience when reviewing responses from all insurance markets. As independent brokers, Gehring Group will approach all markets on behalf of the City, and always represent the City and its interests, not the insurance carriers or trusts.

- Gehring Group is a leader and proponent of the need for accurate and concise predictive models and maximum potential loss studies to optimize the total amount of insurance needed and purchased. In the event of a claim, this process helps achieve the maximum amount recoverable from any insurer. This approach has been proven to be a beneficial approach for our clients.
- Gehring Group has experience with the FEMA recovery process should the City find itself with losses from a catastrophic event. This first-hand experience with, and knowledge of FEMA offers efficiencies and maximum recoveries.
- We prepare, provide, and present creative, informative risk management and loss control materials that clearly illustrates pertinent information to individuals who are not normally involved in insurance and risk management issues.

Gehring Group is confident that we can provide the City of Key West with added value and exceptional service. We thank your staff members, in advance, for your review and consideration of our comprehensive response.

Kurt Gehring is President and CEO of The Gehring Group, Inc. and is authorized to bind the Proposer's legal entity, The Gehring Group, Inc.

In summary, Gehring Group is confident that we can provide the City of Key West with added value and exceptional service. We thank the members of the Evaluation Committee in advance for your review and consideration response, and stand ready to provide any additional clarification or information requested.

Sincerely,



Kurt Gehring, CEO

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1. Provide information on the history and organizational structure of your Firm including the year established, ownership, and principal officers.

Incorporated in 1992 as an S-Corporation, Gehring Group has been providing expert property, liability and workers' compensation insurance and advisory services, as well as, employee benefits consulting services to our Florida public sector clients for 25 years and has grown to become one of the most respected insurance and risk management consulting agencies in the state. The firm's principal officers include:

- Kurt Gehring, CEO
- Kate Grangard, CPA, CFO
- Cindy Thompson, Vice President-Operations

Since incorporation in 1992, Gehring Group's has remained focused on serving the public sector and has experienced consistent growth year over year in staff and number of clients. Kurt Gehring founded the Gehring Group with the intention of providing year-round consulting, insurance and advisory services to clients, in addition to expert negotiations and an increased service standard. Gehring Group was founded on the principle of individually addressing the needs and goals of public sector entities, businesses, industries, and labor and professional organizations through the design and servicing of insurance programs that best suit each client's particular and unique needs and circumstances.

Kurt Gehring remains 100% owner of the firm; therefore, decisions can be made quickly without the layers and red tape inherent in other firms. Gehring Group's philosophy is to provide a full range of superior brokerage and consulting services to each of our clients. We take an innovative, proactive approach to continuously enhance the quality of our performance level beyond industry standards by providing an unparalleled service philosophy and a dedication to protecting the financial assets of our clients. Gehring Group's team of experts strives to become informed of each client's desired goals and works diligently to produce positive results.

Gehring Group currently employs 64 full-time staff members, five of whom work remotely throughout the state, and specializes in serving the public sector. At Gehring Group, we differentiate ourselves by going beyond traditional boundaries and by designing and managing fully integrated risk management and commercial insurance programs. Gehring Group has many competitive advantages that can add value and enhance the City's risk management program overall.

Gehring Group is recognized throughout the state for being a leader in serving the public sector and providing the highest level of service to our clients. Due to our deliberate practice of understanding the standard ISO and manuscript insurance policy forms of all carriers that we work with, our intimate knowledge of the underwriting preferences of the carriers that we represent and our, year after year, routine of unbiased and objective insurance program analysis, our firm has evolved to become one of the top producing brokers/consultants for public sector entities throughout the state. We maintain

direct carrier appointments with standard market insurers providing leading public entity insurance programs such as, AIG, Chubb, Ace USA, Lexington, Philadelphia Insurance, Travelers, The Hartford, RLI, Commerce & Industry, CNA and many others. In addition, based on our exclusive specialty focus and success in the public sectors, we have achieved significant leverage and recognition among our carriers and have earned the distinct honor of being the premier brokerage firm in the state with administrative access to the following public entity trust markets: The Preferred Governmental Insurance Trust and The Florida Municipal Insurance Trust.

2. Identify and describe pertinent experience of the Firm, including servicing other public sector accounts, if any. Provide the percentage of your Firm's current clients that are public entities.

The Gehring Group has 25 years of experience serving the public sector with the identification of hazards to address the appropriate placement of diverse insurance coverage that meet risk financing requirement and control costs; assistance to develop and implement risk management procedures and solutions to mitigate liability exposures; transformation of safety and loss control programs to foster a culture of greater overall awareness and accountability in order to reduce loss frequency; and fervent claims advocacy and management to reduce loss experience severity. Some examples of our successes over the years include:

- a. In 2013, a Florida Sheriff's office requested Gehring Group's assistance to investigate coverage options for its aviation division. This request came on the heels of a crash of one of its helicopters resulting in over \$230,000 of uninsurable repair costs that were originally believed to be part of their policy coverage. Through our access to the most competitive aviation carriers, Gehring Group was able to ensure that coverage would be afforded for those specific repair costs as well as adding additional valuable coverage features such as:
 - ✓ the transport of rotor and fixed wing engines or any other components for repair;
 - ✓ automatic coverage for custom attachments; or
 - ✓ waiver of premium for time that an aircraft is not in use due to repair, beyond 20 days.

Each of these policy enhancements as well as additional features were added at no additional cost to the insured, while increasing coverage limits, lowering deductibles and reducing the Sheriff's annual policy premium.

- b. In 2004, Gehring Group was instrumental in coordinating with the insurance carrier and FEMA on behalf of a Florida county, in the aftermath of a major hurricane. Then, in 2011, several years after all project worksheets had been closed out and recovery funds dispersed, FEMA attempted to seek de-obligations of reimbursement from the county for funds distributed with regard to deductible and debris removal expenses as well as, employee over-time wages for disaster recovery activities. However, due to our direct involvement, and experience with FEMA, Gehring Group was able to successfully work with the carrier and the county to deliver all evidence to refute all de-obligation inquiries, resulting in not a single dime being reimbursed from the county.
- c. Gehring Group provides projection and trend analysis and verifies carrier policy audits. In 2015 Gehring Group successfully assisted one of our Villages who received a premium audit invoice for

approximately \$24,000. We were able to identify where employee job descriptions were misclassified, where premium credits had been removed or reduced and where expense reimbursements were incorrectly being counted as remuneration. The result of our audit verification and subsequent dispute with the carrier was a premium audit credit of over \$6,000—a reversal of more than \$30,000 to the Village!

Public sector accounts make up over 90% of Gehring Group’s entire list of clients! Some of the public sector clients for whom we currently provide property & casualty and workers’ compensation brokerage services include:

Public Sector Clients	Contract Term
Boynton Beach, City of	2014-Present
Charlotte County BOCC	2005-Present
Clerk & Comptroller, Palm Beach County	2006-Present
Deerfield Beach, City of	2015-Present
Dunedin, City of	2005-Present
Jupiter Island, Town of	2008-Present
Lake Park, Town of	2006-Present
Margate, City of	2016-Present
Monroe County BOCC	2008-Present
Monroe County Airport Authority	2008-Present
North Palm Beach, Village of	2012-Present
Sheriff Aviation Unit, Palm Beach County	2013-Present
Tequesta, Village of	2006-Present
Utility Board of the City of Key West/Keys Energy	2011-Present
Wellington, Village of	2003-Present

3. Provide the names of the brokers and account representatives to perform the work of the City and a brief statement as to why each agent/broker is qualified to provide the services requested. Identify areas of expertise for each employee; include resume, citing experience and references, including licenses, designations/affiliations, and any other pertinent qualifications.

Gehring Group does not employ commissioned producers. Since the advent of our firm, it has been our philosophy to serve our clients through a team of salaried professional advisers, just as experience through the retained services of their attorneys, architects, accountants or actuaries. As public sector risk specialists, we understand the necessity to eliminate threats of impropriety and have experienced that our salaried adviser structure eliminates the potential for conflict that may arise between a commissioned producer’s own financial welfare and the best interests of the City.

Designated Project Team

The following includes the proposed service team structure for the City of Key West. Gehring Group services each client under our team-based approach ensuring accessibility to staff at all times. As requested in the RFP, we anticipate our interaction with the City of Key West based on the requested scope of work to be:



[Experience of Respondent’s Key Personnel and Staff Resumes](#)

Name: Kurt N. Gehring, CEO

Professional Licenses: Life, Health & Variable Annuity, General Lines Property & Casualty

Education: Florida State University

Degree: B.S., Marketing

Years in Industry: 25 years

Licensing: 2-20 General Lines (Prop. & Cas.); 2-15 Life, Health & Variable Annuity; 1-20 Surplus Lines

Kurt Gehring will be the Executive Staff assigned to the City of Key West. His extensive work over the past 25 years has placed him in direct communication with public sector agencies such as County Commissions, City and City Councils, Municipal Managers and all related bargaining units along with the employee body as a whole. This exposure provides unparalleled practical experience within a learned understanding of the local governmental environment. Mr. Gehring remains at the forefront of the insurance industry by staying up to date on industry trends, compliance issues, and new programs being presented by insurance companies and third-party administrators.

Kurt founded Gehring Group with the mission of providing clients the highest level of service, exceeding not only industry standards, but also client expectations. Recognizing the inherent challenges in servicing organizations with a large number of employees, various contracting parties and insurance obligations, Gehring Group utilizes a unique, team-based approach customized to meet the specific needs of each client. Each Gehring Group employee makes an unprecedented effort to address each situation both promptly and effectively. The success of Gehring Group is a direct result of this promised and delivered, unparalleled service standard. Kurt is a highly-regarded industry expert who is consistently called upon to speak and serve on panels at numerous public sector conferences; where he consistently receives the highest accolades for his out of the box, engaging, and informative sessions.

Name: Rodney Louis

Professional Licenses: General Lines Property & Casualty, Life, Health & Variable Annuities

Education: Florida State University

Degree: B.S., Finance

Years in Industry: 20 years

Licenses: 2-20 General Lines (Prop. & Cas.); 2-15 Life, Health & Variable Annuity

Affiliations: Public Risk Management Association; Risk Management Society; The Council

As the City of Key West's primary risk services advisor, Rodney will serve as the team lead for the City of Key West's insurance program. The City of Key West will benefit from Rodney's vast array of experience working with all of our public sector clients, servicing both their insurance and risk management programs. He has strong experience in servicing governmental entities whose risk programs are insured by trusts, layered markets, or a combination of both.

Rodney Louis, a Florida State Alumni, has been an insurance industry professional since 1997 and is licensed in property, casualty, life and health products. When he joined Gehring Group as an analyst, he brought with him 13 years of industry experience. His broad experience and extensive licensing provides our Gehring Group clients with an invaluable resource to assist in the development and recommendation of a comprehensive, competitive risk program.

Rodney spent the early part his career working for a national rating firm providing crucial analysis on the stability and creditworthiness of both the insurance and banking markets. Rodney then broadened his scope of the insurance industry by becoming licensed for property and casualty insurance. From 2003-2009, he was a managing partner of a full-service brokerage firm and managed their underwriting, agent development and program analysis divisions.

In 2010, Rodney joined Gehring Group as a Risk Analyst. In his current position as Sr. Risk Management Consultant, he will coordinate and direct all of your risk services including, the strategic and budget planning analysis as it relates to Key West's insurance programs or other risk financing instruments; reporting on loss control and safety procedures; contract language review and negotiation; legislative and market updates; policy manual drafting; claims advocacy; safety & liability site inspections and so much more. Rodney's primary function is to ensure that all necessary steps and procedures are accomplished while remaining involved in the continuity and effective outcome of all processes. He will also be available as needed for meetings with decision makers and is available to make presentations to executive staff and boards as required. Rodney's distinctive public sector knowledge and professional experience is an invaluable asset to our clients providing peace of mind when unexpected needs may arise or as questions or concerns present themselves. Analytical, detailed, and proactive – Rodney is a valuable member to the employer organizations he services.

Rodney's public sector experience includes managing all lines of P&C coverage for such public sector entities as the Charlotte County Board of County Commissioners, City of Dunedin, Keys Energy Services, Village of Wellington City of Deerfield Beach, Monroe County BOCC, City of Boynton Beach and Palm Beach County Sheriff.

Name: Robert Barrios
Education: Florida Keys Community College
Degree: Associates in Arts
Years in Industry: 28 years

Robert Barrios, a native, born and raised in the City of Key West, began working in public sector as a Meter Reader for the Utility Board of the City of Key West, also known as, Keys Energy Services, in 1988. Over his 28 years of service with the municipal utility company, his hard work and commitment to service allowed him to successfully further his career at Keys Energy Services to eventually attain the position of Safety & Risk Officer, which he held until his retirement in 2016. As the Safety and Risk officer for Keys Energy Services, Robert administered its safety and risk initiatives, managed the property & casualty insurance program, conducted annual organizational safety audits, oversaw the workers' compensation and return to work program, administered FDOT compliance policies and was the liaison for Keys Energy's security coordination with local and state public safety, including KWPD, KWFD, MCSO and the state Attorney General's office. As your Gehring Group team's Safety Officer, Robert will be your local, hands-on resource responsible for providing the City with safety and loss control services, at a moment's notice. His responsibilities include monitoring, client loss data for the purpose of identifying hazards and trends in the workplace. He then utilizes this data for use in facilitating safety programs based upon client needs and trends. Robert will contribute valuable first hand data to our regular claims reporting analysis reports. In addition to providing valuable information to Key West staff about the current and continuing loss experience and mitigation program effectiveness, these reports are also shared with Gehring Group's account management and analytical staff for use in the renewal process. Robert will further assist City staff by attending and participating in safety committee meetings to help identify hazards or training deficiencies which may require unique, specialized training parameters. Robert conducts liability and safety inspections at client facilities to identify potential exposures and to mitigate potential hazards. Afterward, Robert will generate a report of the inspection analysis for the benefit of departmental management, which includes actionable recommendations for addressing any areas of concern. Through coordination with outside vendors to include equipment manufacturers/ reps, chemical handling specialists, and motor vehicle safety operations, a training program will be developed. Robert can also work with staff to generate workplace safety manuals. Having access to over 80 public sector entities and public utilities, Robert can provide proven resource material that may be used to create a tailored workplace safety program that fits each client's own unique needs and culture.

Name: Raymond W. Carter
Professional Licenses: General Lines Property & Casualty, All Lines Claims Adjuster
Education: University of Florida
Degree: B.S., Statistics & Mathematics
Years in Industry: 22 years
License: 2-20 General Lines (Prop. & Cas.); 6-20 All Lines Adjuster

Raymond Carter joined the Gehring Group in early 2015 bringing with him vast public sector experience and Risk Management knowledge. An alumnus of the University of Florida, Ray graduated with a degree in Statistics and Mathematics. His prior work experience in the public sector has included time at the Collier County Board of County Commissioners working in two roles: first as Manager of Park

Operations overseeing 240 employees, then as Manager–Risk Finance, overseeing the property and casualty program for the County, including the Collier County Airport City of Key West. Prior to joining Gehring Group, Ray also spent time as the Risk Manager at Manatee County BOCC where his responsibilities included directing the Risk for its County-wide water treatment and wastewater treatment facilities. Given Ray’s vast public sector and risk management experience, he brings a variety of skill sets to Gehring Group and its property and casualty clients that includes but is not limited to:

- RFP drafting
- Contractual review
- Insurance and indemnification review and recommendations
- Policy & Procedural manual drafting including, eligibility to drive and emergency evacuation.
- Extensive experience in loss control including, new hire orientation and safety committee meetings.

During Ray’s 13 years in the public sector and risk management arena, he has gained the experience necessary to provide expert recommendations that positively impact the financial bottom line of various employers and Gehring Group clients. Ray is also a past board member of RIMS and PRIMA. Ray operates out of Sarasota, FL.

Name: Harold F. Tamoney III

Professional Licenses: General Lines Property & Casualty, Life & Health

Education: Florida State University

Degree: Dual B.S., Risk Management/Insurance and Political Science

Years in Industry: 5 years

License: 2-20 General Lines (Prop. & Cas.); 2-15 Life, Health & Variable Annuity

Harry Tamoney will serve as the City of Key West’s Risk Services Analyst. Harry will be responsible for overseeing all aspects of the analytical services functions including compiling all RFP’s and providing RFP evaluation and recommendations to the City of Key West on all lines of property and casualty insurance coverage. Harry will assist Rodney with the marketing, renewal, recommendation and presentation of all risk management and property & casualty insurance programs for the City of Key West. In addition, he will work in coordination with our safety and loss control personnel to monitor claim reports in order to anticipate future program costs and to make recommendations regarding utilization patterns as well as providing budget and renewal projections. Harry’s services to the City of Key West will include but are not limited to:

- Evaluation of the City of Key West’s insurance program
- Preparation of insurance specifications
- Analyzing bid responses and evaluation of proposals
- Contract review and interpretation as necessary or requested

Harry Graduated from Florida State University’s (FSU) Risk Management/Insurance program, during which he gained valuable experience in the industry, having spent four years working seasonally with a large specialty insurance group in South Florida. Harry was the Risk Management Chair for his final two years at FSU and served as an intern at the state capitol where he acquired beneficial insight into public sector service at some its highest levels.

Harry's professionalism, determination and work ethic are desired attributes that help to foster a clear and effective team approach as we endeavor to deliver a proactive safety culture and an efficient risk management philosophy to our clients.

Name: Thomas J. Willins

Professional Licenses: General Lines Property & Casualty, Life & Health

Education: Lynchburg College

Degree: B.S., Business Administration

Years in Industry: 30 years

License: License: 2-20 General Lines (Prop. & Cas.); 2-18 Life & Health

Tom will serve as the primary Account Manager for the City of Key West for all services related to your property and casualty insurance program. Tom will work with Rodney Louis in the marketing, renewal and recommendation for placement of this coverage, providing services to the City of Key West that include but are not limited to:

- Complete the review and sign off on policies and endorsements for accuracy.
- Manage policy details, provide loss runs and issue certificates of insurance which require contractual or coverage review.
- Process client invoices, endorsements, binders, certificates, coverage policies, and audits.
- Process monthly installments and direct bill invoices, where necessary.

Immediately upon graduation from Lynchburg College, Tom was aggressively pursued by a large Managing General Agency in South Florida where he developed his insurance marketing and program placement skills. Tom has spent 30 years in the commercial insurance industry and brings a wealth of experience in client services and relationship development, having managed several large corporate policy programs while creating a vast network of associates amongst insurance carrier underwriters who know him to be thorough, concise, ethical and reliable while insisently advocating for the betterment of his clients.

Name: Valerie J. Ensinger

Professional Licenses: All Lines Claims Adjuster; General Lines Property & Casualty

Education: Palm Beach State College, Legal Career Institute

Degree: A.S., Legal Studies

Years in Industry: 30 years

License: 2-20 General Lines (Prop. & Cas.); 6-20 All Lines Adjuster

Val will serve as the Claims Manager for the City of Key West, for all claims issues involving Liability, Property, Physical Damage and Workers' Compensation. Val will work hand in hand with Rodney and Stuart to promote a culture of safety at the employee level, assist management to process and follow up on open claims and coordinate with adjusters to bring all claims to an expeditious and cost effective closure.

Upon completion of her studies at the Legal Career Institute, located in West Palm Beach, Florida, Val spent the next 22 years of her career in the legal field as a legal secretary, court reporter and law office administrator. In 2001, Val was hired as a Legal Services Coordinator/Insurance Claims Manager for a national restaurant chain where she was responsible for assisting general counsel with the composition, revision and analysis of all legal documents, correspondences and leases. Val also managed the processing, investigation and follow-up of all workers' compensation and liability claims for over 70 restaurants around the country. Val's wealth of experience working with claims adjusters coupled with her deep understanding of nuanced legal composition, provides our clients with a uniquely talented advocate for the resolution of their liability and workers' compensation claims.

4. Provide three references from other public sector clients (preferably clients in Florida) for which your Firm has conducted business for the past three consecutive years.

Dunedin, City of	Utility Board of the City of Key West/ Keys Energy Services
Dr. Theresa P. Smalling, SPHR	Julio Torrado
Director of Human Resources/Risk Manager	Director of Human Resources and Communication
TSmalling@DunedinFL.Net	Julio.Torrado@KeysEnergy.com
750 Milwaukee Avenue Dunedin, FL 34698	1001 James Street Key West, FL 33040
Ph. 727-298-3040	Ph. 561-295-1000
Dates of Service: FY 2005/2006 - Present	Dates of Service: FY 2014/2015 - Present
Charlotte County BOCC	
Gordon H. Burger	
Director of Budget & Administrative Services	
Gordon.burger@charlottecountyfl.com	
18500 Murdock Circle	
Port Charlotte, FL 33948	
Ph. 941-743-1248	
Dates of Service: FY 2002/2003 - Present	

5. Describe the approach the Proposer will take in satisfying all the requested activities identified in the Scope of Work section of the RFP.

It is apparent that the City of Key West's goal is to maintain a competitive, yet cost effective property & casualty, workers' compensation and risk management program and is seeking the aid of an experienced insurance and risk management professional in order to accomplish this goal. Based on Gehring Group's level of public sector expertise and leverage in the marketplace, we are confident that our firm would offer the City of Key West efficiencies, services and a service standard that would not only meet your needs, but exceed your expectations as well as produce cost savings.

Gehring Group takes a holistic approach to servicing our clients. We understand that no two public entities are alike and would approach this contract with no preconceived notions of the amount time that would be needed to effectively satisfy the scope of services required in this request for proposals. It is our intention to dedicate as much time as is necessary to develop, implement and manage the most effective risk management program possible for the City of Key West, as we do with all our clients.

As Property and Casualty Insurance broker and Risk Management Consultant, we provide services that include expert knowledge of the insurance industry and all available programs and funding options, consistent monitoring of all open claims, including reserves and loss ratios, review of contract language, and the provision of budgetary projections and funding recommendations. Inherent in this process would be marketing and renewal analysis, the RFP and evaluation process, recommendations to staff and assistance with compliance issues. We provide thorough analysis of the potential risks our clients face and potential solutions that might be implemented to avoid, manage or mitigate those risks. Perhaps the most valuable thing we do is to develop innovative concepts and coverages tailored to each client’s specific needs.

Our Risk Services and Marketing Process are the basis for how we do business at Gehring Group. Our procedure begins with a transition process that commences at the onset of the award. It details the information required to market an account and provides a step-by-step plan on how we intend to obtain the best pricing and coverage for the City of Key West. We do not operate under a “cookie cutter” approach; instead, we offer all available resources and timelines to facilitate tailoring a program to meet the City of Key West’s needs. Gehring Group staff will work closely with the City of Key West to ensure this process lines up with the its goals.



i. Onboarding & Integration:

We will facilitate an initial meeting where we will agree upon a timeline of major milestones that will take place up to the placement of the renewal policies. Upon being awarded the City of Key

West's Broker of Record, we will begin to transition the work flow from your current broker(s) to Gehring Group. Given the importance of a successful transition for each new client, we employ steps during the onboarding and integration of the program to make the transition as seamless as possible for the City of Key West. Our goal is to become intimately acquainted with the City of Key West's overall insurance program and unique loss exposures. We will get to know the City of Key West through a complete review of its website, financial statements, and loss runs; an analysis of its insurance policy language and coverages to determine the exact coverage being provided; personal discussions; and on-site visits.

ii. **Assessment and Recommendation Meeting:**

At least 100 days prior to the City of Key West's primary policy renewal dates, we will coordinate a pre-renewal meeting to review our assessment of the risk exposures and coverage analysis completed from the information gathered during the onboarding and integration, from which a risk summary of the City of Key West's hazard exposures and the adequacy of its current insurance program will be presented and reviewed with City of Key West staff in order to confirm expectations and goals. We will compare this risk summary to your current insurance coverage to: determine any serious or unanticipated gaps that exist; review the retentions and insurance limits; and provide you with our observations and recommendations. Also during this meeting, the Gehring Group will update the City of Key West on the current insurance market, discuss recent renewal results for similar clients, provide an analysis of viable carrier alternatives, their program capacities, enhancements and detractors from the existing coverages and various relevant deductible options. Finally, we will assess the City of Key West's desirability of any market, based on its history with that carrier, the carrier's financial rating, etc.

iii. **Implementation Plan/Process:**

Upon completion of the Assessment and Recommendation meeting, Gehring Group, together with City of Key West staff, will come away with a concise plan for our mutually agreed upon objectives for policy renewal coverages and ongoing services. We will then implement the plan first by portraying, with integrity, the City of Key West's unique risk profile for each line of coverage. Our underwriters will know that the City of Key West's submission will portray its unique risks and operations correctly, concisely and in a transparent and easily discernable format. Our ultimate goal is to distinguish the City of Key West from its peers by demonstrating its unique risk characteristics. Gehring Group will also implement all the annually ongoing risk management, safety & loss control, claims administration and program analysis services that we mutually agree are required to assist the City of Key West to establish or maintain a culture of workplace safety and liability claims mitigation. We will attend, facilitate or coordinate any regular meetings that the City of Key West requires and can be available with limited notice to assist with contract reviews, policy manual reviews, updates or drafting, City of Key West-wide inspections or assessments and employee/staff training.

iv. **Renewal Process (Request for Proposals):**

In order to achieve a successful renewal, we focus on two specific parts – market solicitation and the evaluation of options. At our Pre-renewal meeting, we will have discussed all available

market alternatives, asked for your input and agreed those are the carriers that we want to approach. During the proposal process, we will review alternative limits, retentions and coverages. We will provide you with regular updates to keep you informed of the process and to maintain the integrity of our pre-determined timelines. Upon Receipt of all carrier proposals, we will assess the results and create an unbiased evaluation of all coverage enhancement or detractors as per the objectives that we pre-determined to be of pertinence for the City of Key West. We are aware that our clients want to have a bottom line comparison of all renewal alternatives, but we also know that they need to be able to recognize details of each quotation. So, our renewal evaluations feature detailed and highlighted coverage comparisons and a full summary of their differences. Our analysis will help you make the most educated renewal decision.

v. Annual Review:

Annually, at an agreed upon date, the Gehring Group will plan a review meeting designed to evaluate our performance, review the results of your renewal, discuss any new operations or acquisitions you are contemplating, identify new and emerging risks, update you on recent market conditions/trends, and plan our next renewal strategy meeting. We conduct these annual meetings in order to identify opportunities for improvement to our services, to realign the services currently being provided to the City of Key West in the event that they are either insufficient or unnecessary to accomplish their goals and to ensure that the Gehring Group and the City of Key West are moving forward into the next policy term with the same goals. It is our intent to achieve a shared understanding of the risks that are associated with the City of Key West and the joined efforts to construct a plan to bring the greatest value to its insurance program, improve the predictability of its annual budget and increase opportunities for resident services.

6. Describe how the Firm plans on analyzing the City's existing coverages and evaluating whether the coverages adequately protect against losses.

During the onboarding and integration process, we will compile all pertinent risk financing information from the City of Key West. In addition to insurance policy information, we will complete review of its website, financial statements; conduct a study of its insurance policy language and coverages to determine the exact protections being afforded; we will familiarize ourselves with the City's current employee and safety manuals; initiate a city-wide safety and liability assessment; engage in personnel discussions with relevant staff; and analyze current and historical claims experience. We will then formulate our assessment of the risk exposures and coverage analysis completed from the information gathered during the onboarding and integration process. Our risk summary of the City of Key West's hazard exposures and the adequacy of its current insurance program will be presented and reviewed with the City of Key West staff in order to confirm expectations and goals. We will compare this risk summary to your current insurance coverage to: determine any serious or unanticipated gaps that exist; review the retentions and insurance limits; and provide you with our observations and recommendations.

Upon completion of the Assessment and Recommendation meeting, the Gehring Group, together with City staff, will come away with a concise plan for our mutually agreed upon objective for policy renewal coverages and ongoing services. We will then implement the plan first by portraying, with

integrity, the City’s unique risk profile for each line of coverage. Our underwriters will know that the City’s submission will portray its unique risks and operations correctly, concisely and in a transparent and easily discernable format. The optimum goal of Gehring Group is to distinguish the City from its peers by demonstrating its unique risk characteristics. Gehring Group will also implement all annually ongoing risk management, safety & loss control, claims administration and program analysis services that we mutually agree are required to assist the City to establish or maintain a culture of workplace safety and liability claims mitigation. We will attend, facilitate or coordinate any regular meetings that the City requires and can be available with limited notice to assist with contract reviews, policy manual reviews, updates or drafting, city-wide inspections or assessments and employee/staff training.

Upon completion of the development of the City’s insurance coverage plan objectives and risk management service needs, the Gehring Group will immediately begin to coordinate program meetings and commence the plans service needs. We will also implement the following renewal timetable:

130 days prior to renewal	City and Gehring Group will come together for a pre-renewal meeting
120 days prior to renewal	Submit to City all pre-filled carrier renewal forms and applications
100 days prior to renewal	Submission to insurance carrier or to the market, as directed by plan
90 days prior to renewal	Status update to the City, confirm integrity of timelines
75 days prior to renewal	Receipt of all renewal proposals and carrier negotiations, if needed
65 days prior to renewal	On-site presentation of renewal evaluation of market proposals
60 days prior to renewal	Submission of proposals and support documents for Council agenda
45 days prior to renewal	Attend any Council/Board meetings per the City’s direction
30 days prior to renewal	Submit policy bind requests to carriers
25 days prior to renewal	Confirm receipt of all binders and generate invoices for City as needed
Renewal Date	New Plan Year Begins
30 days after renewal	New policy receipt from carrier and review for coverage accuracy
45 days after renewal	Electronic delivery of carrier policies to the City
60 days after renewal	Delivery of policy booklet & binder

7. Cite major complaints, claims, or lawsuits (if any) pending against the Firm that would be considered material to the firm’s financial status or, ability to perform requested services.

Gehring Group is pleased to state that there are no complaints, claims or lawsuits pending against the firm, now or since company inception.

8. Discuss any additional services the Firm normally offers in conjunction with providing the lines of insurance that are referenced in the RFP.

Gehring Group currently serves over 80 public sector entities which encompasses over 90% of the Gehring Group’s client base, our firm is uniquely qualified in its understanding of public entity issues.

Our risk management services primarily focus on the needs of public sector and currently include, but are not limited, to:

- Insurance Underwriter Relationship Advocacy
- Claims Review & Dispute Resolution
- Insurance Program Audit Verification of Assets and Coverages
- On-site Safety & Liability Assessments
- Insurance Marketplace Consultation
- Policy Analysis and Comparisons
- RFP Development and Proposal Evaluation
- Loss Control, Safety and Claims Management
- Drafting of Policy and Safety Manuals
- Contract Review and Consultation
- Property Maximum Potential Loss Study
- Claims Experience Rating Management
- Risk Management Consulting
- Insurance Consulting
- Appraisal Services
- Council & Board Presentations

The City is seeking proposals based on an annual flat fee basis. This will require the proposer to negotiate all premiums on a “net of commission” basis. If the selected Broker or any affiliated company receives any commissions associated with the placement of the City’s insurance, such commissions shall be remitted to the City upon request.

Gehring Group’s proposed flat annual consulting fee to be paid directly by the City is as follows:

Services	Annual Fee
Insurance Broker & Risk Management Services	\$75,000.00

It is important to note that Gehring Group does not participate in any provider relationships that would prevent us from acting independently and providing objective advice and guidance. We do not accept indirect compensation such as gifts or trips and we practice full disclosure relating to all direct and indirect compensation. Gehring Group is an independent agency, not affiliated with any particular insurance companies, third party administrators or provider networks. We do not have a fund or trust that we or a related entity holds, and we do not sell related third party insurance products. The relationships and recognitions Gehring Group does have with carriers are based on premium volume and public-sector experience providing us with significant negotiating clout. Our philosophy has always been to offer complete revenue disclosure upon request which we will continue to practice with the City.

Tab C:

Required Forms

Anti-Kickback Affidavit

Sworn Statement on Public Entity Crimes

Equal Benefits for Domestic Partners Affidavit

Cone of Silence Affidavit

EXHIBIT III

ANTI-KICKBACK AFFIDAVIT

STATE OF FLORIDA

SS:

COUNTY OF MONROE

I the undersigned hereby duly sworn, depose and say that no portion of the sum herein response will be paid to any employee of the City of Key West as a commission, kickback, reward or gift, directly or indirectly by me or any member of my firm or by an officer of the corporation.

The Gehring Group, Inc.

BY: *Kurt N. Gehring*
Kurt N. Gehring, President and CEO

sworn and prescribed before me this 25th day of April, ~~2016~~ 2017.

Valerie Jean Ensinger
NOTARY PUBLIC, State of Florida

My commission expires: March 21, 2021

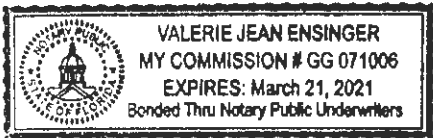


EXHIBIT IV

SWORN STATEMENT PURSUANT TO SECTION 287.133(3)(A)
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS,

1. This sworn statement is submitted to City of Key West

by
Kurt N. Gehring, President and CEO
(print individual's name and title)

For
The Gehring Group, Inc.
(print name of entity submitting sworn statement)

whose business address is 4200 Northcorp Parkway, Suite 185, Palm Beach Gardens, FL 33410

and (if applicable) its Federal Employer Identification Number (FEIN) is
65-361295
(if the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement):

- 2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
- 3. I understand that "conviction" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 01, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

*INSURANCE BROKER – Property/Casualty
and Workers Compensation*

City of Key West

4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
 - a. A predecessor or successor of a person convicted of a public entity crime: or
 - b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members and agent who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment of income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statute means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
6. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement (indicate which statement applies).
- ✓ Neither the entity submitting this sworn statement, or any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July, 1989.

_____The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 01, 1989.

_____The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 01, 1989.

City of Key West

**INSURANCE BROKER – Property/Casualty
and Workers Compensation**

However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the

entity submitting this sworn statement on the convicted vendor list (attach a copy of the final order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH ONE (1) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES, FOR THE CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

The Gehring Group, Inc.

By:

Kurt N. Gehring
Kurt N. Gehring, President and CEO
(SIGNATURE)

April 25, 2017
(DATE)

STATE OF Florida

COUNTY OF Palm Beach

PERSONALLY APPEARED BEFORE ME, the undersigned authority
Kurt N. Gehring who, after first being sworn by me,
(name of individual)
affixed his/her signature in the space provided above on this
25th day of April, ~~2016~~ 2017.

Valerie Ensinger
NOTARY PUBLIC

My commission expires:
March 21, 2021

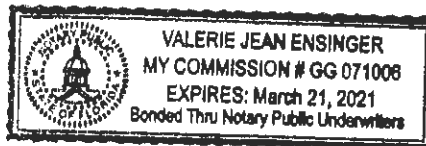


EXHIBIT V

EQUAL BENEFITS FOR DOMESTIC PARTNERS AFFIDAVIT

STATE OF Florida)
: SS
COUNTY OF Palm Beach)

I, the undersigned hereby duly sworn, depose and say that the firm of The Gehring Group, Inc.,
a Florida corporation,
provides benefits to domestic partners of its employees on the same basis as it provides benefits
to employees' spouses, per City of Key West Code of Ordinances Sec. 2-799.

The Gehring Group, Inc.
By: [Signature]
Kurt N. Gehring, President and CEO

Sworn and subscribed before me this 25th day of April 2017.

[Signature]
NOTARY PUBLIC, State of Florida at Large

My Commission Expires: March 21, 2021



EXHIBIT VI

CONE OF SILENCE AFFIDAVIT

Pursuant to City of Key West Code of Ordinances Section 2-773 (attached below)

STATE OF Florida)
: SS
COUNTY OF Palm Beach)

I the undersigned hereby duly sworn depose and say that all owner(s), partners, officers, directors, employees and agents representing the firm of
The Gehring Group, Inc. have read and understand the limitations and procedures regarding communications concerning City of Key West issued competitive solicitations pursuant to City of Key West Ordinance Section 2-773 Cone of Silence (attached).

Sworn and subscribed before me this

Kurt N. Gehring
Kurt N. Gehring, The Gehring Group, Inc.

25th day of April, 2017.

Valerie Jean Ensinger

NOTARY PUBLIC, State of Florida at Large

My Commission Expires: March 21, 2021

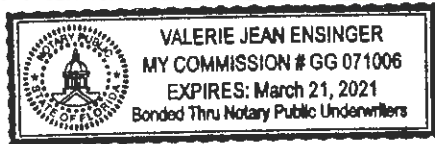


Exhibit 1 Available Online Safety Training Courses
Exhibit 2 Online Safety Training Utilization Summary
Exhibit 3 Strategic Risk Management Action Timetable
Exhibit 4 Maximum Potential Loss Study
Exhibit 5 Property & Casualty Resource Library
Exhibit 6 Gehring Group P&C Renewal Evaluation Reports
Exhibit 7 Gehring Group Employee Disaster Recovery Assistance

Exhibit 1

Available Online Safety Training Courses



OTIS™ LEARNING MANAGER

The Online Training and Information System for Safety & Compliance Training Management

1.800.447.3177



Course List

- Accident Investigation
- Air Emissions
- Ammonia Safety
- Aerial Lift Safety
- Asbestos Awareness
- Back Injury Prevention
- Back Safety
- Benzene
- Bloodborne Pathogens
- Bloodborne Pathogens: Exposure Prevention
- Compressed Gas Cylinders
- Concrete & Masonry
- Confined Space: Emergency Rescue
- Confined Space: Permit Required
- Construction Safety Orientation
- Container Labeling
- Crane Safety: Mobile Cranes
- Crane Safety: Pendant Controlled
- Decision Driving
- Decision Driving – Truck
- Decontamination
- Disaster Readiness
- DOT/CSA: Profiled in Safety
- DOT: Driver Logs
- DOT: Driver Qualifications
- DOT: Driver Wellness
- DOT: Drug & Alcohol Testing - Employee
- DOT: Drug & Alcohol Testing - Supervisor
- DOT: Pre & Post Trip Inspections
- Driver Awareness: 15-Passenger Van Safety
- Drug Testing Awareness
- Electrical Safety
- Electrical Safety – High Voltage Awareness
- Electrical Safety – High Voltage Safe Work Practices
- Electrical Safety – NFPA 70E
- Electrical Safety – Part 2
- Employee Safety Orientation
- Energized Electrical Work Permit
- Environmental Awareness
- Excavations, Trenching & Shoring
- Eye Safety
- Eye Safety: Focused on Protection
- Fall Protection
- Fall Protection - Construction
- Fall Protection - Construction Part 2
- Fire Protection & Prevention
- Fire Safety
- First Responder Awareness Level
- Flammable Liquids: Know Your Risk
- Food Allergens
- Food Manufacturing: Contamination Prevention
- Food Manufacturing: Microbiology for Dairy
- Food Manufacturing: Quality Assurance
- Food Manufacturing: Sanitation
- Food Manufacturing: Site Security
- Food Manufacturing: Traceability Management
- Forklift Safety
- Formaldehyde Safety
- GHS: Chemical Labeling and Classification
- GHS: USA Compliance
- GMPs: Food Production Excellence
- HACCP: Food Hazard Prevention
- Hand & Power Tools
- Hand Safety
- Hazard Communication
- Hazard Communication: Erase the Mystery
- Hazard Communication: Knowledge to Protect
- Hazard Recognition
- Hazard Recognition/Workforce: Identify & Eliminate
- Hazardous Waste
- HAZWOPER
- Hearing Safety
- Heat Stress
- Hexavalent Chromium
- HMT: Bulk Transport
- HMT: General Awareness
- HMT: Non Bulk
- HMT: Safe Work Practices
- HMT: Safety Requirements for Drivers
- HMT: Security Awareness
- HMT: Shipping Requirements
- Hoists & Slings
- Hot Work
- Hydrogen Sulfide Safety
- Incident Investigation
- Industrial Ergonomics
- Introduction to OSHA
- Job Safety Analysis
- Lab Safety
- Ladder Safety
- Laser Safety
- Lead Safety
- Leadership Skills for Safety
- Lockout/Tagout
- Lockout/Tagout: Energy Control
- Machine Guard Awareness
- Machine Guarding
- Marine Security
- Muscle Strains & Sprains
- Office Ergonomics
- Office Safety
- Off-The-Job Safety
- OSHA Recordkeeping
- PACE Behavioral Driving – Large Vehicles
- PACE Behavioral Driving – Small Vehicles
- Personal Protective Equipment - Construction
- Personal Protective Equipment
- Pipeline Safety
- Power Press Safety
- PPE: Armed for Safety
- Preventing Slips
- Preventing Spills
- Process Safety management
- Radiation Safety
- RCRA
- Respirators: Air Purifying
- Respirators: Air Supplying
- Rigging Safety
- Road Rage
- Safe Behavior
- Safety Attitude for Safety's Sake
- Safety Orientation
- Scaffolding Safety
- Sexual Harassment: Understanding & Preventing
- Sexual Harassment: What Supervisors Need to Know
- Shock Proof Qualified Employee
- Shock Proof Unqualified Employee
- Silica Safety Awareness
- Site Security
- Slips, Trips & Falls
- Small Spill Cleanup
- Static Electricity
- Stormwater Management
- Street Smart: Driving Skills
- Transportation of Dangerous Goods
- TSCA
- Tuberculosis Awareness
- Valve Safety
- Walking Working Surfaces
- Welding Safety
- WHMIS
- Winter Driving: Weather the Road
- Workplace Violence: Prevent the Threat

1410-0008



NEW PROGRAMS FROM 2015

Confined Spaces: The Hidden Threat

Addresses OSHA 1910.146

This engaging program provides a refreshed option for confined space training that explains the importance of testing the atmosphere to eliminate and control all hazards before a worker enters a permit-required confined space.

Find on page: 21

Confined Spaces: Construction Site Safety

Addresses the NEW OSHA 1926 Subpart AA standard

This new program covers the 2015 OSHA standard for working in permit-required confined spaces at construction sites.

Find on page: 22

Construction: Awareness for Most Common Hazards

Construction sites have four major categories of hazards. Understanding examples of each hazard and going through best practices to ensure that all workers have the knowledge they need to stay safe on the job site and avoid accidents is a must.

Find on page: 22

Fire Extinguisher Basics and Maintenance

Choosing to face a fire with a fire extinguisher is not a simple decision, with many important choices that need to be made before one is even picked up. When workers are properly trained, fire extinguishers can save lives and property by putting out a small fire or controlling a fire until additional help arrives.

Find on page: 28

Forklift Safety: Basics and Best Practices

To prevent forklift accidents, OSHA mandates that every forklift operator must be properly trained and certified before using the equipment. Learn general awareness and best practices to safely operate forklifts. Help create a safer work environment for you and your coworkers.

Find on page: 30

Hand Safety: Injury Prevention and Procedures

Workplace hand injuries are often preventable. Prevention begins by focusing on the task at hand, as well as by recognizing and respecting the hazards that are present. In this program, you and your employees will learn the measures it takes to protect your hands and to prevent injury while on the job.

Find on page: 31

NFPA 70E: Arc Flash and Arc Blast Protection

Updated for the 2015 NFPA 70E standard, teach employees how to deal with electrical hazards as safely as possible and what it takes to do their jobs without getting hurt or killed.

Find on page: 36

Workplace Violence: Prevent the Threat

There are specific policies in place regarding how to avoid or respond to workplace violence that may differ among industries or types of workplaces; this program provides an awareness-level overview of the types and risk factors of workplace violence and how to avoid an incident.

Find on page: 41

NEW FROM 2016

Chemical Management: Protect Your Business

Relevant to all businesses that have hazardous chemicals on-site, ensure chemical safety in the workplace and avoid fines by complying with HazCom 2012 and GHS standards. Be ready should an OSHA inspector ever stop by your facility. This program covers: Performing a chemical inventory, preventing hazardous exposures and effective employee communication.

**This program is intended for Managers to be informed on Chemical Management and protecting their business. Not intended for instructor, student training. Includes a PowerPoint and 2-Page Information PDF.*



SDVD0008



SSVC0008

KEY



DVD Item #



Single Student Online Video Course Item #



Instructor Streaming Video Course Item #



Interactive Online Item #



Length of DVD Program



Available Languages (E/S=English & Spanish)



All DVDs and Instructor Streaming Programs include Support Materials (facilitator guide, quiz, employee handbook, and a PowerPoint™ presentation in English only).



All Student Video Courses and Interactive Online Courses include a Certificate of Completion.

Accident Investigation

Teaches employees a systematic approach for effectively investigating all types of accidents and determining their root causes to help prevent future incidents. This program covers:

- Purpose of an accident investigation
- Responding to different types of accidents
- Conducting an investigation
- Techniques for getting accurate results when interviewing witnesses
- Documenting findings and corrective actions
- Implementing improvements



S9400



Online: Spanish

Accident Investigation for Healthcare

When working in a medical environment, there are a number of specific hazards that can lead to accidents or injuries. Accidents can happen anywhere at any time, so it's important to be well prepared to handle these potentially difficult situations. This program covers:

- When to investigate
- The accident scene
- Interviewing witnesses
- Reviewing records
- Analyzing information
- Communicating recommendations



S6564



S17695



S17694



15:00

Accident Investigation: Determining Root Causes

Offers a systematic approach for effectively investigating all types of accidents and determining their root causes in order to prevent future incidents. This program covers:

- Purpose of an accident investigation
- Responding to different types of accidents
- Conducting an investigation
- Techniques for getting accurate results when interviewing witnesses
- Documenting findings and corrective actions
- Implementing improvements



S6006



S17283



S17000



19:00



Online: Spanish

Aerial Lift Safety

Addresses 1910.67/ANSI A92.6

Teaches best safety practices, housekeeping, and equipment maintenance techniques to prevent aerial lift accidents at your site, including scenarios when working with or around electricity, working in inclement weather, and working in an elevated bucket. This program covers:

- Fall protection, load requirements, and equipment
- Pre-start inspections
- Safe use



S6271



S17285



S17002



S9455



11:00



E/S DVD, Online: Spanish

Accident Investigation: Examining The Details

Explains the importance of implementing a successful accident investigation process by training workers how to figure out exactly why an accident occurred, in order to achieve a safer workplace for everyone in the future. This program covers:

- What to investigate
- The accident scene
- Interviewing witnesses
- Reviewing records
- Analyzing information
- Communicating recommendations



S6533



S17284



S17001



18:00



E/S DVD

Air Emissions

Complies with the Clean Air Act

Teaches specific environmental regulations pertaining to emissions. Ideal for all employees who operate equipment or execute processes that can affect emissions. This program covers:

- Definition of air emissions
- The broad impact regulations have on a facility
- Measures employees can take to help ensure environmental compliance



Ammonia Safety

Addresses OSHA 29 CFR 1910.111

Teaches workers to be aware of hazards, as well as proper handling skills when working with ammonia. This program covers:

- What is anhydrous ammonia?
- Potential hazards
- Best safety practices



E/S DVD, Online: Spanish

Asbestos 3-Part Series

Addresses OSHA 29 CFR 1910.1001

Uses multiple scenes from different building environments to teach how to prevent exposure and medical complications by following proper procedures when handling asbestos. This three-part series includes:

- Asbestos Awareness
- Asbestos Maintenance
- Asbestos Understanding The Hazards



Asbestos Awareness

Addresses OSHA 29 CFR 1910.1001

Teaches how to handle asbestos safely. Includes demonstrations of asbestos removal using glove bags and isolation space removal.



Asbestos: Maintenance

Addresses OSHA 29 CFR 1910.1001

Teaches janitorial and other maintenance workers protective measures to reduce potential exposure and what to do if asbestos is discovered in the work environment.



Spanish DVD, Online: Creole, Spanish

Asbestos: Understanding The Hazards

Addresses OSHA 29 CFR 1910.1001

Teaches the potential hazards posed by asbestos-containing materials, such as ceiling panels, insulation, and floor tiles, and how to reduce worker exposure.



French DVD, Online: French

Back Injury Prevention: You're in Control

Teaches best practices for maintaining a strong and healthy back to reduce injuries and their associated cost. This program covers:

- How the back functions
- Correct lifting and carrying techniques
- Correct posture
- Stretching to prevent injury
- How good health reduces chance of injury



E/S DVD, Online: Danish, French Canadian, Portuguese, Spanish

Back Safety

Teaches how to avoid back injuries, with demonstrations on heavy lifting and moving techniques in several real-world work environments. This program covers:

- How the back works
- Common back injuries
- Risk factors
- Preventive measures
- Proper lifting techniques



Back Safety: Lift For Life

Demonstrates how many causes of back injury can be prevented by teaching employees to follow proper lifting techniques and the basics of back safety. This program covers:

- Common back injuries
- Accessing the lift
- Proper posture
- Lifting safely
- Reducing the hazard
- Other risk factors



E/S DVD, Online: Spanish

Back Safety: The Ergonomic Connection

Teaches that a solid back safety program is critical to help prevent back injuries and reduce the associated costs for the success of your business. This program covers:

- How the back works
- Proper body mechanics
- Common back injuries
- Risk factors
- Preventive measures



Behavior Based Safety 4-Part Series

Covers all aspects of starting and running a behavior-based safety program. Uses scientifically proven training and reinforcement techniques to encourage personal responsibility for safety from everyone in your organization by identifying and rewarding safe behavior, rather than assigning blame for unsafe behavior. This four-part series includes:

- The Key Components
- Make the Right Decision
- Starting the Process
- The Manager's Role



Behavior Based Safety: Key Components

Supports maintaining the program and gives detailed instructions on ensuring its effectiveness.



Behavior Based Safety: Making the Right Decision

Presents behavior-based safety to staff and crew members, and explains the theory behind behavior-based programs and their part in making the system work.



Behavior Based Safety: Start The Process

Gives step-by-step instructions on starting and implementing a behavior-based safety program.



Behavior Based Safety: The Manager's Role

Explains how managers can move from the ineffective "safety cop" role to successfully influencing their staff's safety behavior.



Benzene Safety

Teaches the permissible exposure levels for working with and near benzene and how to safely handle this chemical. Appropriate for a wide range of employees. This program covers:

- Health hazards associated with benzene
- Best safety practices
- PPE
- Monitoring techniques
- Industrial applications

S6091 S17301 S17012 S9493 12:00

Bloodborne Pathogens

Addresses OSHA 29 CFR 1910.1030. Includes Hepatitis C.

Promotes awareness of bloodborne diseases, provides definitions of bloodborne pathogens, the modes of transmission, misconceptions concerning the diseases, how to recognize exposure situations, and the universal precautions required. This program covers:

- Understanding bloodborne pathogens
- Modes of transmission
- Best practices
- Personal protective equipment
- Exposure procedures

S17305 S17013 S9404 French DVD, Online: Spanish

Bloodborne Pathogens - With Hepatitis C

Addresses OSHA 29 CFR 1910.1030

Helps ensure employees stay safe when working with or around Hepatitis C. This program covers:

- Bloodborne pathogens, including Hepatitis B and C, and HIV
- Modes of transmission
- Exposure situations
- Exposure control plans
- What to do if exposed

S6393 S17015 12:00 E/S DVD, Online: French

Bloodborne Pathogens for Healthcare

Helps ensure that healthcare personnel utilize standard precautions to understand that all blood, body fluids, secretion, excretion (except sweat), nonintact skin, and mucous membranes may contain bloodborne pathogens. This course covers:

- What are bloodborne pathogens?
- Diseases that could be transmitted
- Potential exposure routes
- How to protect yourself
- What to do if exposure occurs

S6465 S17308 S17014 16:00

E/S DVD, Online: Spanish

Bloodborne Pathogens: Exposure Prevention V2

Teaches the risks and preventive measures of exposure to workers in all levels of occupation at risk of exposure to bloodborne pathogens, including Hepatitis B, Hepatitis C, and HIV/AIDS. This program covers:

- Understanding bloodborne pathogens
- Best practices
- Modes of transmission
- Personal protective equipment
- Exposure procedures

S9382 Online: Spanish, French, German, Italian, Portuguese

Bloodborne Pathogens: Universal Precautions

Addresses OSHA 29 CFR 1910.1030

Keeps workers informed about situations where infection from blood and other body fluids are a risk factor. This program covers:

- What are bloodborne pathogens?
- How to protect yourself
- Diseases that could be transmitted
- What to do if exposure does occur
- Potential exposure routes

S6459 S17304 S17016 12:00

E/S DVD, Online: Spanish

Cold Stress

Protects workers from chilling hazards like frostbite and hypothermia, and helps prevent costly accidents. The program covers:

- Frostbite
- Protecting yourself
- Best practices for hypothermia

S6328 S17310 S17017 15:00 E/S DVD

Combustible Dust Incident Prevention

Educates employees to be alert for hazards and promotes commitment to following good housekeeping and safe work practices. This program covers:

- Hazards of combustible dust
- Preventing dust explosions
- Emergency procedures

S6545 S17317 S17018 12:00

E/S DVD, Online: Spanish

Compressed Gas Cylinders

Addresses OSHA 29 CFR 1926.350

Teaches best safety practices when working with or around compressed gas cylinders. Relevant to all workers who handle and work around gas cylinders. This program covers:

- Pre-use inspection and testing
- Proper storage and transportation
- Best safety practices

S6557 S17019 S9405 12:00

E/S DVD, Online: Spanish

Concrete & Masonry

Addresses OSHA 29 CFR 1926 Subpart Q

Teaches those working around concrete and masonry to be aware of their surroundings by following best safety practices and wearing the proper PPE to protect them from potential hazards. This program covers:

- General requirements
- Cast-in-place and pre-cast concrete
- Lift slab operations and masonry construction

S9478 Online: Spanish

Confined Spaces: The Hidden Threat

Addresses OSHA 1910.146

Teaches the importance of testing the atmosphere to eliminate and control all hazards before entering a permit-required confined space. This program covers:

- Confined space hazards
- Preparing a confined space for entry
- Working in a confined space

SDVD0001 SSV0001 SIS0001 SIO0001 21:00

E/S DVD, Online: Spanish

Confined Space Entry: No Time For Error

Addresses OSHA 29 CFR 1910.146

Exposes the dangers of confined spaces. Provides workers with the knowledge to work safely within potentially hazardous conditions and teaches best safety practices when working in or near confined spaces. This program covers:

- What is a confined space?
- Proper entry procedures including permits, monitoring, and PPE
- Associated hazards and responsibilities

S6375 S17326 S17021 15:00

E/S DVD, Online: Spanish

Confined Spaces: Construction Site Safety

Addresses OSHA 1926 Subpart AA

Teaches the importance of testing the atmosphere to eliminate and control all hazards before entering a permit-required confined space. This program covers:

- Confined space hazards
- Preparing a confined space for entry
- Working in a confined space

SDVD0002 SSV0002 SIS0002 26:00

E/S DVD, Online: Spanish

Confined Space Entry 2-Part Series

Addresses OSHA 29 CFR 1910.146

Brings together two significant training topics in confined space safety training. This two-part series includes:

- Emergency Rescue
- Permit Required

S2154

Confined Space Entry: Emergency Rescue

Addresses OSHA 29 CFR 1910.146

Helps protect construction workers against exposure to serious safety or health hazards in permit-required confined spaces that are unique to construction sites. This program covers:

- Confined space hazards
- Preparing a confined space for entry
- Working in a confined space

S6054 S17325 S17020 S9407 14:00

Confined Space Entry: Permit Required

Addresses OSHA 29 CFR 1910.146

Trains workers on the hazards of working in a confined space and the importance of following proper entry procedures. This program covers:

- What is a confined space?
- Proper entry procedures including permits, monitoring, and PPE
- Associated hazards and responsibilities

S6021 S17328 S17022 S9406 20:00

Online: Spanish, French, German, Italian, Portuguese

Contractor & Visitor Awareness

Teaches workers to understand the role of visitors and contractors at the site, and their responsibility regarding contractor and visitor awareness. This program covers:

- Identifying contractors/visitors
- The role of contractors/visitors at your site
- Best practices for working with or around contractors/visitors

S6554 S17334 S17025 9:00

E/S DVD, Online: Spanish

Contractor Safety 7-Part Series

Motivates workers to follow safety procedures that prevent injuries and keep all workers safe when performing work at your facility. Each individual presentation demonstrates live-action situations in many types of work environments. The series includes:

- Overview
- Lab Workers
- Office Workers
- Construction Workers
- Operations/Delivery Workers
- Permit Required Activities
- Hazard Communication
- Chemical Process Workers

S6128

Contractor Safety Module 1: Overview

Covers the three safety items that all contract workers must know:

- Security
- Smoking
- Emergencies

S6055 S17278 7:00

Contractor Safety Module 2: Lab Workers

- Potential hazards commonly found in laboratory work environments
- Site-specific hazards, such as radiation, respiratory, and biohazards

S6123 S17338 S17279 12:00

Contractor Safety Module 3: Office Workers

- Ergonomic risk factors commonly found in the office work environment
- Recognizing hazards in the office work area

S6124 S17339 S17280 10:00

Contractor Safety Module 4: Construction Workers

- Safety responsibilities of construction workers
- Potential hazards commonly found in construction work environments
- Recognizing hazards that may pose a risk

S6056 S17336 14:00

Contractor Safety Module 5: Operation/Delivery Workers

- Common workplace hazards for delivery and operations personnel
- Personal protective equipment
- Handling materials safely, including stretching and proper lifting techniques

S6556 S17340 S17028 8:00

Contractor Safety Module 6: Permit Required

- Activities requiring a safe work permit
- Requirements for other specialized activities, including tunnel entry, roof access, and compressed gas cylinder storage

S6555 S17342 S17029 12:00

Contractor Safety Module 7: Chemical Process Worker

Addresses OSHA 29 CFR 1910.119

- Training requirements for process workers
- Limiting access to process areas
- Reporting incidents in the process area

S6127 S17335 S17026 7:00

Construction: Awareness for Most Common Hazards

Construction sites have four major categories of hazards. Understanding examples of each hazard and going through best practices to ensure that all workers have the knowledge they need to stay safe on the job site and avoid accidents is a must. This program covers:

- Fall hazards
- Struck-by hazards
- Electrocution hazards
- Caught in-between hazards

SDVD0003 SSV0003 SIS0003 19:00

E/S DVD, Online: Spanish

Construction Safety: Orientation

Ensures retention of vital safety training content by teaching a wide range of best safety practices for construction workers. This program covers:

- PPE
- Hazard recognition
- Hazardous materials safety
- Vehicle traffic
- Ladder safety
- Hoists and slings
- Electrical hazards
- Excavations
- Fall prevention
- Scaffolding safety
- Housekeeping
- Hot work

S6540 S17281 S17023 S9481 19:00

E/S DVD, Online: Spanish

Controlling Spills

Addresses OSHA 29 CFR 1910.120

Teaches employees the procedures outlined in the Hazardous Waste Operations Regulation. This program features real-life examples in a number of different work settings effectively demonstrating best safety practices for spill containment, cleanup, and decontamination.

S6570 S17343 S17030 13:00

E/S DVD, Online: Spanish

Crane Safety 4-Part Series

Addresses OSHA 29 CFR 1910.179

Incorporates expert training for a variety of common cranes to not only help train your workers, but also to create awareness and respect for the catastrophic consequences associated with most crane accidents. This dynamic 4-part series includes:

- Mobile Cranes
- Overhead Operations
- Pendant-Controlled Cranes
- Radio-Controlled Cranes

S2134

Crane Safety: Mobile Cranes

Addresses OSHA 29 CFR 1910.180

Covers different types of mobile cranes, including crawler, locomotive, wheel-mounted, and truck-mounted. Teaches workers to successfully and safely plan a lift from start to finish. This program covers:

- Introduction to cranes
- Pre-operation setup and inspection
- Safe work practices

S6167 S17344 S9509 18:00

Online: Spanish

Crane Safety: Overhead Operations

Addresses OSHA 29 CFR 1910.179

Teaches safe operations procedures for overhead operations and creates an awareness of the hazards around the potentially catastrophic consequences of crane accidents. This program covers:

- Selecting, attaching, and removing rigging
- Storing the block and crane

S6402 S17038 18:00

E/S DVD, Online: Spanish

Crane Safety: Pendant Controlled Cranes

Addresses OSHA 29 CFR 1910.179

Teaches safe operation procedures for pendant controlled cranes and creates an awareness of the hazards around the potentially catastrophic consequences of crane accidents. This program covers:

- Selecting, attaching, and removing rigging
- Storing the block and crane

S6072 S17346 S17039 S9507 15:00

E/S DVD, Online: Spanish

Crane Safety: Radio Controlled Cranes

Addresses OSHA 29 CFR 1910.179

- Pre-operation inspection
- Operator positioning and safety procedures
- Transmitter use and load maneuvering

S6053 S17347 S17040 18:00

Crane Operations: Hand Signals

Addresses OSHA 29 CFR 1926.1428

Ensures workers know and understand the universal, non-verbal hand signals that are used while working with and around these potentially dangerous and massive machines. This program covers:

- The signal person's role
- Best work practices
- Standard hand signals

S6498 S17645 14:00 E/S DVD

Cranes: Mobile Crane Safe Operations

Addresses OSHA 29 CFR 1910.180 and ASME B30.5-2007

Trains employees on safe operating practices. Appropriate for anyone working with or around mobile cranes. This program covers:

- Pre-operation set-up and inspection
- Planning a lift
- Load chart interpretation
- Safe and efficient operating techniques

S6472 S17348 S17041 16:00

E/S DVD, Online: Spanish

Decontamination: The Decontamination Zone

Addresses OSHA 29 CFR 1910.120

Stresses the importance of safely removing contaminants before leaving the worksite by training workers to protect themselves, coworkers, and the environment from exposure to hazardous substances. Appropriate for all industries. This program covers:

- Why decontamination procedures are necessary
- Objectives for organizing the decontamination zone
- Step-by-step procedures to follow when decontaminating
- Proper dismantling and disposal of the zone when decontamination is complete

S6546 S17171 S9494 14:00

Delivering the Goods

Teaches how to safely navigate routes and instructs delivery workers on a full range of related safety issues. Highly effective safety training for route sales and delivery people. This program covers:

- Hazard identification
- Three-point contact for vehicle entry and exit
- Safe lifting and loading techniques
- Best safety practices

S6563 S17356 S17042 16:00

Disaster Readiness

Addresses OSHA 29 CFR 1910.38

Helps workers prepare and plan for any potential emergency. This program covers:

- The importance of planning and preparing for emergency situations
- Variables to consider for proper preparation
- Elements of a comprehensive emergency response plan
- Best practices for a variety of emergency situations

 S6388  S17357  S17043  S9439  14:00

 E/S DVD, Online: Portuguese, Spanish

Distracted Driving: Forever and Ever

Provides an impactful story of a distracted driving accident that leaves a lasting message. Based on real-life situations, Forever and Ever shows how one wrong decision can drastically change the lives of everyone involved. This important story compels drivers of all ages to realize that when you're behind the wheel there is nothing that takes precedence over operating the vehicle safely. Change the behavior of your employees and their families with this insightful and powerful program.

 6499  S17818  S17633  17:00

Decision Driving

Teaches the importance of a positive approach to safe driving and how to expand your field of vision on the road. Includes skills for planning an escape route in the event of an accident ahead, as well as how to take safe but decisive action behind the wheel.

 S9438  Online: Spanish

Decision Driving Modules 1-6

Provides tips and techniques that teach employees who drive how to avoid accidents by calling upon proven safe driving techniques. Perfect for professional drivers, route delivery drivers, traveling salespeople, and even employees with a longer commute. Series includes:

- Positive Approach to Safe Driving
- Expand Your Look Ahead Capacity
- Size Up the Whole Scene
- Signal Your Intentions Early
- Plan an Escape Route
- Take Decisive Action

 S6440

Decision Driving Module 1: Positive Approach to Safe Driving

This overview teaches the five principles for becoming a Decision Driver and improving your Decision Driving performance and skills.

 S6186  S17032  10:00  Online: Korean

Decision Driving Module 2: Expand Your Look Ahead Capacity

Explains eight key steps for avoiding hazards by expanding drivers' ability to see and react to what's happening around them and where they will be driving in the next few seconds.

 S6187  S17033  10:00  Online: Korean

Decision Driving Module 3: Size Up the Whole Scene

Teaches how to keep drivers constantly informed of the whole driving scene to lower the chances of making a poor decision.

 S6195  S17034  10:00  Online: Korean

Decision Driving Module 4: Signal Your Intentions Early

Reviews how signaling is imperative for complete communication while driving to ensure other drivers and pedestrians are aware of you.

 S6196  S17035  10:00  Online: Korean

Decision Driving Module 5: Plan an Escape Route

Reviews following distances, yielding, avoiding being boxed in, and timing your passing moves to plan an escape route.

 S6189  S17036  10:00  Online: Korean

Decision Driving Module 6: Take Decisive Action

Uses the Commentary Drive technique in numerous real-life driving examples. Shows how using the five principles of Decision Driving can help drivers take the decisive action necessary to drive safely and avoid accidents.

 S6190  S17037  10:00  Online: Korean

DOT/CSA: Profiled In Safety

Addresses FMCSA CSA

Trains commercial carriers to understand new tracking methods and their obligation for compliance with this standard. Easily merge into the CSA safety regulations with this training program that covers:

- Measurement
- Evaluation
- Intervention
- Impact on drivers

 S6496  S17684  S17590  S9611  15:00

 E/S DVD, Online: Spanish

DOT: Drug & Alcohol Testing Employee

Addresses DOT 49 CFR Part 40

Helps prevent the consequences of drug- and alcohol-related violations and fines by ensuring employees understand the importance of being drug- and alcohol-free for staying safe on the road, as well as the rights to requirements for testing. This program covers:

- General awareness
- The testing process
- Test results
- The effects of drug and alcohol

 S9675

DOT: Drug & Alcohol Testing Supervisor

Addresses DOT 49 CFR Part 40

Helps prevent the consequences of drug- and alcohol-related violations and fines by ensuring supervisors understand the importance of drug- and alcohol-free employees for staying safe on the road, as well as the rights to requirements for testing. This program covers:

- Introduction to reasonable suspicion
- Signs and symptoms of substance abuse
- Constructive confrontation
- The testing process
- Test results

 S9696

DOT Training 4-Part Series

Addresses FMCSA Parts 392, 393 and 396

Teaches the importance of safety to commercial motor vehicle drivers, including 16-passenger vans and 18-wheelers. These four programs are an essential part of FMCSA compliance training and will assist you with preventing costly on-the-road accidents. Series includes:

- DOT: Driver Logs
- DOT: Driver Qualifications
- DOT: Driver Wellness
- DOT: Pre and Post Trip Inspection

 S2120  E/S DVD

DOT: Driver Logs

Addresses FMCSA Part 395

Explains the DOT time constraints that commercial drivers must abide by and how to effectively utilize driver logs. This program covers:

- The 11 hour, 14 hour, and 60/70 rules and exemptions
- Violations that can restrict drivers from work duty
- How to properly track times with standardized driver logs

 S6345  S17359  S17045  S9524  15:00

 E/S DVD

DOT: Driver Qualifications

Addresses FMCSA Parts 392, 393 and 396

Teaches the many compliance regulations commercial drivers must meet to become and remain employed. This program covers:

- Federal laws regarding investigation and qualification files
- In-depth information explaining the requirements of each file
- Federal standards for drivers including age limits, licenses, medical exams, road tests, and the ability to speak/understand English

 S6346  S17360  S17046  S9526  7:00

 E/S DVD

DOT: Driver Wellness

Addresses FMCSA Parts 392, 393 and 396

Teaches the three main categories of hazards drivers face that can negatively impact their health as a result of their occupation. This program covers:

- Job duty hazards, including stress, fatigue, and exposure
- Lifestyle hazards such as poor diet, smoking, and hypertension
- Work environment and ergonomic hazards

 S6347  S17361  S17047  S9553  17:00

 E/S DVD

DOT: Pre and Post Trip Inspection

Addresses FMCSA Parts 392, 393 and 396

Breaks down the crucial truck inspection steps drivers must take to clear their vehicle for pre- and post-trip assessment, as well as maintaining awareness during trips. This program covers:

- General vehicle inspection
- 15-step post-trip inspection process
- 7-step pre-trip inspection procedure

 S6330  S17363  S17044  S9525  17:00

 E/S DVD, Online: Spanish

Driven Driver

Uses a variety of road scenes to motivate drivers to respect potential hazards and drive defensively. Teaches the acronym SPACE (Speed, Patience, Awareness, Concentration, and Exit) to help drivers retain and apply safe driving techniques. Perfect for sales, service, and other employees who drive a vehicle. This program covers:

- Safe driving skills
- Loading the vehicle
- Peripheral vision
- Parking and backing
- Vehicle familiarity
- Safe following distance
- Seat belt use

 S6074  S17364  S17048  13:00

Driver Awareness 12-15 Passenger Van Safety

Presents interactions in multiple lessons to teach drivers how to keep themselves and their passengers safe while on the road. While this training program focuses on 15-passenger vans, the safety information also applies to 12-passenger vans. This program covers:

- Techniques for driving a 15-passenger van
- Safety steps to take before beginning any trip with a 15-passenger van
- Driver safety
- Passenger safety

 S9319

Drug Testing Awareness

Teaches important information about the ill effects of drugs and alcohol on employee working ability. Employees who understand the consequences are more likely to resist using. This program covers:

- When testing needs to occur, including pre-employment, random, post-accident, reasonable suspicion, return to duty, and follow-up testing
- Why testing for alcohol and other drugs is required for transportation workers
- Importance of maintaining a drug- and alcohol-free workplace

 S17365  S17049  S9482

Drug Testing Awareness 2-Part Series

Creates an awareness and respect for the negative consequences of using alcohol and other drugs on the job, reducing the hazards and associated consequences. This two-part series includes:

- Employee
- Supervisor

 S2135

Drug Testing Awareness: Employee

- When testing needs to occur, including pre-employment, random, post-accident, reasonable suspicion, return to duty, and follow-up testing
- Why testing for alcohol and other drugs is required for transportation workers
- Importance of maintaining a drug- and alcohol-free workplace

 S6139  12:00

Drug Testing Awareness: Supervisor

- The supervisor's role in the drug testing process
- Who needs to be tested
- How to maintain an ongoing drug testing program

 S6138  S17050  14:00

Electrical Safety

Addresses OSHA 29 CFR 1910.331-1910.355

Helps prevent electrical accidents and fatalities from occurring by teaching your workers basic safety practices for working with or around electricity. The program covers:

- Exposed live parts and nominal voltage
- Approach distances for qualified employees
- Lockout/Tagout procedures

 S9409

 Online: French, German, Italian, Portuguese, Spanish and Swedish

Electrical Safety 3-Part Series

Addresses OSHA 29 CFR 1910.331-1910.335

Emphasizes best safety practices and teaches employees how to safely work with or near electricity. Series includes:

- What Is Electricity?
- Safe Work Practices
- Qualified Personnel

 S2128

Electrical Safety: What Is Electricity?

- How electricity works
- Associated hazards
- Best safety practices

 S6177  S17378  S17057  12:00

 French, Spanish DVD, Online: French, Spanish

Electrical Safety: Safe Work Practices

Addresses OSHA 29 CFR 1910 Subpart S

Presents essential safety considerations for workers who are exposed to and come into contact with electrical equipment. The program includes:

- Personal protective equipment
- Grounding
- Proper tool selection and use
- Best safety practices

 S6494  S17376  S17056  12:00

 E/S, French, Portuguese DVD, Online: French, Spanish

Electrical Safety: Qualified Personnel

Addresses OSHA 29 CFR 1910 Subpart S

Trains people who work with electrical equipment to identify exposed energized parts. The program includes:

- Determining nominal voltage
- Working with energized circuits
- Importance of lockout procedures

 S6263  S17374  S17055  10:00

 French, Portuguese, Spanish DVD, Online: French, Spanish


Electrical Safety: Controlling The Hazards

Addresses OSHA 29 CFR 1910.331-1910.335

Features footage from a variety of workplace settings to teach any type of worker how to identify potential electrical hazards, as well as steps to take to prevent electrical incidents from happening in the first place. This program covers:

- How electricity works
- Good housekeeping for electrical safety
- Recognizing electrical hazards
- Grounding electrical equipment
- Proper tool selection and use
- Best safety practices

 S6005  S17368  S17053  16:00

 E/S DVD, Online: Spanish

Electrical Safety: High Voltage 2-Part Series

Addresses OSHA 29 CFR 1910 Subpart S

Trains workers to establish and maintain a respect for the dangers of working with high-voltage electricity. Each program presents critical training elements and best practices that ensure workers are aware and ready for the potential hazards they face on the job. Series includes:

- High Voltage Awareness
- High Voltage Safe Work

 S2129

Electrical Safety: High Voltage Awareness

Addresses OSHA 29 CFR 1910 Subpart S

- Hazards associated with electricity
- Emergency procedures
- Proper use of protective equipment
- Recommended ratings for safety glasses, gloves, shoes, clothing, and equipment
- Safe work practices
- Proper use of volt/ohm meters
- Regulatory policy requirements

 S6035  S17369  S17051  S9496  15:00

Electrical Safety: High Voltage Safe Work

Addresses OSHA 29 CFR 1910 Subpart S

- Creating a safe working plan
- Installation and use of ground cables
- Lockout/Tagout procedures
- Minimum safe distances
- Working on capacitors
- How to help a worker who cannot let go of an energized part

 S6197  S17370  S17052  S9497  16:00

Electrical Safety: Shockproof 2-Part Series

Addresses OSHA 29 CFR 1910 Subpart S

Featuring scenes from a wide variety of workplace settings, this program differs from other electrical safety programs available, because it covers an array of important topics and addresses not only OSHA standards, but also NFPA guidelines. Relevant to all types of workers. The series includes:

- Qualified Employee
- Unqualified Employees

 S2130  E/S DVD

Electrical Safety: Shockproof - Qualified Employee

Addresses OSHA 29 CFR 1910 Subpart S

- How to recognize electrical hazards
- Best safety practices when working on energized parts
- Safety practices to reduce the risk

 S6422  S17552  S17162  S9437  21:00

 E/S DVD, Online: Spanish

Electrical Safety: Shockproof - Unqualified Employees

Addresses OSHA 29 CFR 1910 Subpart S

- Why electricity is hazardous
- How to prevent electrical accidents and injuries
- How to recognize common electrical hazards

 S6403  S17553  S17163  S9447  16:00

 E/S DVD, Online: Spanish

Employee Safety Orientation

Helps eliminate incidents and accidents in the workplace.

This program covers:

- Responsibilities of employee and employer
- Lockout/Tagout: what it is and why it's used
- Common workplace hazards
- Importance of good housekeeping
- Identifying signs and placards
- Prohibited activities and unacceptable behavior
- SDS information

 S6565  S17380  S17058  S9440  12:00


Energized Electrical Work Permit

Teaches qualified workers what an energized electrical work permit is and what information is required to be provided before work can begin.

This program covers:

- Preparing yourself and the worksite
- What is the Energized Electrical Work Permit?
- Additional NFPA 70E requirements when working on or near energized electrical parts or systems

 S6387  S17382  S17059  S9410  15:00


 E/S DVD, Online: Spanish

Environmental Awareness

Uses a variety of industrial settings to clearly summarize the many facets of complying with environmental law. Ideal for all employees, this program covers:

- Waste minimization, disposal, and recycling
- Engineering controls
- Hazardous material handling
- Good housekeeping practices
- Material storage

 S6547  S17383  S17060  S9441  15:00

 E/S DVD, Online: Spanish

Environmental Management System

Offers a systematic approach to managing employee interaction with the environment. Teaches employees how they interface with their surroundings, what regulations and requirements apply to their situations, and best practices to safely manage their specific jobs to be both efficient and environmentally aware.

 S6262  12:00

Ergonomic Management 4-Part Series

Addresses OSHA Ergonomic Guidelines

Helps reduce the number of ergonomic-related injuries at your facility.

This program covers:

- Ergonomic Overview
- Qualitative Analysis
- Job Hazard Analysis
- Administrative Controls

 S2131

Ergonomics Management: Ergonomics Overview

Addresses OSHA Ergonomic Guidelines

Covers the principals of ergonomics, the benefits of an ergonomic program, and OSHA ergonomic guidelines.

 S6024  S17063  8:00

Ergonomic Management: Qualitative Analysis

Addresses OSHA Ergonomic Guidelines

Demonstrates administering body discomfort charts and ergonomic checklists with techniques for proper data collection, an important step in identifying ergonomic-related issues that will need to be addressed.

 S6134  8:00

Ergonomics Management: Job Hazard Analysis

Addresses OSHA Ergonomic Guidelines

Provides criteria for selecting the task and worker for analysis, explains how to collect and analyze the data, and includes videotaping techniques for best results.

 S6135  S17746  15:00

Ergonomic Management: Administrative Controls

Addresses OSHA Ergonomic Guidelines

Covers the elements necessary for continuous improvement, ergonomic principles and action plans, and the importance of cost/benefit analysis, communication, and teamwork.

 S6137  9:00

Ergonomics: Preventing MSDs 2-Part Series

OSHA-proposed Ergonomic Guidelines for General Industry

Teaches about musculoskeletal disorders and how to reduce worker exposure to risk factors and prevent injury. Depicts preventative measures that apply to almost any work environment, using a wide variety of scenes with dynamic 3-D graphics. Series includes:

- Employees
- Supervisor

 S2132

Ergonomics: Preventing MSDs - Employees

OSHA-proposed Ergonomic Guidelines for General Industry

- Definition of musculoskeletal disorders and injuries
- Preventative measures
- Factors that cause MSDs

 S6092  S17388  S17061  17:00

Ergonomics: Preventing MSDs - Supervisor

OSHA-proposed Ergonomic Guidelines for General Industry

- Analysis of job functions
- Job function and design
- Recognition of MSD indicators

 S6176  S17389  S17062  17:00

Excavations Trenching & Shoring

Addresses OSHA 29 CFR 1926.651 - 1926.652

Presents several different forms of shoring in a variety of different worksites to demonstrate best safety practices to keep employees safe and your site on schedule. The program covers:

- Overview of protective systems
- Regulatory requirements
- Best safety practices

 S6025  S17392  S17067  S9456  14:00

 Online: Spanish

Excavations: Safe Work Essentials

Addresses OSHA 29 CFR 1926.651 - 1926.652

Educates workers that every soil is different, no two excavations are the same, and every situation can be hazardous. Helps ensure awareness of the hazardous injuries that can occur from excavations on any type of worksite. This program covers:

- What are excavations
- Potential hazards
- Protective measures
- Safe work practices

 S6452  S17390  S17068  16:00

 E/S DVD, Online: Spanish

Eye Safety

Addresses OSHA 29 CFR 1910.132

Teaches respect for eye protection and an understanding of the life-long consequences of not using adequate eye protection. The program covers:

- Anatomy of the eye
- Hazard recognition
- Five most common eye hazards
- Dangers of UV and infrared light
- First aid procedures
- Selection, use, and care of eye protection

 S9411  Online: Spanish

Eye Safety: Focused on Protection

Helps prevent eye injuries by teaching that being proactive, having proper selection and use of eye and face protection, and using safety eyewear every time it's needed can preserve worker eyesight for a lifetime. This program covers:

- Workplace hazards
- Protective eyewear
- Best work practices

 S6521  S17999  S9714  16:00

 E/S DVD, Online: Spanish

Eye Safety: No Second Chances

Addresses OSHA 29 CFR 1910.132

Features scenes from a variety of jobsites and situations where eye protection is needed and used correctly to teach workers to respect eye protection and understand the life-long consequences of not using adequate eye protection. The program covers:

- Anatomy of the eye
- Dangers of UV and infrared light
- Hazard recognition
- First aid procedures
- Five most common eye hazards
- Selection, use, and care of eye protection

 S6026  S17393  S17069  11:00

Fall Protection

Addresses OSHA 29 CFR 1926.502 and 1910.66

Teaches employees the importance of fall protection and measures they can take to reduce their exposure to fall hazards. This program covers:

- The effects of falls in the workplace
- Identifying and preventing various types of fall hazards
- The components of a personal fall arrest system and how they work together
- Steps for properly inspecting, caring for, and maintaining your fall arrest system

 S9412

 Online: French, German, Italian, Portuguese, Swedish, Spanish

Fall Protection: Elevated Platforms

Addresses OSHA 29 CFR 1910.23 & 1910.67

Helps ensure that workers are aware of and alert to the risks of working at any elevated height. Features sophisticated graphics and on-site footage to capture the dangers of working on elevated platforms. This program covers:

- Flatbed trucks
- Scissor lifts
- Loading process
- Overhead crane bridges
- Proper lanyard use

 S6443  S17070  15:00

 E/S DVD, Online: Spanish

Fall Protection: Taking Control

Addresses OSHA 29 CFR 1926.502 and 1910.66

Helps eliminate fall incidents from occurring by teaching workers how to stay safe and protected when working with several different types of fall arrest equipment. This program covers:

- Anchor points
- Full body harness
- Rope grabs
- Lanyards
- Lifelines

 S6027  S17397  S17064  11:00  E/S DVD

Fire Extinguisher Basics and Maintenance

Choosing to face a fire with a fire extinguisher is not a simple decision, with many important choices that need to be made before one is even picked up. When workers are properly trained, fire extinguishers can save lives and property by putting out a small fire or controlling a fire until additional help arrives. This program covers:

- Fire Extinguishers
- Company Policy and Fire Emergency Action Plan
- Extinguisher Basics and Use
- Maintenance and Testing

 SDVD0004  SSV0004  SIS0004  13:00

 E/S DVD, Online: Spanish

Fire Prevention

Addresses OSHA 29 CFR 1910.157

Educates workers on important fire procedures and preventive steps to take should a fire develop, as well as how to operate a wide variety of fire extinguishers. Appropriate for a variety of workplaces and features real firefighting situations. This program covers:

- Proper handling and storing of flammable liquids
- Evacuation procedures
- Good housekeeping
- Fire prevention measures
- Best safety practices

 S6534  S17398  S17071  12:00

 E/S DVD, Online: Spanish

Fire Protection & Prevention V2

Teaches best safety practices for avoiding workplace damage and injuries caused by fire. This program covers:

- Common causes of workplace fires
- Recognizing fire hazards
- How to choose and use various types of fire extinguishers
- Fire prevention best safety practices
- First responder awareness level

 S9559

Fire Safety

Addresses OSHA CFR 1910.157

Teaches how to operate a fire extinguisher, identify potential fire sources, and preventive measures for keeping fires from happening in the first place. This program covers:

- Common causes of workplace fires
- Recognizing fire hazards
- How to choose and use various types of fire extinguishers
- Fire prevention best safety practices

 S9430  Online: Spanish

Flammable Liquids: Know Your Risk

Complies with 29 CFR 1910.106

Teaches how to properly handle flammable liquids in order to stay safe and how to avoid accidents in a range of workplaces. This program covers:

- Flammable liquids
- Flammable vapors
- Ignition source
- Best work practices

 S6528  S17827  S9725  19:00  E/S DVD

Flex-N-Stretch 2-Part Series

Demonstrates exercises and uses sports injury analogies to stress the importance of injury prevention. Leader cards, wallet cards, poster, and manual are available. Series includes:

- Facilitators and Team Leaders
- Employees

S2149 Spanish DVD

Food Manufacturing Contamination

Helps avoid contamination outbreaks by teaching best safety practices for working with or around food. This program covers:

- Why food safety is important
- Some common foodborne illnesses
- Methods of contamination

S9687

Food Manufacturing Microbiology for Dairy

Educates employees about micro-organisms and their role in food, especially those that can cause disease in humans and animals that may result in serious harm. This program covers:

- What micro-organisms are
- Where they come from
- Why they are significant to the dairy industry

S9686

Food Manufacturing Quality Assurance

Teaches a systematic, disciplined approach to evaluating and assessing processes, as well as the importance of performing scheduled audits to ensure food quality. This program covers:

- Why internal audits are performed
- Who is involved in the process
- How often internal audits must be conducted

S9690

Food Manufacturing Sanitation

Teaches how sanitation affects the safety of the consumer, the employee, and the environment. This program covers:

- What sanitation is
- The purpose of sanitation
- Sanitation and its involvement with the law
- Your involvement with sanitation

S9688

Food Manufacturing Site Security

Presents the specific guidelines created to aid the food industry in preventing the kind of turmoil seen in a major terrorist attack. This program covers:

- Food security today
- Criteria for susceptibility
- Different avenues for attacks

S9691

Food Manufacturing Traceability Management

Teaches how to monitor food supplies relating to demand, sell-by dates, recall announcements, a product's country of origin, animal welfare, and genetic alterations. Relevant for all food industry workers. This program covers:

- What is traceability?
- Why it is beneficial to the food industry?
- The consequences of ineffective tracking

S9689

Food Safety & Sanitation

Addresses OSHA 29 CFR 1910.141

Teaches the proper procedures and laws to follow to ensure food is handled safely. This program covers:

- The importance of safe food handling and sanitation
- The most common foodborne diseases and how they are transmitted
- The laws and procedures that your employer follows to prevent foodborne illness
- Steps that you can take to keep the food you handle as safe as possible

S6377 S17075 22:00

E/S DVD, Online: Spanish

Foot Protection

Addresses the Foot Protection sub-part of OSHA 29 CFR 1910.132

Teaches construction and manufacturing workers, as well as those working around chemicals or electricity, how to protect their feet on the job. Crucial for any workers facing potential hazards to the feet. This program covers:

- Types of footwear
- Daily inspections
- Getting a good fit
- Working safety

S6355 S17407 S17076 15:00

E/S DVD, Online: Spanish

Forklift Operations: Safety Driven

Addresses OSHA 29 CFR 1910.178

Trains forklift drivers to recognize hazards and follow proper operating procedures, as mandated by OSHA, to prevent costly accidents and injuries. This program covers:

- Daily inspections
- Maintaining stability
- Driving a forklift
- Handling loads

S6473 S17410 S17077 16:00

E/S DVD, Online: Spanish

Forklift Safety

Addresses OSHA 29 CFR 1910.178 for Powered Industrial Trucks

Shows a variety of work environments in order to create awareness and respect for the hazards associated with operating a forklift. This program covers:

- Introduction to lift trucks
- How lift trucks work and understanding the stability triangle
- Pre-operation inspection
- Proper load handling
- Safe driving skills
- Refueling and battery changing

S9431

Online: French, German, Italian, Portuguese, Spanish and Swedish

Forklift Safety 3-Part Series

Addresses OSHA 29 CFR 1910.178

Presents multiple jobsites and a variety of everyday situations to help workers relate the importance of forklift safety in their specific jobs. Filmed as a joint venture with Avery Dennison. Series includes:

- Basic Orientation
- Refueling Procedures
- Best Operating Practices

S2105 E/S DVD

Forklift Safety: Basic Orientation

Addresses OSHA 29 CFR 1910.178

Covers pre-operation procedures to help ensure forklifts are “good-to-go.”

- Pre-operation inspection
- Safe operation
- The parts of a forklift

S6397 S17412 S17078 14:00

E/S DVD, Online: Spanish

Forklift Safety: Best Operating Practices

Addresses OSHA 29 CFR 1910.178

Best safety practices for moving loads throughout the work environment: through different conditions, surfaces, and around obstacles.

- Hazard awareness
- Load handling techniques and stability triangle
- Pedestrian traffic
- Driving skills

S6398 S17413 S17079 14:00

E/S DVD, Online: Spanish

Forklift Safety: Refueling Procedures

Addresses OSHA 29 CFR 1910.178

Covers the basics of all power sources for forklifts and best safety practices for refueling.

- Safe removal and recharging of batteries
- Best safety practices for fuel-powered forklifts
- PPE

S6101 S17415 S17080 11:00

E/S DVD, Online: Spanish

Forklift Safety: Basics and Best Practices

To prevent forklift accidents, OSHA mandates that every forklift operator must be properly trained and certified before using the equipment. Learn general awareness and best practices to safely operate forklifts. Help create a safer work environment for you and your coworkers. This program covers:

- Before operating a forklift
- Keeping forklifts stable
- Best work practices

SDVD0005 SSVC0005 SIS0005 20:00

E/S DVD, Online: Spanish

Formaldehyde

Addresses OSHA 29 CFR 1910.1048

Uses sophisticated graphics and scenes from multiple jobsites to teach employees who work with or are exposed to formaldehyde to understand the different exposure levels, and the importance of utilizing engineering controls and safe work practices to ensure safety. The program covers:

- Health hazards and routes of entry
- Best safety practices
- PPE

S6559 S17417 S17082 S9458 14:00

GHS Chemical Labeling & Classification

Addresses OSHA 29 CFR 1910.1200

Helps ensure workers understand the global standard for safe handling of hazardous chemicals. This program covers:

- Introduction to GHS
- Classification
- GHS labels
- Safety data sheets
- Best safety practices

S9667 Online: Spanish

GHS USA Compliance

Helps ensure workers understand the USA-specific requirements for handling hazardous chemicals under the Globally Harmonized System (GHS). This program covers:

- Introduction to GHS
- Classification
- GHS labels
- Safety data sheets
- Best safety practices

S9711

GHS: Globalize Your Communication

Helps ensure workers understand the Globally Harmonized System (GHS) in order to identify and handle hazardous chemicals safely, regardless of their origins. This program covers:

- What is the GHS?
- GHS labels
- Safety data sheets
- Safety checklist

S6509 S17770 S17751 17:00

E/S DVD, Online: Spanish

Hand & Power Tool Safety

Addresses OSHA 29 CFR 1910.242

Helps avoid carelessness, poor housekeeping, and misuse by teaching workers how to stay safe when using hand and power tools. Presented in a “how to” format for improved training effectiveness. This program covers:

- Work preparation - PPE selection
- Safe work practices for all tools
- Choosing the right tool for the job

S6162 S17083 15:00 E/S DVD

Hand Safety

Addresses OSHA 29 CFR 1910.138

Teaches that machine guards, screens, and the array of engineered safety devices offer protection only when engineering controls and safety procedures are used. Includes scenes from laboratories and manufacturing sites, such as steel mills and auto parts makers. This program covers:

- The hand and how it works
- Best safety practices
- The importance of correctly using engineered safety devices
- First aid to minimize the effect of injuries that do occur

S6561 S17085 S9413 18:00

E/S DVD, Online: Spanish

Hand Safety: Handle With Care

Addresses OSHA 29 CFR 1910.138

Teaches how machine guards, screens, and other engineered safety devices - combined with PPE and following safe work practices - can help prevent hand injuries. This program covers:

- The importance of machine guards
- Ways to prevent hand injuries
- PPE and hand protection

 S6548  S17423  S17086  11:00

Hand Safety: Injury Prevention & Procedures

Workplace hand injuries are often preventable. Prevention begins by focusing on the task at hand, as well as by recognizing and respecting the hazards that are present. In this program, you and your employees will learn the measures it takes to protect your hands and to prevent injury while on the job. This program covers:

- Hazard controls and your responsibility
- Hand injuries and best work practices
- Treating hand injuries

 SDVD0006  SSV0006  18:00  E/S DVD, Online: Spanish

Hand Safety: Lacerations

Addresses OSHA 29 CFR 1910.138

Instructs on the avoidance of hand injuries (from small cuts to the amputation of fingers or the entire hand) and how this impacts associated costs of lost work, reduced productivity, and insurance claims. This program covers:

- Engineering controls
- Personal protective equipment
- Safe work practices
- First aid procedures

 S6438  S17425  S17087  13:00

 E/S DVD, Online: Spanish

Hazard Communication for Retail

Addresses OSHA 29 CFR 1910.1200

Helps keep retail employees safe and well educated about chemical hazards. This program covers:

- Labeling systems
- Differences between common hazardous materials
- Safety Data Sheets
- Reducing or eliminating exposure
- Safe handling of hazardous materials

 S6566  S17427  S17088  13:00

Hazard Recognition

Addresses OSHA 29 CFR 1910.1200

Teaches a proactive approach to incident prevention through recognizing hazards and using best safety practices in the workplace to reduce potential harm and prevent costly accidents and injuries from occurring. This course covers:

- What is hazard recognition?
- Identifying potential hazards
- Inspecting your work area
- Reporting hazards

 S9415

Hazard Recognition: Out of the Ordinary

Addresses OSHA 29 CFR 1910.1200

Teaches how to identify different types of hazards commonly found in the workplace and how to use all of the senses to recognize and prevent hazards. This program covers:

- The specific skills and techniques for accurately recognizing hazards
- Workers' personal responsibilities in incident prevention

 S6536  S17434  S17091  11:00

 E/S DVD, Online: Spanish

Hazardous Material Security

Addresses OSHA 29 CFR 1910.120

Helps maintain compliance and trains workers to properly handle cargo under the HM-232 regulation. This program covers:

- Methods to enhance transportation security
- How to recognize and respond to possible security threats
- What substances are secured under the HM-232 regulation

 S6569  S17092  14:00

Hazardous Materials for Field Service: Materials of Trade

Addresses OSHA 29 CFR 1910.120 and DOT 49 CFR 173.6

Educates workers on DOT hazardous material regulations in order to promote protection of themselves and the public from the potential hazards of carrying materials needed to do their job. This program covers:

- What work materials are subject to DOT regulations under what conditions
- How to meet the requirements of hazardous materials regulations
- How to protect themselves, the public, and the environment from potential hazards

 S6549  S17093  12:00

Hazardous Waste

Addresses OSHA 29 CFR 1910.120

Teaches correct hazardous waste disposal to help protect companies from high fines and costly cleanup and disposal costs. This program covers:

- Differences between hazardous and non-hazardous waste
- Basics of labels and shipping
- Hazardous waste containers
- Accumulation process
- What to do in case of a spill

 S9459

Hazardous Waste: Containing The Danger

Addresses EPA regulations, 40 CFR Subchapter I - Solid Wastes (Parts 239 - 282)

Helps ensure employees work proactively to protect human health and the environment by teaching the correct safety regulations and best work practices to follow when working with hazardous waste. DVD includes the option of incorporating test questions into the presentation of each section. This program covers:

- Hazardous waste determination
- Satellite accumulation areas
- Central storage areas
- Universal waste

 S6537  S17703  S17626  15:00  E/S DVD

HAZWOPER 8-Part Series

Addresses Hazardous Waste & Emergency Response OSHA 29 CFR 1910.120

Uses scenes from a wide variety of facilities and worksites to help build employee interest and understanding. Suitable for 8-hour, 24-hour, or 40-hour training programs. Series includes:

- Controlling Spills
- Decontamination: The Decontamination Zone
- Hazard Communication: Erase The Mystery
- PPE: Create the Barrier
- Preventing Spills: Small Spill Prevention
- Respirators: General Awareness
- Respirators: Air Purifying
- Respirators: Atmosphere Supplying

S2117

HAZWOPER General Awareness

Addresses Hazardous Waste & Emergency Response OSHA 29 CFR 1910.120

Trains employees on the procedures outlined in the Hazardous Waste Operations Regulation, including best practices for spill containment, cleanup, and decontamination. Also covers spill prevention and proper storage, handling, and inspection of containers. Suitable for 8-hour, 24-hour, or 40-hour training programs.

S9460

Hearing Conservation: What Do You Want To Hear?

Addresses OSHA 29 CFR 1910.95

Helps prevent hearing loss and its associated costs by training workers to recognize when hearing protection is needed and the symptoms of overexposure. This program covers:

- How the ear works
- The correct use of hearing protection
- Why hearing is permanently affected by exposure to loud noises
- Best safety practices

S6413 S17443 S17099 14:00

E/S DVD, Online: Spanish

Hearing Safety

Addresses OSHA 29 CFR 1910.95

Helps prevent hearing loss and its associated costs by training workers to recognize when hearing protection is needed, and the symptoms of overexposure. This program covers:

- How the ear works
- Why hearing is permanently affected by exposure to loud noises
- The correct use of hearing protection
- Best safety practices

S9416 Online: Spanish

Heat Stress

Helps prevent heat stress-related incidents from occurring by teaching workers to be proactive in recognizing heat stress symptoms, and how to take quick corrective action to minimize negative health effects. This program covers:

- How the body handles heat
- Preventive measures
- Types of heat-related disorders
- Recognizing symptoms
- Helping coworkers suffering from heat stress

S6371 S17444 S17107 S9434 10:00

E/S DVD, Online: Spanish

Heat Stress: Preventative Measures

Teaches those working in or around hot environments techniques to beat the heat and avoid the potential dangers of heat-related illness. This program covers:

- What is heat stress?
- Heat stress disorders and their health effects
- Preparing for heat
- Safe work practices

S6446 S17446 S17108 15:00

E/S DVD, Online: Spanish

Hexavalent Chromium

Addresses OSHA CFR 1910.1026 and 1926.1126

Teaches how to stay protected against the dangers of this silent killer. This program covers:

- What is hexavalent chromium?
- Air monitoring and medical surveillance
- Respiratory protection and PPE
- Safe work practices

S6538 S17448 S17109 S9417 14:00

E/S DVD, Online: Spanish

HMH 4-Part Series

Presents complex regulatory information in an easy-to-understand manner so that workers learn and retain best safety practices and prevent hazardous material incidents from occurring. Series includes:

- HMH: Haz Materials Transportation
- Hazard Communication: Erase the Mystery
- HMH: Hazwoper
- Hazardous Materials Handling: PPE

S2140

HMH: Haz Materials Transportation

Addresses DOT 49 CFR 171 and 172

Provides a thorough overview of the DOT requirements for transporting hazardous materials. Reinforces correct transportation procedures and best safety practices while maintaining compliance. This program covers:

- Shipping papers
- Hazardous materials table
- Placards and labels

S6031 S17449 S17094 9:00

HMH: Hazwoper

Addresses OSHA 29 CFR 1910.120

Teaches proper procedures for first responder to accurately report a spill and ensure safety. This program covers:

- First responder awareness responsibilities
- Reporting procedures
- Identification skills

S6558 S17734 6:00 E/S DVD, Online: Spanish

Hazardous Materials Handling: PPE

Addresses OSHA 29 CFR 1910.120

Provides a complete overview of applicable PPE and its uses when working with hazardous materials, in order to significantly reduce the opportunity for injury. This program covers:

- Chemical hazard assessment
- PPE selection, use, and care

S6193 S17808

Hazard Communication: Erase the Mystery

Addresses OSHA 29 CFR 1910.1200

Helps ensure proper identification and labeling of hazardous chemicals with GHS procedures for hazardous communication. This program covers:

- Hazardous chemicals in the workplace
- Safety Data Sheets
- Container labels
- Safety checklists

S6525 S17820 S9715 19:00

E/S DVD, Online: Spanish

HMT 7-Part Series

Addresses DOT 49 CFR Transportation Subpart C, parts 171-185

Series includes:

- HMT: Bulk Transport
- HMT: General Awareness
- HMT: Handling Non-Bulk Packages
- HMT: Safety Requirements for drivers
- HMT: Safe Work Practices
- HMT: Security Awareness
- HMT: Shipping Requirements

 S2116

HMT: Bulk Transport

Addresses DOT 49 CFR 178 and 179 also references 172.302

Teaches best safety practices for bulk material handling. This program covers:

- What is bulk packaging?
- Transporting bulk packaging
- Loading and unloading bulk packaging safely

 S6154  S17451  S17096  S9511  13:00

HMT: General Awareness

Addresses DOT 49 CFR 171 and 172

Promotes general awareness of DOT requirements applicable to those involved in handling, preparing, and transporting hazardous materials. This program covers:

- What is covered under the regulations, including where the regulations can be found
- Requirements for identifying hazardous materials
- Hazard communication tools used in transportation

 S6153  S17452  S17097  S9421  16:00

 Spanish DVD, Online: Spanish

HMT: Handling Non-Bulk Packages

Addresses DOT 49 CFR 173 and references 172.301

Uses state-of-the-art graphics to explain topics such as the hazardous materials table, capacities, and vapor space. This program covers:

- What is non-bulk packaging?
- Transporting non-bulk packages
- Selecting the proper non-bulk packaging

 S6155  S17454  S17098  S9425  12:00

HMT: Safety Requirements For Drivers

Addresses DOT 49 CFR 177

Teaches drivers to understand hazardous material transport, including best practices for keeping hazardous material loads safe during transport. This program covers:

- Hazardous materials safety requirements
- Driving and parking requirements
- Safe driving procedures

 S6157  S17688  S9498  12:00

HMT: Safe Work Practices

Refers to requirements in 49 CFR 172.704

Appropriate for all employees who may come in contact with hazardous materials. This program covers:

- Emergency response requirements
- Loading and unloading procedures
- Incident response and reporting

 S6159  S17455  S17100  S9422  11:00

HMT: Security Awareness

Addresses DOT 49 CFR 172.800

Teaches the security risk of hazardous material transport and the benefits of being proactive in ensuring hazardous materials go from point A to point B with no incidents. This program covers:

- Hazardous materials security requirements
- Security practices for hazardous materials
- Security risks when transporting hazardous materials

 S6158  S17456  S17101  S9423  14:00

HMT: Shipping Requirements

Addresses DOT 49 CFR 172.200 - .205

This program covers:

- What are shipping papers?
- Additional information on shipping papers
- How to accurately describe hazardous materials for shipment

 S6156  S17457  S9424  14:00

Hoists & Slings

Addresses OSHA 29 CFR 1910.179 and 1910.184

Trains workers on proper sling inspection, selection, and use to prevent material lifting accidents at your site. Covers a wide range of industries; featured hoist types include hand operated, air or electric powered wire rope, electric chain operated, and vacuum powered. This program covers:

- Types of hoists and slings and their proper uses
- Best safety practices
- Factors to consider when choosing a hoist or sling
- Load handling
- Inspection procedures
- Safe use, care, and storage

 S6012  S17458  S17110  S9442  12:00

 Online: Spanish

Holiday Safety

Helps to ensure your employees stay out of the emergency room by taking home safe work practices for the holidays. This program covers:

- Proper eye protection
- Seat belt use
- Back injury prevention
- Ladder safety

 S6104  S17104  13:00

Hot Work Permit

Educates workers on proper procedures and safe work practices to prevent personal injury and property damage. This program covers:

- Identifying potential hazards
- PPE
- Permit procedures
- Best safety practices

 S6036  S17111  S9443  10:00

 E/S DVD, Online: Spanish

Hydrogen Sulfide

Helps protect workers from eye irritation, respiratory illness, nerve damage, and even death, by teaching how to recognize the symptoms of exposure to H₂S and best safety practices to avoid exposure in the first place. This program covers:

- What is hydrogen sulfide (H₂S)?
- PPE for working with or around H₂S
- Permissible exposure levels to H₂S
- Detecting and monitoring H₂S
- Symptoms of exposure to H₂S
- Emergency response procedures

 S6078  S17461  S9462  14:00

Hypothermia: Cold Weather Prevention

Creates awareness and respect for the hazards associated with overexposure to cold weather and the elements. Features contractors, maintenance workers, operators, and utility and delivery workers. This program covers:

- What is hypothermia?
- Preventive measures
- Symptoms of hypothermia
- Treatment procedures

S6004 S17462 S17114 11:00

Incident Investigation

Addresses OSHA 29 CFR 1910.119

A dynamic, media-rich training program set in a variety of work settings. Ideal for all employers. This program covers:

- Purpose of incident investigation
- Analyzing information
- Gathering information
- Recommending corrective actions
- Interviewing witnesses

S6444 S17463 S17116 S9444 18:00

E/S DVD, Online: Spanish

Industrial Ergonomics

Teaches how to recognize ergonomic hazards and prevent injuries, as well as what musculoskeletal disorders are, how to reduce exposure, and how to recognize risk factors and prevent injury. This program covers:

- Definition of musculoskeletal disorders and injuries
- Factors that cause MSDs
- Preventative measures
- Proper job function and design
- Ergonomic risk factors

S9433 Online: Spanish, Swedish

Introduction To OSHA

Complies with OSHA 10 & 30 Hour Training Required Course

Teaches workers what they need to know about the important OSH Act and how it affects them as employees. This program covers:

- OSH Act and OSHA
- Citations and penalties
- Inspections
- Record keeping and reporting

S9491 Online: Spanish

Job Safety Analysis

Addresses OSHA 20 CFR 1910.119

Teaches workers how to perform a correct and effective job safety analysis. This program covers:

- The purpose and benefits of JSA
- The criteria for selecting job functions to analyze
- Defining basic job steps
- Identifying potential hazards
- Developing approaches that will eliminate or control the hazards

S6037 S17465 S17115 S9435 12:00

Spanish DVD

Lab Safety

Addresses OSHA 29 CFR 1910.1450

Helps protect staff and property by teaching employees how to work safely in a lab environment. This program covers:

- Best safety practices
- Potential exposure to hazardous chemicals
- Engineering updates including proper ventilation
- Correct use of PPE

S6550 S17466 S17117 S9463 15:00

E/S DVD, Online: Spanish

Ladder Safety

Addresses OSHA 29 CFR 1910.25, 1910.26, and 1910.29

Helps ensure understanding of best safety practices when working with ladders. Features a variety of work settings. This program covers:

- Ladder selection guidelines
- Ladder inspection and pre-setup
- Ladder setup
- Safe work practices
- Care and maintenance

S9418

Ladder Safety: Every Step Counts

Addresses OSHA 29 CFR 1910.25, 1910.26, and 1910.29

Teaches important ladder best safety practices. This program covers:

- Ladder selection
- Safe use
- Proper set-up
- Care and maintenance

S6382 S17468 S17112 14:00

E/S DVD, Online: Spanish

Ladder Safety: Take the Right Steps

The risks your employees face while using ladders on the job may not be obvious, but they are real and most importantly, they are preventable. Keep safety at the top of your employees' minds to avoid accidents and injuries that involve ladders on the job.

S6039

French, Italian, Spanish DVD, Online: Arabic, German, French, Portuguese and Russian

Laser Safety

Addresses ANSI Z136

Corrects employee misconceptions about industrial lasers while educating workers about best safety practices for compliance with OSHA and ANSI guidelines and regulations. This program covers:

- Necessary safety precautions to prevent eye injury and burns
- The proper eyewear protection for laser operations
- Preventing secondary injury from indirect laser exposure
- Identifying different types of lasers
- Potential hazards when working with lasers

S6392 S17118 S9464 20:00 E/S DVD

Lead Safety

Addresses OSHA 29 CFR 1910.1025 and 29 CFR 1926.62

Teaches best safety practices for reducing the concentration of airborne lead particles and eliminating the potential for overexposure. Relevant to multiple industrial and construction locations. This program covers:

- How lead enters the body
- Effects of overexposure
- Preventative measures and safe work practices
- Requirements for regulating an area
- Why and how preventive measures/controls are used

S9449

Leadership Skills For Safety

Ensures workers understand the nature of hazardous energy, including how to control it and stay safe while working on machines to avoid injury. This program covers:

- Importance of Lockout/Tagout
- Overview of Lockout/Tagout procedures
- Responsibilities of affected personnel
- De-energizing and restoring equipment to service
- Planning
- Finding all energy sources
- Additional safety measures
- Working as a group

S6003 S17479 S17121 S9450 24:00

Lead Safety: Keep out the Lead

Addresses OSHA 29 CFR 1910.1025 and 29 CFR 1926.62

Teaches best safety practices for reducing the concentration of airborne lead particles and eliminating the potential for overexposure. Ideal for construction, chemical, manufacturing, petroleum, maintenance, and utility employees exposed to lead on the job. This program covers:

- How lead enters the body
- Effects of overexposure
- Preventative measures and safe work practices
- Requirements for regulating an area
- Why and how preventive measures/controls are used

 S6149  S17477  S17119  12:00

Lead Safety: Uncovering The Dangers

Addresses OSHA 29 CFR 1910.1025 and 29 CFR 1926.62

Empowers you by providing proven strategies for lead safety. This program covers:

- Safety-oriented behavior techniques
- Systematic approaches for correcting unsafe acts and conditions
- Hazard recognition
- Interpersonal communication skills
- Accident investigation
- Positive reinforcement follow-up theory
- Job safety analysis

 S6483  S17583  13:00  E/S DVD, Online: Spanish

Lockout/Tagout

Addresses OSHA 29 CFR 1910.147

Ensures your workers understand the nature of hazardous energy including how to control it and stay safe while working on machines to avoid injury. This program covers:

- Importance of Lockout/Tagout
- Overview of Lockout/Tagout procedures
- Responsibilities of affected personnel
- De-energizing and restoring equipment to service
- Planning
- Finding all energy sources
- Additional safety measures
- Working as a group

 S9419  Online: French, Portuguese, Spanish, Swedish

Lockout/Tagout 3-Part Series

Addresses OSHA 29 CFR 1910.147

Series includes:

- Lockout/Tagout: Affected Employees
- Lockout/Tagout: Authorized Employees
- Lockout/Tagout: Compliance

 S2141

Lockout/Tagout: Affected Employees

Addresses OSHA 29 CFR 1910.147

Teaches affected employees how to reduce injuries caused by improper procedures while working with machines. This program covers:

- Importance of Lockout/Tagout
- Responsibilities of affected personnel
- Overview of Lockout/Tagout procedures

 S6372  S17481  S17124  15:00

 E/S DVD, Online: Spanish

Lockout/Tagout: Authorized Employees

Addresses OSHA 29 CFR 1910.147

Trains authorized employees how to stop the accidental release of energy. This program covers:

- What is an authorized employee?
- Preparing for Lockout
- Best safety practices
- Additional procedures

 S6376  S17483  S17125  15:00

 E/S DVD, Online: Spanish

Lockout/Tagout: Compliance

Addresses OSHA 29 CFR 1910.147

Promotes compliance with OSHA training requirements while teaching workers to recognize potential hazards of stored energy and follow established safety procedures to reduce energy release accidents in your plant.

- De-energizing and restoring equipment to service
- Additional safety measures
- Working as a group
- Lockout/Tagout planning
- Finding all energy sources

 S6081  S17486  S17123  14:00

 French, Spanish DVD, Online: Spanish


Lockout/Tagout: Employee Awareness

Addresses OSHA 29 CFR 1910.147

Teaches the importance of following proper procedures and best safety practices when dealing with machinery that utilizes a large amount of energy. This program covers:

- The importance of Lockout/Tagout procedures
- Overview of Lockout/Tagout procedures
- Preventing hazardous energy releases

 S6469  S17488  S17122  12:00

 E/S DVD, Online: Spanish

Lockout/Tagout: Energy Control V2

Addresses OSHA 29 CFR 1910.147

Ensures employees are focused and able to recognize the potential hazards of stored energy and follow established safety procedures to reduce energy release accidents. This program covers:

- De-energizing and restoring equipment to service
- Planning
- Finding all energy sources
- Additional safety measures
- Working as a group

 S9385


Machine Guard Awareness

Addresses OSHA 20 CFR 1910.213, 1910.261, 1910.215, 1910.217, 1910.243, and 1926.300

Helps protect workers from these preventable injuries by teaching respect for the dangers of unguarded machine parts. This program covers:

- Hazards associated with machines
- Purpose and function of machine guards
- Best safety practices

 S6445  S17489  S17126  S9518  14:00

 E/S DVD, Online: French, German, Italian, Portuguese, Spanish, Swedish

Machine Guarding

Instructs employees on the full range of machine guards and on their use and maintenance to avoid injury while on the job. This program covers:

- Common hazards
- Purpose and function
- Safe work practices

 S6041  S17737  S9451  13:00

 E/S DVD, Online: Spanish

Manual Material Handling

Trains on the necessities of lifting, moving, and storing materials in order to get the job done safely. This program covers:

- Safer lifting
- Manual pallet jacks
- Hand trucks
- Material stacking

S6471 S17491 S17127 15:00

E/S DVD, Online: Spanish

Marine Facilities Security

Addresses MTSA Act

Trains employees on the MTSA Act and how it affects workers in marine facilities. The program covers:

- What is the MTSA Act?
- The employee's role in maintaining marine security
- Potential security risks found in marine facilities

S6396 S17493 S17128 18:00 E/S DVD

Muscle Strains & Sprains

Teaches the importance of hazard recognition, body mechanics, and properly preparing the body for manual tasks through real work situations. This program covers:

- How muscles, bones, tendons, and ligaments work together
- The importance of health and nutrition
- The importance of stretching and fitness to avoid strains and sprains
- Best safety practices to prevent injuries
- Correct stretching techniques

S6370 S17495 S17129 S9427 20:00

E/S DVD, Online: Spanish

Needlesticks: Avoiding Exposure

Addresses OSHA 29 CFR 1910.1030 - Needlestick Safety & Prevention Act

Trains hospital-based and other healthcare personnel on best safety practices to avoid needlestick injuries and their associated consequences, providing them with the tools to keep them safe and informed. This program covers:

- Bloodborne pathogens and exposure routes
- Exposure control plan
- PPE, work practice, and engineering controls
- Safer medical devices
- What to do if exposure occurs
- The sharps injury log

S6463 S17497 S17130 13:00 E/S DVD

NFPA 70E: Arc Flash and Arc Blast Protection

Addresses 2015 NFPA 70E Standard

Teaches workers how to deal with electrical hazards as safely as possible and what it takes to do their jobs without getting hurt or killed. Updated for the 2015 NFPA 70E standard. This program covers:

- Electrical hazards and injuries
- Working "hot"
- De-energizing equipment

S6532 S17845 S17843 S9732 17:00

E/S DVD, Online: Spanish

Office Ergonomics

Shows a broad range of office situations and computer use to teach workers how to be more comfortable at work and lower stress and injury caused by awkward positions and repetitive tasks. This program covers:

- Definition of ergonomics
- Proper posture
- Ergonomic risk factors
- Effective ways to prevent injuries
- Recognizing and respecting early warning signs

S6381 S17501 S17131 S9445 16:00

E/S DVD, Online: Danish, French, Portuguese and Swedish

Office Safety

Trains office workers to spot potential hazards and provides best safety practices for keeping incidents from occurring.

S6070 S17502 S17132 S9500 13:00

OSHA Recordkeeping

Addresses OSHA 29 CFR 1904

Teaches workers how to use the 300 Log to identify workplace hazards, assist OSHA Representatives, and maintain compliance at your site.

S6042 S17135 S9467 12:00

PACE Behavioral Driving: Commercial Vehicles

Uses the acronym PACE (Plan Ahead, Analyze the Surroundings, Communicate with Others, Execute Safe Driving) to teach commercial-vehicle drivers how to have a more stress-free, uneventful, and safer workplace driving environment. This program covers:

- Elements of collisions and how to avoid them
- Ensuring road readiness
- Strategies for analyzing surroundings
- Communicating with other drivers
- Executing safe driving skills

S9528

PACE Behavioral Driving: Passenger Vehicles

Uses the acronym PACE (Plan Ahead, Analyze the Surroundings, Communicate with Others, Execute Safe Driving) to teach passenger-vehicle drivers how to have a more stress-free, uneventful, and safer workplace driving environment. This program covers:

- Elements of collisions and how to avoid them
- Ensuring road readiness
- Strategies for analyzing surroundings
- Communicating with other drivers
- Executing safe driving skills

S9527

Pallet and Skid Safety

Helps ensure product integrity and worker safety. This program covers:

- Types of wooden skids and pallets
- Weight capacities
- Wood quality
- Safe handling practices

S6451 S17134 13:00


E/S DVD, Online: Spanish

Pandemics: Understanding The Unknown

Facilitates employee understanding of the hazards of a pandemic by teaching safe procedures and necessary precautions, as well as what to do in the event of an outbreak. This program covers:

- Infectious diseases and how they spread
- Basic prevention methods
- What to do if an outbreak occurs

 S6474  S17136  19:00

 E/S DVD, Online: Spanish

Patient Lifting & Transfer

Teaches workers how to prevent risks and reduce the immense stress on a body in order to reduce injuries. This program covers:

- Common injuries and hazards
- Lift techniques
- Body mechanics
- Equipment aides
- Assessment and algorithms

 S6467  S17850  19:00

 E/S DVD, Online: Spanish

Pipeline Safety

Teaches how to work safely around pipelines, covering issues such as excavation safety, PPE, welding, and ergonomics. This program covers:

- Limiting exposure to hazardous materials
- Lockout/Tagout procedures
- Working safely in confined spaces
- Proper use of PPE
- Best safety practices

 S6539  S17138  S9501  18:00  E/S DVD

Power Press

Addresses OSHA 29 CFR OSHA 1910.217

Helps improve safety among employees who work with or around a variety of power presses, including mechanical, hydraulic, pneumatic, and hydra-mechanical presses. Filmed in multiple industrial settings. This program covers:

- Basic operations of power presses
- Importance of machine guards and engineering controls
- Safety measures for point of entry
- Best safety practices

 S6011  S17139  11:00

Power To Change 2-Part Series

Examines worker attitudes toward safety and how these attitudes impact their wellbeing on the job. A proven and effective behavior-based training program. The two-part series includes:

- Part 1 - Supervisor
- Part 2 - Employee

 S2133

PPE: Armed For Safety V2

Addresses OSHA 29 CFR 1910.132

Teaches how proper personal protective equipment and training serve as the first line of defense in mitigating, reducing, or even eliminating injuries. This program covers:

- Hazards
- PPE selection
- PPE fit

 S9561

 Online: French, German, Italian, Portuguese, Spanish, Swedish

PPE: Create the Barrier

Addresses OSHA 20 CFR 1910.132

Teaches best safety practices and an awareness of why personal protective equipment is essential for preventing accidents and injuries. This program covers:

- Hazard assessment
- PPE selection
- PPE fit
- Proper care and use of PPE

 S6543  S17142  12:00

 E/S DVD, Online: French, Spanish

PPE: The Danger Zone

Right from the start, Summit's PPE: Create the Barrier training program grabs your workers' attention and addresses the issue of why PPE is so important. The unique approach we use in this program of best safety practices is sure to have your workers talking about it for months. And if your workers are talking about PPE, then they will be thinking about PPE and awareness is the first step towards preventing accidents and injuries.

 S6297

PPE: Your Defensive Line

Addresses OSHA 29 CFR 1910.132

Keeps workers informed of the correct way to wear PPE in order to avoid potential danger. This program covers:

- Eye and face protection
- Head protection
- Hearing protection
- Hand protection
- Foot protection

 S6453  S17145  20:00  E/S DVD, Online: Spanish

Preventing Spills

Teaches workers how to spot possible spill situations and eliminate them before they occur. This program covers:

- Identifying potential hazards
- Handling hazardous materials
- Maintenance procedures

 S17144  S9470  Online: Spanish

Preventing Spills: Small Spill Prevention

Demonstrates how to prevent spills, including proper storage, handling, and inspection of containers by teaching workers how to spot possible spill situations and eliminate them before they occur.

 S6544  8:00  E/S DVD

Process Incident Investigation

Addresses OSHA 29 CFR 1910.119

Provides in-depth training on the methods and techniques investigative teams need to discover the true causes of an incident and to identify and recommend effective corrective actions. This program covers:

- Evidence gathering techniques
- Making recommendations to management
- How to interview witnesses
- How to document information
- How to analyze details

 S6497  18:00

Process Safety Management: Solving the Puzzle

Addresses OSHA 29 CFR 1910.119

Teaches employees how each component of the Process Safety Management of Highly Hazardous Chemicals standard is an essential element in the prevention of catastrophic incidents. This program covers:

- Employee participation and training
- Hot work permits
- Process safety information
- Incident investigation
- Process hazard analysis
- Mechanical integrity
- Managing change
- Emergency planning and response
- Pre-startup safety review
- Contractor responsibility
- Operating procedures

S6542 S17685 22:00

PSM & RMP Awareness

Addresses OSHA 29 CFR 1910.119 Process Safety Management & EPA 40 CFR 68

Teaches the best safety practices for preventing a hazardous chemical fire, explosion, or accidental release, as well as how workers can minimize damage if a spill occurs by protecting themselves, their workplace, and the people and environment beyond the facility. This program covers:

- Process safety management overview and procedures
- Risk management program overview and procedures
- Best practices for working with or around highly hazardous chemicals

S6380 S17147 12:00 Online: Spanish

Radiation Safety

Addresses OSHA 20 CFR 1910.1096 and 1910.97

Teaches workers how radioactive isotopes affect the body by explaining how much exposure is too much, and provides best safety practices when working around sealed radioactive sources and emitting devices. This program covers:

- What radiation is and its potential hazards
- Recommended maximum dosage by job function
- Sealed sources containing radioactive isotopes
- Using radioactive gauges
- X-ray producing equipment
- Measuring personal exposure levels

S6172 S17148 S9503 15:00

RCRA

Addresses the Resource Conservation Recovery Act

Ensures workers are ready to protect the environment, their health and safety, and their company by training them to safely work with, and dispose of, hazardous waste. This program covers:

- Identifying hazardous waste
- Best safety practices
- Hazardous waste regulations
- Safely handling waste
- Best management practices

S6541 S17149 S9452 12:00

Respiratory Safety 3-Part Series

Addresses OSHA 29 CFR 1910.134 and ANSI Z88.2-1992

Establishes a solid and detailed foundation about the human respiratory system and how to best protect it on the job. Uses on-site footage, current industry topics, and the latest respiratory equipment to create an engaging learning experience. Multiple job situations are shown, demonstrating when a respirator is necessary and how to choose the correct respirator for the job. This 3-part series consists of:

- Respirators: General Awareness
- Respirators: Air Purifying
- Respirators: Atmosphere Supplying

S2142 E/S DVD

Respirators: General Awareness

Addresses OSHA 29 CFR 1910.134 and ANSI Z88.2-1992

Teaches workers the importance of using respirators for protection against airborne hazards in the workplace.

S6417 S17150 15:00 E/S DVD, Online: Spanish

Respirators: Air Purifying

Addresses OSHA 29 CFR 1910.134 and ANSI Z88.2-1992

Teaches respiratory hazards to look for, practices to ensure a proper fit and how air purifying respirators work. This program covers:

- The limitations and capabilities of air purifying respirators
- Fit testing and user seal checkers
- Proper use and care of air purifying respirators
- Dust masks

S6418 S17152 S9453 15:00 E/S DVD

Respiratory Safety: Atmosphere Supplying

Addresses OSHA 29 CFR 1910.134 and ANSI Z88.2-1992

Ensures understanding of when an atmosphere-supplying respirator is needed. This program covers:

- Respiratory hazards
- How atmosphere-supplying respirators work
- Choosing the right respirator
- Proper use and maintenance

S6419 S17153 15:00 E/S DVD, Online: Spanish

Retail Safety Orientation

Teaches the hazards specific to retail stores that can put anyone at risk, as well as how customers and employees are often victims of their own carelessness. Perfect for those in the retail industry. This program covers:

- How employees can protect their customers
- Lifting and moving merchandise correctly
- Preventing slips and falls

S6485 S17784 11:00 E/S DVD

Rigging Safety

Addresses OSHA 29 CFR 1926.251 and 1910.184

Ensures riggers are properly trained on all aspects of their job in order to prevent accidents and property damage. This program covers:

- The role of the rigger
- Types of slings
- Safe work practices

S6047 S17154 S9504 13:00

Rigging: Specialized in Safety

Addresses OSHA 29 CFR 1926.251 and 1910.184

Teaches riggers how to incorporate safety into everything they do, from equipment maintenance and selection to understanding safe load capacity and wearing the correct PPE. Ideal for environments where rigging work is performed; highlights multiple types of slings and equipment. This program covers:

- Slings and equipment selection
- Planning the lift
- Best work practices

S6475 S17155 15:00 E/S DVD

Road Rage

Demonstrates real road situations and offers measures to reduce exposure to aggressive driving. Relevant for sales representatives, service people, delivery drivers, and anyone else who spends time behind the wheel. This program covers:

- Specific, effective advice to avoid getting involved with an aggressive driver
- What to do if you are the victim of aggressive driving
- The importance of not indulging in aggressive driving yourself

S6077 S17156 S9446 15:00

Safe Behavior No Regrets

Helps workers integrate safety into everything they do, thereby reducing accidents and lowering costs. A highly motivational message on the importance of safety. This program covers:

- Principles of behavior awareness
- The importance of interpersonal communication
- The power of positive reinforcement
- How to make best safety practices a part of your everyday work practices

 S6567  S17157  S9436  13:00

Safety Orientation: It Begins with You

Helps develop respect and understanding for potential hazards found on the job by explaining that safe work practices and procedures are established to help support a positive safety culture. This program covers:

- Personal protective equipment
- Emergency evacuation procedures
- Good housekeeping procedures
- Chemical safety
- Hazard communication
- Signs, placards, and labels
- Ergonomic awareness

 S6551  S17159  14:00

 E/S DVD, Online: French, Spanish

Safety Teams

Teaches the leadership and goal-setting skills essential for success, and shows how safety teams should apply those skills every day. This program covers:

- The role of the safety team
- Implementation and follow up
- Communication skills
- Individual and team responsibilities
- Establishing clear objectives

 S6106  S17314  11:00

Scaffolding Safety 2-Part Series

Addresses OSHA 29 CFR 1926 Subpart L

Series includes:

- Erecting and Dismantling
- Safe Work Practices

 S2143  E/S DVD

Scaffolding Safety: Erecting and Dismantling

Addresses OSHA 29 CFR 1926 Subpart L

- Assembly and dismantling requirements
- Potential hazards
- Types of scaffolds
- Ladder construction and usage

 S6420  S17161  19:00  E/S DVD, Online: Spanish

Scaffolding Safety: Safe Work Practices

Addresses OSHA 29 CFR 1926 Subpart L

- Electrical, fall, and falling object hazards
- Using ladders
- Load carrying capacity and material handling
- Good housekeeping strategies

 S6421  S17160  19:00  E/S DVD

Sexual Harassment: Understanding and Preventing

Addresses CA sexual harassment law AB 1825

Appropriate for a company-wide audience, including employees and managers. This program covers:

- Defining sexual harassment in legal and practical terms
- Demonstrating behaviors that are and are not acceptable in the workplace
- Explaining the actions to take for victims of sexual harassment

 S9532

Sexual Harassment: What Supervisors Need to Know

This program is manager-specific and demonstrates:

- How to prevent sexual harassment at your workplace
- The impact of sexual harassment in the workplace
- How to handle a sexual harassment complaint
- What to expect during a sexual harassment investigation

 S9531

Silica Safety Awareness

Protects workers from the hazards of crystalline silica in order to avoid unnecessary illness and death. Workers receive detailed information about silica, exposures, and health effects. This program covers:

- What is crystalline silica?
- Common exposures to crystalline silica
- The hazards of crystalline silica
- What to expect in your workplace
- Best safety practices

 S6552  S17164  S9517  14:00

 E/S DVD, Online: Spanish

Site Security for Food Distribution

Teaches security responsibilities and the correct precautions to prevent unauthorized entry, theft, and product tampering at your site. Relevant for any employee working in food distribution. This program covers:

- Possible targets for attackers
- Your role in keeping the workplace secure
- Procedures used to improve security at this site

 S6378  12:00  E/S DVD, Online: Spanish

Skid Steer Loaders: Safety In & Out

Teaches the appropriate training and versatility of a skid-steer loader in order to avoid accidents and anticipate future hazards. Appropriate for workers excavating at a jobsite, tending livestock, laboring indoors, or removing snow. This program covers:

- The pre-start inspection
- Avoiding the biggest danger
- Preventing rollovers
- Best work practices

 S6504  S17727  11:00  E/S DVD

Slips, Trips, & Falls

Teaches important safety tips for eliminating fall hazards in their work environment, as well as information about fall protection equipment. Features professional stunts demonstrating falls in several environments. The program covers:

- Good housekeeping
- Picking up obstacles
- Cleaning up spills
- Eliminating hazards in the office environment

S6050 S17166 S9432 12:00

E/S DVD, French DVD, Online: Spanish

Slips, Trips and Falls: Step Up To Safety

Demonstrates how best safety practices can help prevent slips, trips, and falls at any worksite. This program covers:

- Housekeeping
- Walking safely
- Footwear
- Elevated falls

S6530 20:00 E/S DVD

Stairways & Ladders

Addresses OSHA 29 CFR 1926 Subpart X

Teaches awareness of the hazards, proper housekeeping, and safe work practices for working with or around stairways and ladders. This program covers:

- Ladder selection guidelines
- Inspection and maintenance
- Construction requirements
- Setting up a ladder

S9454

Static Electricity

Teaches specific measures for eliminating or controlling the hazards of static electricity through work practices and engineering controls. Operations or procedures demonstrated include mixing and blending, roll operations, converting processes, cutting and coating, printing, and injection molding. This program covers:

- What is static electricity?
- Hazard recognition
- Engineering controls
- Best safety practices

S6142 S17787 S17630 S9505 14:00

Steel Erection

Addresses OSHA 29 CFR 1926 Subpart R

Teaches how to increase safety on multiple steel erecting topics, such as fall protection, structural stability, walking and working surfaces, communication, and planning.

S9550

Stormwater Management

Complies with Clean Water Act

Creates awareness of the contributing causes of stormwater pollution and teaches best practices to stay in compliance and keep the environment clean. This program covers:

- What is stormwater?
- Stormwater program regulations
- The impacts of stormwater pollution
- Best management practices

S6404 S17167 S9473 13:00 E/S DVD

Street Smart 2-Part Series

Summit's comprehensive 2-part series drives home the importance of safe choices on the road and teaches skills and techniques that enable your employees to recognize and reduce hazards such as adverse road conditions, inclement weather, and the dangers of alcohol and drug use behind the wheel. This informative program is essential for all employees who operate a motor vehicle on and off the job. This series includes:

- Driving Skills
- Supervising Driver

S2136

Street Smart: Driving Skills

Reinforces the importance of safe choices on the road by teaching skills and techniques that enable employees to recognize and reduce hazards. This program covers:

- Why safe driving is important to you
- Your responsibility for safe driving
- Driving skills to reduce risk exposure

S6069 S17562 S17169 S9428 14:00

Street Smart: Supervising Drivers

Street Smart: Supervising Drivers covers:

- Your role in safe employee driving
- Safe driving observation skills
- How to identify at risk factors

S6269 16:00

Telescopic Forklifts: Stabilize Your Safety

Ensures workers understand the additional risks that must be taken into account when working around or operating telescoping forklifts, which offer far more reach and lifting capacity than standard forklifts. This program covers:

- What to do before starting up
- Maintaining stability
- Best work practices

S6505 19:00 E/S DVD

Travel Safety

Teaches traveling employees to be aware of their surroundings and common travel hazards at all times. Relevant to domestic, as well as international travelers. This program covers:

- Pre-planning to avoid travel hazards
- Personal security tips
- How to minimize risk when driving, flying, and staying in hotels

S6105 S17172 12:00

TSCA 2-Part Series

Addresses Toxic Substances Control Act

Ensures compliance and safety when working with hazardous chemicals and substances. Employees will gain an understanding of the hazards associated with these chemicals and learn best practices, such as quality control and proper production processes, to protect against unreasonable risk to humans or the environment. This 2-part TSCA series includes:

- TSCA: Best Practices
- TSCA: Compliance

S2139

TSCA: Best Practices

Addresses Toxic Substances Control Act

- What is TSCA?
- Best safety practices when handling or disposing of toxic substances
- The nature and effects of toxic substances
- Importance of reporting adverse health affects

S6085 S17173 12:00

TSCA: Compliance

Addresses Toxic Substances Control Act

- What is TSCA compliance?
- Adverse health reporting
- Obligations of an importer or producer of toxic chemicals

S6084 S17174 15:00

Valve Safety

Helps ensure workers understand the best safety practices when operating on or around valves, in order to prevent strains, sprains, and incidents. This course covers:

- Recognizing different types of valves
- Identifying common valve hazards
- Step-by-step valve risk assessment
- Ergonomic issues related to valve safety
- Best safety practices for working with valves

S6114 S17175 S9506

Warehouse Safety: Heads Up

Teaches warehouse workers how to recognize common workplace hazards and risks they face every day. This program covers:

- Proper lifting techniques
- Basic ladder safety
- Best practices for back safety
- Working safely around conveyor belts and systems
- Working safely around forklifts and powered lift trucks

S6386 S17439 S17105 12:00

E/S DVD, Online: Spanish

Welding Safety

Addresses OSHA 29 CFR 1910.252 and 1917.152

Teaches employees how to recognize and respect potential welding hazards by using best safety practices to prevent property damage and injury. This program covers:

- Types of welding
- Best safety practices
- PPE selection
- Special welding situations
- Fire prevention
- Purpose and procedures of a hot work permit
- Purpose and importance of ventilation

S6553 S17176 S9475 15:00

E/S DVD, Online: Spanish

Winter Driving

Helps keep drivers safe and reduce winter driving incidents. Relevant for all those who drive for a living. This program covers:

- Following and stopping distance
- Parking lots and potential hazards
- Braking safely
- Driving on inclines
- Braking and skid control
- Vehicle maintenance and inspection

S6076 S17177 12:00

Winter Driving: Weather the Road

Helps ensure even the most experienced drivers know the hazards of winter driving by preparing them to tackle cold temperatures, limited visibility, and slippery roads. This program covers:

- Preparing for winter
- Before you drive
- Winter driving techniques

S6520 S17825 S9712 14:00 E/S DVD

Workers' Compensation

Ensures that employees understand what workers' compensation is, how it works, and how it will benefit both themselves and the company. The program covers:

- The negative effects of workers' compensation fraud
- Benefits of workers' compensation

S6394 S17178 15:00 E/S DVD

Workforce Hazard Recognition: Identify & Eliminate

Ensures that workers recognize workplace risks and teaches them to identify and eliminate risky actions and conditions that can turn into safety problems or expensive incidents. This program covers:

- Why small actions matter
- Hazard recognition tools
- Maintaining awareness

S17806 S9703 14:00 E/S DVD

Workplace Safety Observation 2-Part Series

Takes you step-by-step through the process of setting up and maintaining a safety observation program. If you already have a program in place, this two-part series is an excellent way to refresh your program and support its effectiveness. Series includes:

- Preparation
- Implementation

S2127

Workplace Safety Observation: Preparation

Provides step-by-step instructions for preparing a workplace safety observation process. This program covers the five steps in the preparation process:

- Identifying unsafe behaviors to change
- Designing the observation process
- Pinpointing safe work behaviors to replace unsafe behaviors
- Establishing a base line of existing safety performance
- Developing the checklist for measuring behavior

S6151 S17179 16:00

Workplace Safety Observation: Implementation

Teaches the elements of a successful safety observation process, including effective observation techniques, delivering effective feedback, and setting improvement goals. The program covers:

- A behavior observation and feedback procedure
- A formal review of observation data
- Reinforcement for improvement and goal attainment

S6272 S17585 16:00

Workplace Violence: Prevent the Threat

There are specific policies in place regarding how to avoid or respond to workplace violence that may differ among industries or types of workplaces; this program provides an awareness-level overview of the types and risk factors of workplace violence and how to avoid an incident. This program covers:

- Recognizing workplace violence
- Preventing workplace violence
- The stages of workplace violence

SDVD0007 SSVC0007 15:00 E/S DVD, Online: Spanish

Exhibit 2

Online Safety Training Utilization Summary

Online Safety Training Report

October 1, 20-- to September 30, 20--

Course Title	Courses Taken	Department	Courses
Back Injury Prevention	140	Wastewater	343
Heat Stress	119	Public Services	325
Bloodborne Pathogens	117	Water	314
Eye Safety	110	Recreation	249
Hand Safety	89	Solid Waste	240
Disaster Readiness	86	Parks	210
First Aid	77	Fleet	75
Hearing Safety	74	Library	69
Drug Testing Awareness	74	City Clerk	23
Aerial Lift Safety	70	Engineering	19
Accident Investigation	66	Fire	18
Muscle Strains & Sprains	65	Marina	12
Slips- Trips- & Falls	64	Human Resources and Risk/Safety	8
Fall Protection	64	Information Services	1
Workplace Violence: Prevent the Threat	49	Total	1,906
Office Safety	49		
Decision Driving [®]	43		
Decision Driving [®] - Truck	42		
Electrical Safety	41		
Hazard Recognition	39		
Forklift Safety	39		
Welding Safety	37		
Ladder Safety	36		
Confined Space: Permit-Required	35		
Excavations- Trenches & Shoring	29		
Lockout/Tagout	29		
Personal Protective Equipment	27		
Construction Safety Orientation	24		
Sexual Harassment: Understanding and Preventing Sexual Harassment	23		
Leadership Skills for Safety	22		
Office Ergonomics	18		
DOT: Pre and Post Trip Inspections	18		
Hand & Power Tools - Construction	16		
DOT Drug & Alcohol Testing - Employee	16		
Hazard Communication	15		
Incident Investigation	12		
Respiratory Protection: Air Purifying Respirators	5		
DOT: Driver Logs	2		
Air Emissions	2		
DOT: Driver Qualifications	2		
DOT Drug & Alcohol Testing " Supervisor	2		
Aerial Lift Safety " Student Stream	2		
Asbestos Awareness	2		
Aerial Lift Safety " Instructor Stream	1		
Benzene	1		
Static Electricity	1		
Hazardous Materials Transportation: Security Awareness	1		
Concrete & Masonry - Construction	1		
Energized Electrical Work Permit (NFPA 70E)	1		
High Voltage: Awareness	1		
Back Safety	1		
Street Smart: Driving Skills	1		
Back Safety: Lift For Life - Student Stream	1		
Compressed Gas Cylinders	1		
Bloodborne Pathogens: Exposure Prevention	1		
Electrical Safety: NFPA 70E	1		
Confined Space Emergency Rescue	1		
Back Injury Prevention: You're in Control " Instructor Stream	1		
Total	1,906		

Exhibit 3

Strategic Risk Management Action Timetable

Strategic Risk Management Action Timetable



Actual		Gehring Group	City of North Miami Beach	
Start	Complete	Responsibility	Responsibility	Approval

1. Planning Phase/Meeting				
a. Identify/introduce team members				
b. Notify carriers and establish meeting date to review open issues				
c. Establish communication channels through company flowchart				
d. Secure contact list by location				
e. Furnish list of all coverage lines and vendors				
f. Determine scope of project				
g. Discuss timetable				
h. Identify information needed to market				
i. Establish operating standards and response regimes				
2. Information Gathering				
a. Collect policies and loss data [5 years]				
b. Obtain financials				
c. Determine missing information				
d. Request missing information				
e. Compile information for step 3				
3. Perform Exposure Analysis				
a. Determine risk management objectives				
b. Perform all encompassing risk management analysis				
c. Visit major domestic locations, perform exposure survey				
d. Perform exposure survey for foreign locations				
e. Present exposure survey results to City of Ocala				
f. Draft/edit/refine risk management recommendations				
g. Present risk management recommendations				
4. Marketing Strategy				
a. Identify viable markets				
b. Develop market submissions				
c. Perform loss forecasting analysis				
d. Complete market submissions				
e. Evaluate quotes				
f. Negotiate contractual provisions				
g. Present renewal options				

	Actual		Gehring Group	City of North Miami Beach	
	Start	Complete	Responsibility	Responsibility	Approval
5. Gehring Group and Carrier Service Plan					
a. Develop carrier service standards					
b. Obtain special service agreements with carrier					
c. Perform loss of cause analysis					
d. Identify top loss drivers					
e. Review top loss drivers with City of Ocala					
f. Review current loss control objectives					
g. Discuss loss control options with City of Ocala					
h. Establish Gehring Group service and loss control plan					
i. Approve/modify carrier and Gehring Group service plans					
j. Deliver respective service plans to City of Ocala					
6. Implementation					
a. Discuss market selection					
b. Confirm market					
c. Secure coverage					
d. Meet to discuss certificates of insurance needs					
e. Issue binders, certs, auto ID cards					
f. Monitor progress of policy issuance and delivery					
g. Perform contract reviews					
h. Initiate performance service plan					

Exhibit 4

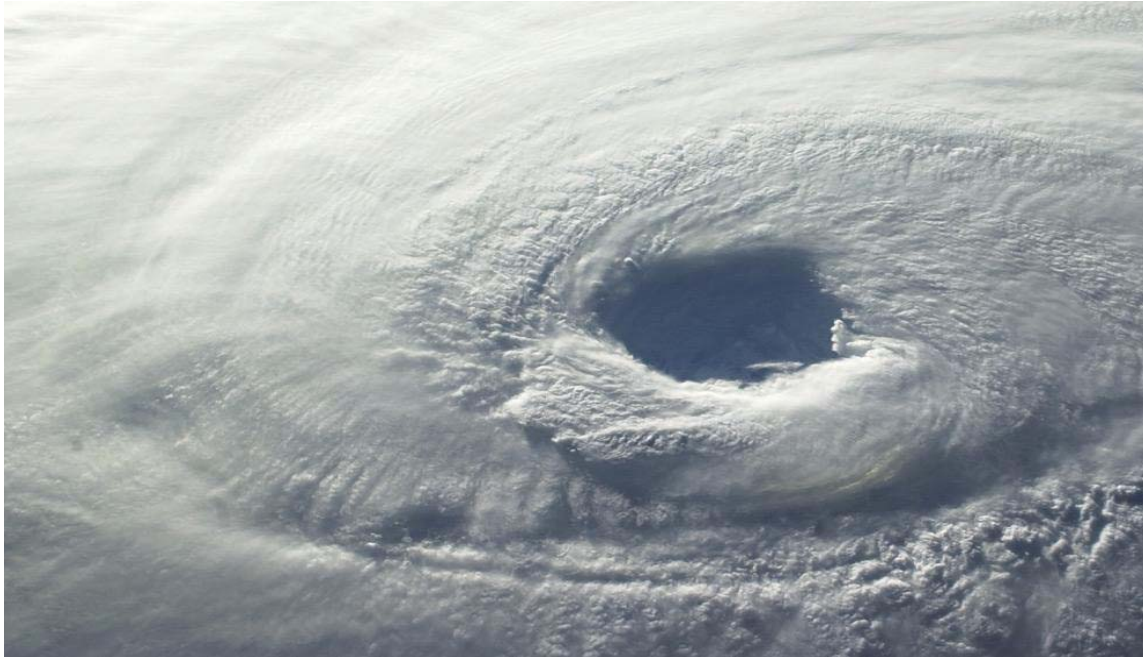
Maximum Potential Loss Study

City of Dunedin

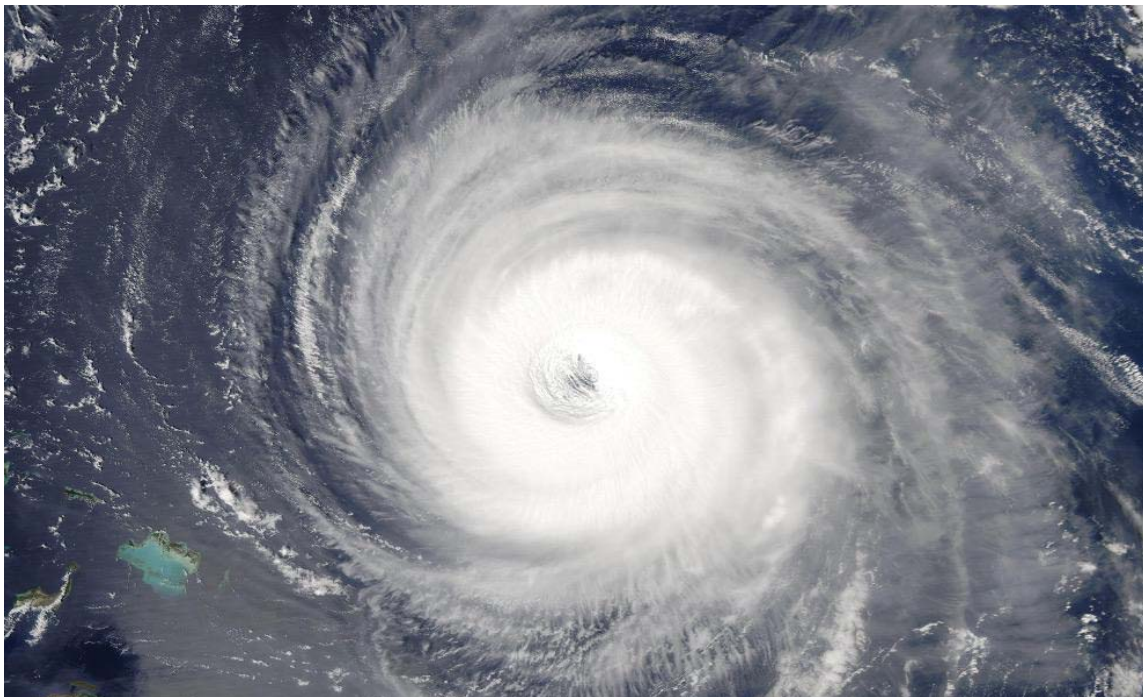
CATASTROPHE RISK SUMMARY

September 17, 2013

Analysis Performed by:
AmWINS Group, Inc.
4725 Piedmont Row Drive, Suite 600
Charlotte, NC 28210



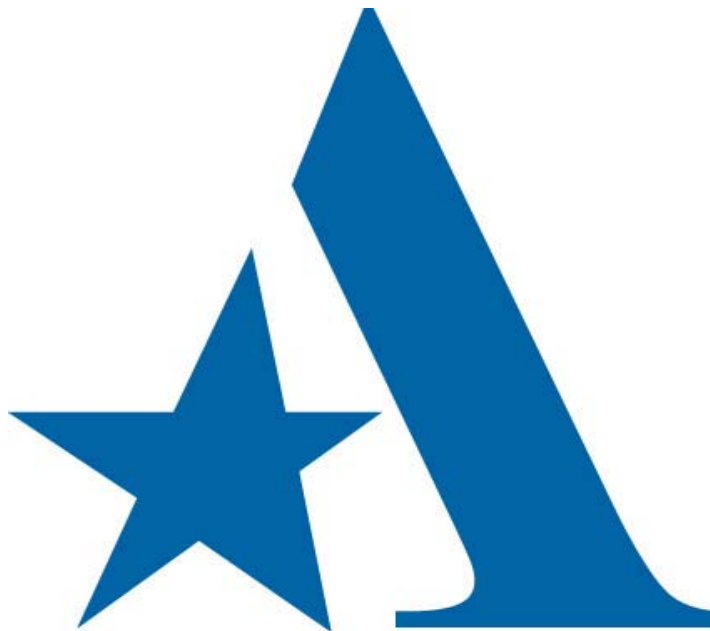
UNITED STATES HURRICANE ANALYSIS



Images Provided by NASA

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Executive Summary

AmWINS Group, Inc. performed a hurricane (named storm) analysis to calculate the potential loss for City of Dunedin based on Risk Management Solutions (RMS) RiskLink Version 13.0 software. The analysis was performed to include the primary peril of Windstorm and the secondary perils of Storm Surge and Loss Amplification using the RMS Stochastic Event Rate Set. The data for this analysis was provided by City of Dunedin and represents the most recent exposure for this account. AmWINS Group, Inc. reviewed and formatted the data for use in the RMS model based on the original data received.

Exposure Summary

The City of Dunedin account has 279 locations with a total insured value (TIV) of \$144,176,793. Building Values account for 77.8% of the TIV while Contents accounts for 22.2% of the TIV and Business Interruption accounts for 0.0% of the TIV.

For further exposure details see the Exposure Analysis section of the report which starts on page 11.

Analysis Summary

The analysis was performed with a deductible structure of 5% per location with a \$500K minimum & \$4.5M maximum and with no limits.

Loss Summary

Based on RMS RiskLink Version 13.0 there is a 0.4% annual chance of one hurricane (named storm) event causing \$11,030,288 or more in loss net of the deductible structure and within the coverage layers being analyzed. This corresponds to a 250 year return period.

The Average Annual Loss (AAL), which corresponds to a pure premium number, for the City of Dunedin account based on RMS RiskLink version 13.0 is \$222,344 net of the deductible structure and within the coverage layers being analyzed. This means that on a long-term average annual basis, the City of Dunedin account is expected to sustain \$222,344 in hurricane (named storm) losses to the insurance carrier.

**Note: loss amounts stated above are for the peril of Windstorm including Storm Surge and Loss Amplification using the RMS Stochastic Event Rate Set

For further loss details see the Detailed Loss Analysis section of the report on page 4.

For a breakdown of the locations that contribute the most to the AAL see the AAL by Location section of the report on page 5.

The Loss Estimates produced will help the City of Dunedin account to:

- Identify areas of exposure concentration
- Identify locations that contribute the most to modeled loss estimates
- Understand hurricane (named storm) loss potential

Detailed Loss Analysis

Exceedance Probability Analysis for Hurricane (Named Storm)

The tables below illustrate the probability of losses exceeding various amounts due to one event in a given year as described by the Occurrence Exceedance Probability (OEP) curve. Losses are shown as Ground Up (no deductible or layering contemplated), Deductible (loss to deductible layer), and Net of Deductible and Layering (takes deductible into account and isolates layer being analyzed). The Average Annual Loss (AAL) is also shown along with the variability of this amount (Standard Deviation) which is representative of the uncertainty in the magnitude of losses from an occurring event.

For a discussion of RMS methodology for modeling PMLs and AALs see page 7.

U.S. Hurricane (Named Storm) Key Return Period Losses - Wind and Storm Surge

Critical Probability	Return Period (years)	Ground Up Loss	Deductible Loss	Loss Net of Deductible and Layering
0.010%	10,000	42,876,395	4,499,876	38,904,179
0.020%	5,000	32,647,984	3,882,340	29,129,654
0.100%	1,000	18,666,360	2,579,964	16,502,449
0.200%	500	14,775,758	2,271,674	12,939,787
0.400%	250	11,349,724	1,968,940	9,730,948
1.000%	100	7,161,153	1,542,127	5,800,065
2.000%	50	4,156,551	1,101,482	3,051,653
4.000%	25	1,593,604	634,300	826,537
10.000%	10	102,633	102,695	0
20.000%	5	109	197	0
Average Annual Loss		271,463	77,441	194,022
Standard Deviation		1,595,437	297,792	1,366,709

U.S. Hurricane (Named Storm) Key Return Period Losses - Wind and Storm Surge including Loss Amplification

Critical Probability	Return Period (years)	Ground Up Loss	Deductible Loss	Loss Net of Deductible and Layering
0.010%	10,000	56,494,577	4,499,262	52,398,408
0.020%	5,000	41,453,174	4,022,211	37,848,494
0.100%	1,000	21,723,154	2,652,515	19,458,263
0.200%	500	16,836,877	2,355,063	14,921,571
0.400%	250	12,717,738	2,031,536	11,030,288
1.000%	100	7,878,045	1,585,083	6,483,489
2.000%	50	4,519,237	1,131,556	3,390,464
4.000%	25	1,704,344	649,235	926,121
10.000%	10	107,303	107,346	0
20.000%	5	113	198	0
Average Annual Loss		301,724	79,369	222,344
Standard Deviation		1,881,113	305,015	1,652,444

**Note: loss amounts stated above use the RMS Stochastic Event Rate Set



City of Dunedin

CATASTROPHE RISK SUMMARY

September 17, 2013

Analysis Performed by:
 AmWINS Group, Inc.
 4725 Piedmont Row Drive, Suite 600
 Charlotte, NC 28210

Average Annual Loss (AAL) by Location

AAL Analysis for Hurricane (Named Storm)

Locations are listed below based on AAL contribution in descending order. A maximum of 25 locations are shown.

Using Loss Net of Deductible and Layering as the financial perspective

Location Number	Location Name	City	State	TIV	TIV %	AAL	AAL %
183	51 MAIN STREET	DUNEDIN	FL	1,337,090	0.93%	15,956	7.18%
77	375 DOUGLAS AVENUE	DUNEDIN	FL	11,730,810	8.14%	8,749	3.93%
213	1143 MICHIGAN BLVD.	DUNEDIN	FL	3,279,880	2.27%	7,805	3.51%
66	223 DOUGLAS AVE	DUNEDIN	FL	11,671,100	8.09%	7,195	3.24%
170	737 LOUDEN AVE	DUNEDIN	FL	4,581,730	3.18%	6,844	3.08%
193	1140 Martin Luther King Ave	DUNEDIN	FL	2,797,230	1.94%	6,561	2.95%
198	1140 Martin Luther King Ave	DUNEDIN	FL	2,905,680	2.02%	6,002	2.70%
208	1140 Martin Luther King Ave.	DUNEDIN	FL	3,064,240	2.13%	5,323	2.39%
201	1140 Martin Luther King Ave.	DUNEDIN	FL	2,880,960	2.00%	4,932	2.22%
71	375 DOUGLAS AVENUE	DUNEDIN	FL	5,077,340	3.52%	4,803	2.16%
199	1140 Martin Luther King Ave	DUNEDIN	FL	2,905,680	2.02%	4,749	2.14%
2	1046 VIRGINIA STREET	DUNEDIN	FL	1,806,070	1.25%	4,735	2.13%
209	1140 Martin Luther King Ave.	DUNEDIN	FL	3,219,060	2.23%	4,434	1.99%
206	1140 Martin Luther King Ave.	DUNEDIN	FL	2,314,130	1.61%	4,263	1.92%
231	1920 Pinehurst Rd	DUNEDIN	FL	6,132,640	4.25%	3,843	1.73%
192	1140 Martin Luther King Ave	DUNEDIN	FL	1,669,620	1.16%	3,722	1.67%
80	1940 ED ECKERT	DUNEDIN	FL	928,080	0.64%	3,688	1.66%
215	750 MILWAUKEE AVE	DUNEDIN	FL	1,728,660	1.20%	3,666	1.65%
45	1401 COUNTY RD 1	DUNEDIN	FL	4,799,080	3.33%	3,649	1.64%
235	1241 San Christopher Dr	DUNEDIN	FL	1,403,700	0.97%	3,579	1.61%
74	375 DOUGLAS AVENUE	DUNEDIN	FL	1,323,460	0.92%	3,475	1.56%
256	1700 SOLON AVENUE	DUNEDIN	FL	4,881,020	3.39%	3,446	1.55%
176	542 MAIN STREET	DUNEDIN	FL	1,251,760	0.87%	3,264	1.47%
196	1140 Martin Luther King Ave	DUNEDIN	FL	1,669,680	1.16%	3,076	1.38%
18	2833 BELCHER ROAD	DUNEDIN	FL	1,152,330	0.80%	3,022	1.36%
TOTAL				86,511,030	60.00%	130,782	58.82%

**Note: loss amounts stated above are for the peril of Windstorm including Storm Surge and Loss Amplification using the RMS Stochastic Event Rate Set



Top 10 Loss Causing Events

Top Events Analysis for Hurricane (Named Storm)

Events are listed below based on loss amount in descending order. The top 10 events are shown.

Using Loss Net of Deductible and Layering as the financial perspective

Event ID	Event Description	Rate	Return Period (yrs)	Loss Amount	Exposed Value	Mean Damage Ratio
2868522	AL0 AFL5 BFL5 CFL2 DFL4 GA1 NC0 SC0 GM4 BS0 CH0 MX0; SAFL5 SBFL3 SCFL1 SDFL1 SGA3 SMD0 SMS0 SNC0 SSC1 SVA0	0.0000771%	1,296,457	119,222,111	144,000,000	82.8%
2872863	AFL5 BFL5 CFL3 DFL4 GA0 LA0 GM2 BS3 CH0 TC2; SAFL4 SBFL3 SCFL1 SDFL1 SGA1 SMS0 SBS4 STC1	0.0004825%	207,253	98,355,401	144,000,000	68.3%
2848990	AL0 AFL5 BFL5 CFL0 DFL1 GA1 GM0 AB0 AN2 BS0 CH3 CY0 PRO TC0; SAFL3 SBFL3 SCFL1 SCY2	0.0003241%	308,565	91,524,683	144,000,000	63.6%
2848504	AFL5 BFL5 CFL4 DFL3 GA1 MD0 NC0 SC1 VA0 AN0 BS5 TC1; SAFL3 SBFL2 SCFL0 SDFL0 SGA1 SSC1 SBS2 STC1	0.0007360%	135,871	82,920,057	144,000,000	57.6%
2875778	AFL5 BFL5 CFL1 DFL3 GA0 LA0 GM4 BS0 CH0 MX0; SAFL5 SBFL3 SCFL1 SDFL0 SGA0 SSC0	0.0000842%	1,187,037	79,165,434	144,000,000	55.0%
2867678	AL0 AFL5 BFL5 CFL3 DFL4 GA0 LA0 MS0 SC0 GM4 BM0 BS1; SAL0 SAFL4 SBFL3 SCFL0 SDFL0 SGA0 SLA3 SMS0 SBS2	0.0000975%	1,025,596	78,974,923	144,000,000	54.8%
2864409	AL0 AFL5 BFL5 CFL1 DFL3 GA3 NC0 SC1 GM0 BS0 CH4 CY0 MX0; SAFL3 SBFL2 SCFL1 SDFL1 SGA4 SNC1 SSC2	0.0007688%	130,073	73,206,490	144,000,000	50.8%
2873201	AFL5 BFL5 CFL1 DFL2 GA1 NC1 SC1 GM0 BS0 CH3 CY0 HN0 MX0; SAL0 SAFL5 SBFL4 SCFL1 SDFL0 SGA1 SMS0 SNC1 SSC1	0.0001115%	896,800	71,429,792	144,000,000	49.6%
2860858	CU0 DE0 AFL5 BFL5 CFL1 DFL5 GA1 MA0 MD0 ME0 NC0 NH0 NJ0 NY0 SC1 VA0 GM1 CA0 BS0 CH3 CY0 BZ0 HN0 MX3; SAFL4 SBFL3 SDFL0 SGA2 SMD0 SNC0	0.0002840%	352,066	69,194,095	144,000,000	48.1%
2854180	AFL5 BFL5 CFL1 DFL3 GA1 NC0 SC0 GM1 BS0 CH1 MX0; SAFL5 SBFL3 SCFL1 SGA2 SSC1	0.0006021%	166,098	68,100,116	144,000,000	47.3%

**Note: loss amounts stated above are for the peril of Windstorm including Storm Surge and Loss Amplification using the RMS Stochastic Event Rate Set



Discussion of RMS Methodology for Modeling PMLs and AALs

RMS determines catastrophic losses using complex software that simulates catastrophic events and determines losses from those events based on building characteristics. The process begins by entering building information into RMS (construction type, year built, occupancy, etc.) and the better information you have, the better (more accurate) the results will be. For missing characteristics, RMS uses default values based on attributes of the industry exposure.

Once information is loaded, RMS will run a series of catastrophic events (both historical and simulated) against those buildings. Each event run has a probability associated with it so as to tell how "likely" that type of event is to occur in a given year. Losses are determined on a per building, per event basis based on how the attributes of each event (wind speed, quake magnitude, etc.) would affect that type of building (based on the building characteristics entered). Engineering information has been gathered based on actual claim data and inspections to see how different types of buildings (age, construction, etc.) will react to either wind, storm surge, or an earthquake.

Losses from each building-event combination are used to come up with a distribution of losses based on probability of occurrence. Statistical methods determine this distribution which is called the EP (Exceedance Probability) Curve and it is used to derive Probable Maximum Loss (PML) numbers. This curve shows probability of exceedance on the y-axis and amount of loss on the x-axis so points on the curve are defined as the loss amount (from x-axis) that will be exceeded a certain percentage of the time (from y-axis) in a given year. Certain points from this curve are focused on, like a 1% probability of exceedance in a given year (the 1-in-100 year event, or 100-year PML) which means that losses will be greater than or equal to that loss amount 1% of the time in a given year. Different points can be chosen, but it must be understood that no one event in RMS is what you would call the 1-in-100 year (or 1-in-X year) event. All events are combined to generate a curve that tells what losses would be from a 1-in 100 year (or 1-in-X year) event.

Average Annual Loss (AAL) is also generated and this tells the amount of loss to be expected on an annual basis. This acts as a pure premium number even though catastrophes are not something that occur "on average" in insurance. AALs are calculated on a per building basis as the losses from each event are multiplied by the probability of such event occurring in a given year. These are then added up across all events. Once these are calculated for each building, all building AALs are added up to get the overall account AAL. No curve generation is done here so these numbers don't depend on the statistical methods employed in the generation of the EP Curve.

In short, RMS uses simulated and historical catastrophic events (hurricanes, earthquakes, etc.) to determine the exposure and vulnerability of a book of business to catastrophic losses. Engineering and claims data are used to determine vulnerability of buildings, and seismology and meteorology are used to determine the probability of earthquakes, hurricanes, or other events along with quake magnitudes, storm size, and event location. Simulated losses for buildings are generated and combined to give the overall loss picture for the account.

Hurricane Intensity Definitions (Saffir-Simpson Scale)

CATEGORY:	WIND SPEED:	STORM EFFECTS:
1	74-95 mph	Storm surge generally 4-5 ft above normal. No real damage to building structures. Damage primarily to unanchored mobile homes, shrubbery and trees. Also, some coastal road flooding and minor pier damage.
2	96-110 mph	Storm surge generally 6-8 feet above normal. Some roofing material, door and window damage to buildings. Considerable damage to vegetation, mobile homes and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of hurricane center. Small craft in unprotected anchorages break moorings.
3	111-130 mph	Storm surge generally 9-12 ft above normal. Some structural damage to small residences and utility buildings with a minor amount of curtainwall failures. Damage to shrubbery and trees with foliage blown off trees and large trees blown down. Mobile homes and poorly constructed signs are destroyed. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris. Terrain continuously lower than 5 ft above mean sea level may be flooded inland 8 miles (13 km) or more. Evacuation of low-lying residences with several blocks of the shoreline may be required.
4	131-155 mph	Storm surge generally 13-18 ft above normal. More extensive curtainwall failures with some complete roof structure failures on small residences. Shrubs, trees, and all signs are blown down. Complete destruction of mobile homes. Extensive damage to doors and windows. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the center of the hurricane. Major damage to lower floors of structures near the shore. Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 6 miles (10 km).
5	>155 mph	Storm surge generally greater than 18 ft above normal. Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Severe and extensive window and door damage. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Major damage to lower floors of all structures located less than 15 ft above sea level and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within 5-10 miles (8-16 km) of the shoreline may be required.

Catastrophe Modeling Terms

TERM:	DEFINITION:
Aggregate Exceedance Probability (AEP)	The probability that the total cost of one or more occurrences will combine in a year to exceed a certain threshold.
Average Annual Loss (AAL)	The expected annual loss on a long-term basis. Mathematically, it is the expected value of the aggregate loss distribution.
Coefficient Variation (CV)	The spread of loss around the mean, reflecting the secondary uncertainty in the size of loss.
Loss Amplification	"Post loss inflation" of building materials/labor, typically applied only to building damage, and not to contents or business interruption components.
Exceedance Probability (EP)	The probability of exceeding specified loss thresholds. In risk analysis, this probability relationship is commonly represented as a curve which defines the probability of various levels.
Exposure Value	The total reported values at risk, potentially subject to a peril or event against which it is insured.
Geocoding	The process of associating an address with an estimate of latitude and longitude coordinates.
Gross Loss	The insurer's loss after deductibles, attachment point(s), and limits are applied, but before reinsurance.
Ground Up Loss	The total amount of loss sustained before deductibles, underlying coverages and reinsurance are applied.
Mean Damage Ratio	The ratio of the expected loss to the replacement value of exposed properties.
Occurrence Exceedance Probability (OEP)	The probability that a single occurrence will exceed a certain threshold.
Return Period	The expected length of time between recurrences of two events with similar characteristics. The return period can also refer to specific level of loss.
Secondary Peril (Subperil)	Hazards that are an additional source of loss to the primary peril. Examples include "storm surge" as a result of a hurricane, or "fire" as a direct result of an earthquake.
Storm Surge	The effect of flood caused by storm.



Limitations

AmWINS Group, Inc recommends that the results in this report are not relied upon in isolation when making decisions that may affect the solvency of the company. AmWINS Group, Inc. makes no warranty about the accuracy of the modeled results and has made no attempt to independently verify them. Results of this analysis are for the sole use of AmWINS Group, Inc and its clients and should not be presented to insurance carriers.

This report, and the analyses, models and predictions contained herein ('Information'), are based on data provided by City of Dunedin to AmWINS Group, Inc. and compiled using proprietary computer risk assessment technology of Risk Management Solutions, Inc. ('RMS'). The technology and data used in providing this Information is based on the scientific data, mathematical and empirical models, and encoded experience of scientists and specialists (including without limitation: earthquake engineers, wind engineers, structural engineers, geologists, seismologists, meteorologists, geotechnical specialists and mathematicians). As with any model of physical systems, particularly those with low frequencies of occurrence and potentially high severity outcomes, the actual losses from catastrophic events may differ from the results of simulation analyses. Furthermore, the accuracy of predictions depends largely on the accuracy and quality of the data provided to and used by AmWINS Group, Inc.

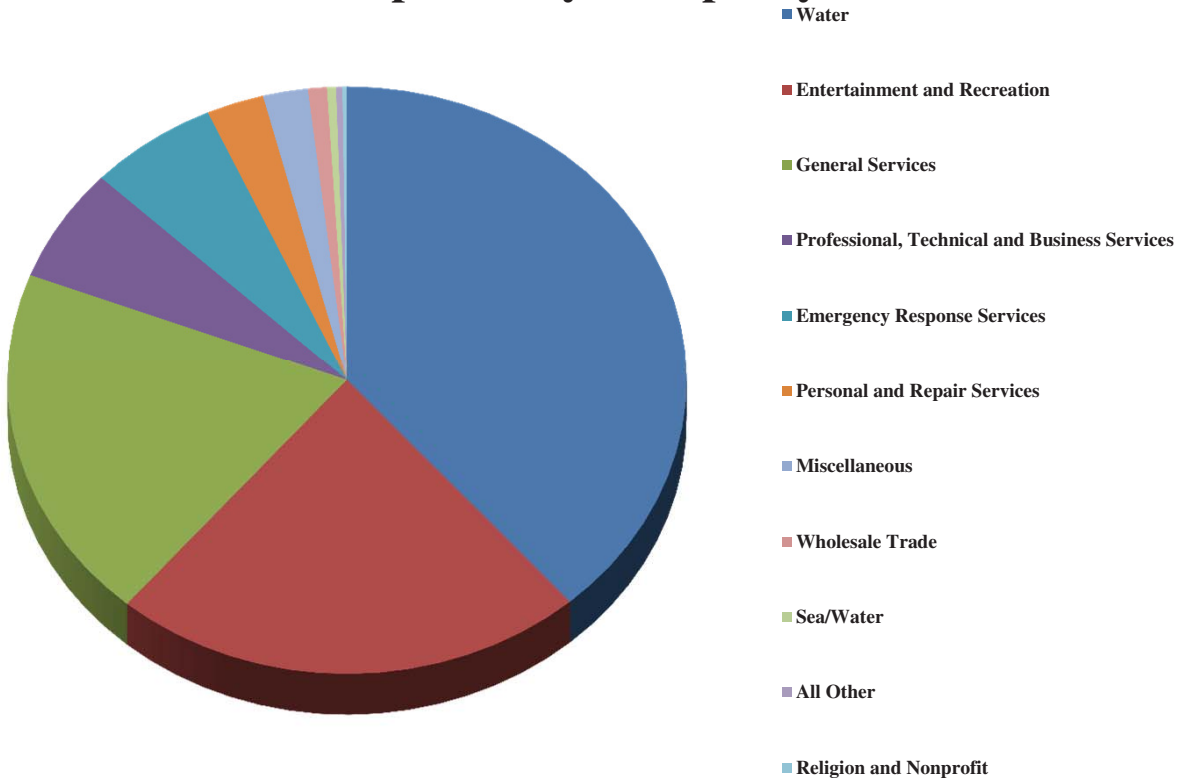
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Exposure Analysis



Exposure by Occupancy

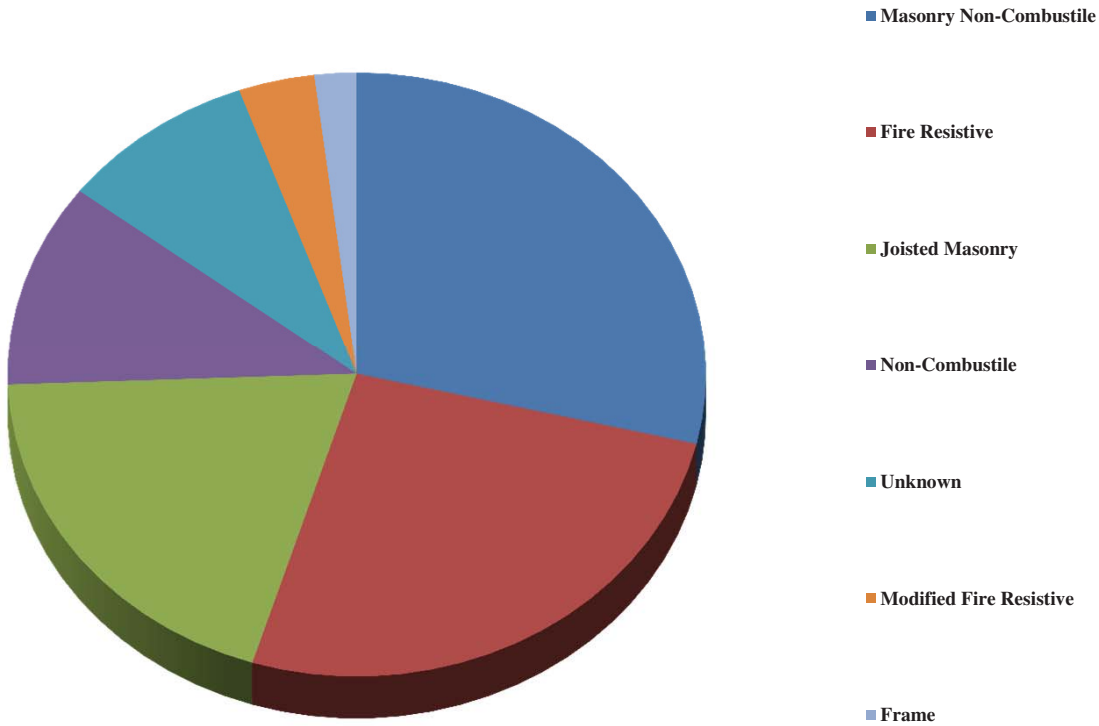


**Note: Chart shows exposure based on TIV

Occupancy	TIV	Percentage	Locations
Water	55,660,864	38.6%	121
Entertainment and Recreation	32,594,921	22.6%	77
General Services	28,302,151	19.6%	28
Professional, Technical and Business Services	9,037,240	6.3%	8
Emergency Response Services	8,881,710	6.2%	5
Personal and Repair Services	3,953,350	2.7%	5
Miscellaneous	3,087,090	2.1%	3
Wholesale Trade	1,297,529	0.9%	21
Sea/Water	622,301	0.4%	7
All Other	431,637	0.3%	3
Religion and Nonprofit	308,000	0.2%	1
Grand Total	144,176,793	100.0%	279



Exposure by Construction

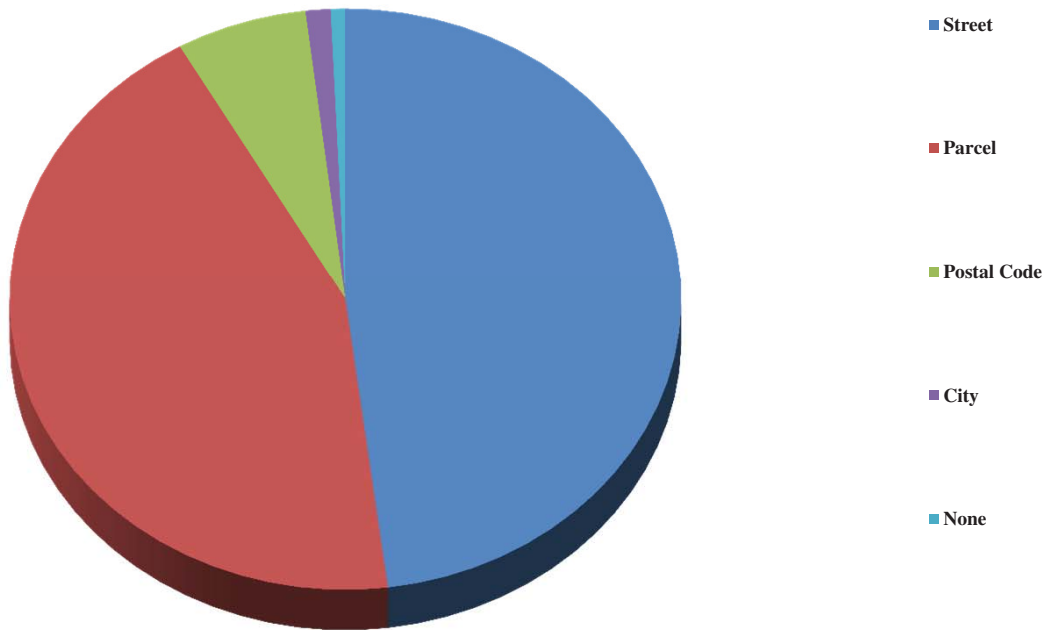


**Note: Chart shows exposure based on TIV

Construction	TIV	Percentage	Locations
Masonry Non-Combustile	41,424,189	28.7%	14
Fire Resistive	37,627,398	26.1%	63
Joisted Masonry	28,252,976	19.6%	82
Non-Combustile	15,813,600	11.0%	30
Unknown	13,170,212	9.1%	33
Modified Fire Resistive	5,078,880	3.5%	2
Frame	2,809,538	1.9%	55
Grand Total	144,176,793	100.0%	279



Exposure by Geocoding

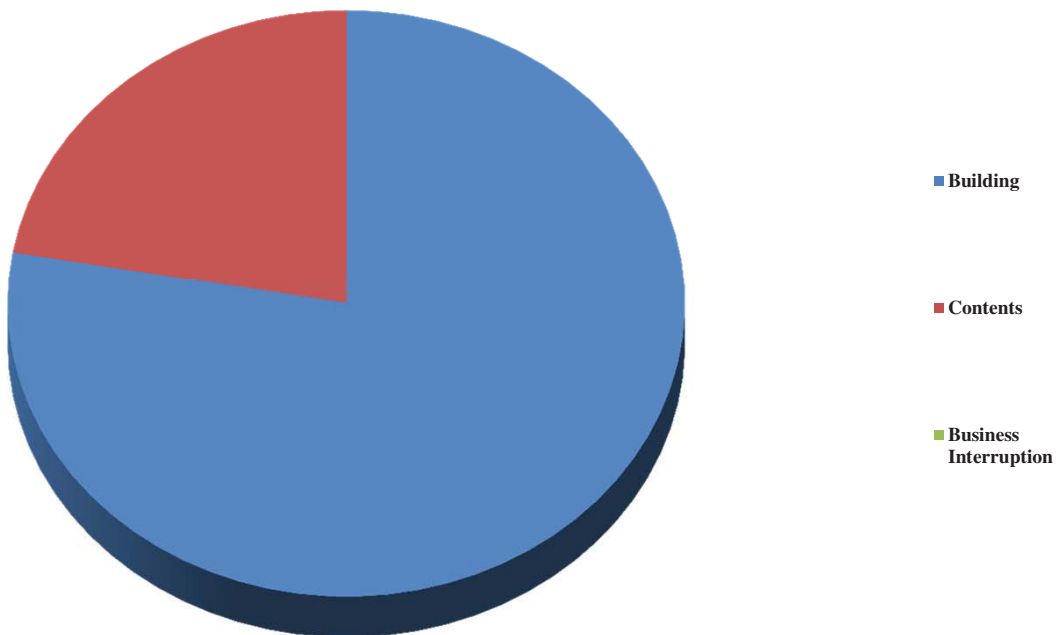


**Note: Chart shows exposure based on TIV

Geocoding	TIV	Percentage	Locations
Street	69,163,428	48.0%	139
Parcel	63,179,249	43.8%	52
Postal Code	9,092,515	6.3%	66
City	1,730,972	1.2%	16
None	1,010,629	0.7%	6
Grand Total	144,176,793	100.0%	279



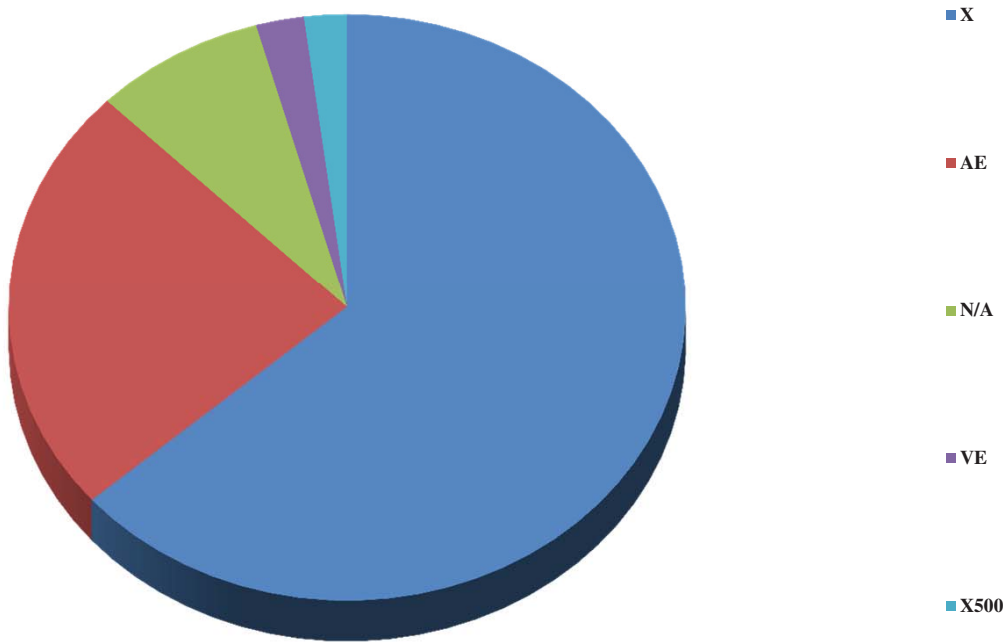
Exposure by Coverage



**Note: Chart shows exposure based on TIV

Coverage	TIV	Percentage
Building	112,157,218	77.8%
Contents	32,019,575	22.2%
Business Interruption	-	0.0%
Grand Total	144,176,793	100.0%

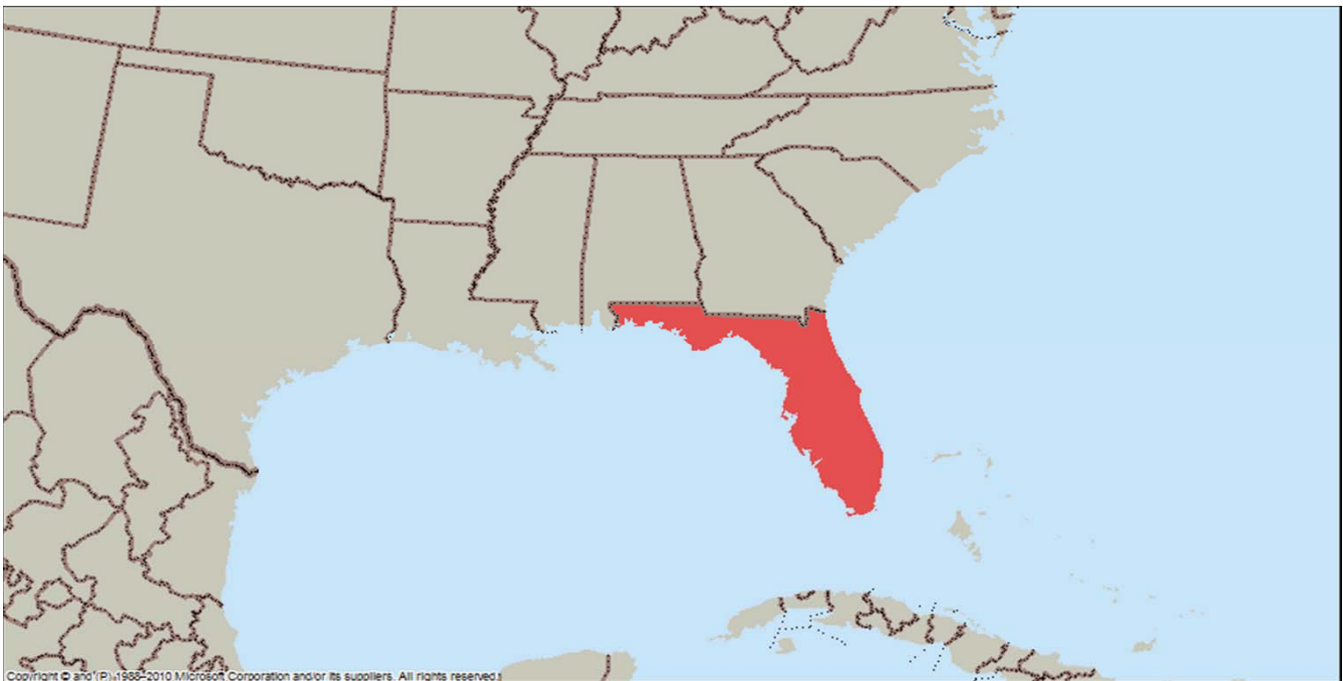
Exposure by Flood Zone



**Note: Chart shows exposure based on TIV

Flood Zone	TIV	Percentage	Locations
X	91,677,601	63.6%	116
AE	34,399,100	23.9%	49
N/A	11,834,116	8.2%	88
VE	3,314,647	2.3%	15
X500	2,951,329	2.0%	11
Grand Total	144,176,793	100.0%	279

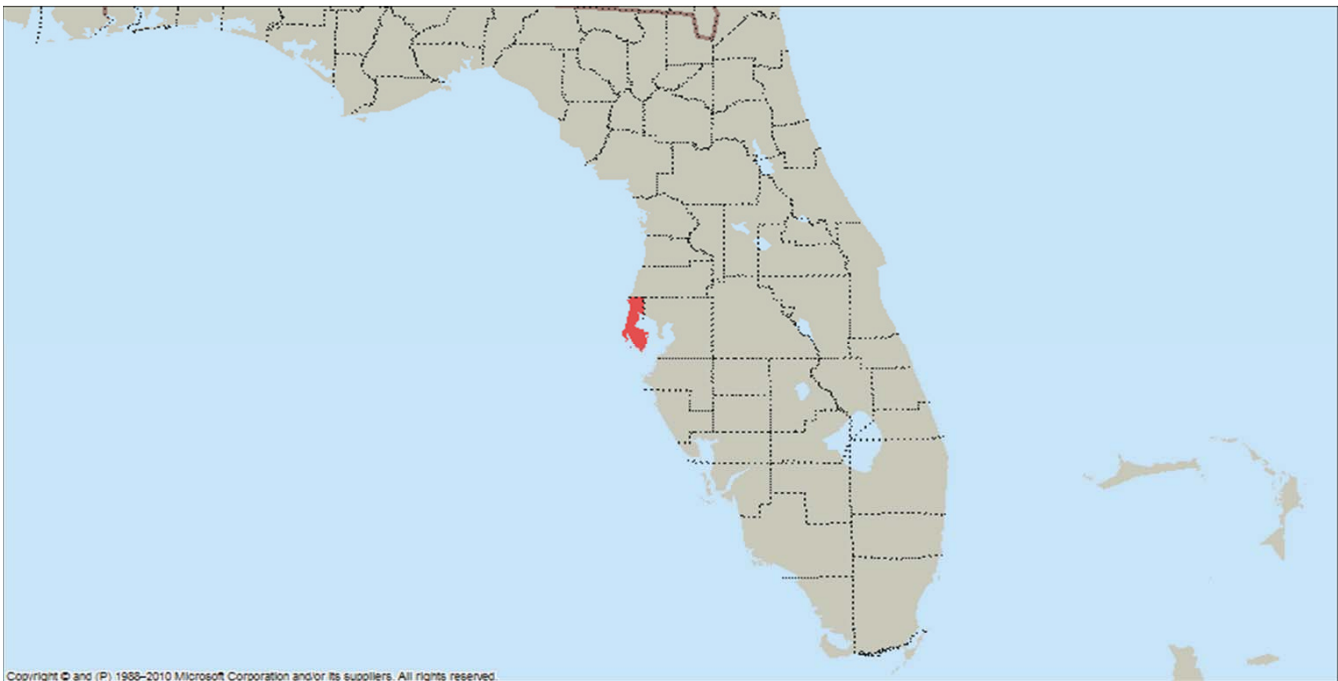
Exposure by State



**Note: Darker reds indicate higher concentration of exposure (TIV)

State	TIV	Percentage	Locations
FL	144,176,793	100.0%	279
Grand Total	144,176,793	100.0%	279

Exposure by County



**Note: Map is focused on states/region with highest concentration of exposure (TIV)

**Note: Darker reds indicate higher concentration of exposure (TIV)

County	TIV	Percentage	Locations
PINELLAS COUNTY	143,166,164	99.3%	273
	0	1,010,629	0.7%
Grand Total	144,176,793	100.0%	279

Hurricane Hazard

City of Dunedin Locations in Blue



**Note: Colored areas of map show hurricane loss hazard as derived from actual RMS version 13.0 results. Dark colors exhibit higher loss potential than light colors when exposures with consistent values and characteristics are modeled.

Exhibit 5

Property & Casualty Resource Library

Property & Casualty
Resource Library

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Whether you are looking for safety training tools or searching for an answer to a pressing compliance question, Gehring 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 Gehring 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*

The image shows three sample regulatory tables. The first table, 'Riding in Cargo Areas Laws by State', lists states and whether they have laws regarding riding in cargo areas. The second table, 'Cellphone Use/Texting While Driving—Laws by State', lists states and whether they have laws regarding cellphone use while driving. The third table, 'Work Zone Traffic Laws by State', lists states and whether they have laws regarding work zone traffic. Each table includes columns for State, Whether Affected, Whether Must Be Present, and When Must Be Present.

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*



Workers' Compensation Statutes

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

- 2014/15 West Virginia Workers' Compensation Statutes
- 2014/15 Colorado Workers' Compensation Statutes
- 2014 Michigan Workers' Compensation Statutes

STATE WORKERS' COMPENSATION OVERVIEW - COLORADO		
ISSUE	REGULATION	COMMENTARY
Notice to Employer	Within 141 days	After the employer receives notice of an injury, the employer must advise the injured employee of the obligation to provide the required notice. Employees must display a notice with the requirements employees must follow to report any injury.
Claim Filing Requirements	Within 180 days	The report must be made if death occurs because of a work-related injury or if three or more employees are harmed because of an accident.
Employers Report of Accident	Within 10 days	Retrospectively paid if disability exceeds ten weeks.
Subnotification Waiting Period	Three (3) days	
State Average Weekly Wage (SAWW)	\$962.07	Determined every year by July 1.
Temp. Total Disability (TTD) Min.	\$873.42 per week	TTD maximum is equal to 91 percent of the SAWW. An employee's actual benefits are 80 percent of 91 percent of 1% of his or her average weekly wage (AWW). To receive the maximum TTD, an employee must earn at least \$1,313.17 per week.
Temp. Total Disability (TTD) Max.	None	
Death Benefits	Max. \$873.42 per week Min. \$208.86 per week	Upon retirement, a widow or widower will be paid a full-year lump sum without discount, less any lump sums previously paid, if there are no dependent children at least 18 years of age; children compensated until age 21 if full-time students; three lifetime benefits.
Funeral Expenses	\$7,000 maximum	Funeral expenses must be paid within 30 days after the employer's death.
Permanent Partial Disability	\$ 275.33 per week	This benefit is payable to an injured worker for the number of weeks corresponding to the total of benefits on the schedule of injuries. This amount is modified each year and increases in proportion to the table.
Coverage of Minors	Yes	Compensation is required for permanent disability or death benefits to a minor's dependents must be paid at the maximum rate of compensation.
Coverage of Occupational Disease	All diseases	Diseases, conditions or substances included - permanent table if exposure lasts 60 days or more. Disease must be traced to the employment as a permanent cause.
Occupational Hearing Loss	Yes	

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

Frequently Cited OSHA Standards

Find your industry in our library of top-cited standards, covering over 60 specific industries.

- 2014 Most Frequently Cited OSHA Standards—Health Care and Social Assistance (NAICS 62)
- 2014 Most Frequently Cited OSHA Standard—Construction (NAICS 23)
- 2014 Most Frequently Cited OSHA Standards—Accommodation and Food Services (NAICS 72)

2013 OSHA's Most Frequently Cited Standards	2013 OSHA's Most Frequently Cited Standards	2013 OSHA's Most Frequently Cited Standards
<p>Construction</p> <p>The Occupational Safety and Health Administration (OSHA) has issued the top 10 most frequently cited standards overall, but also within particular industries. The top 10 most frequently cited standards are listed in the table below. The standards are listed in the table below. The standards are listed in the table below.</p>	<p>Accommodation and Food Services</p> <p>The Occupational Safety and Health Administration (OSHA) has issued the top 10 most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA reveal the top standards cited in the fiscal year 2013 for the accommodation and food services industry. The top 10 most frequently cited standards are listed in the table below. The standards are listed in the table below.</p>	<p>Health Care and Social Assistance (NAICS 62)</p> <p>The Occupational Safety and Health Administration (OSHA) has issued the top 10 most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA reveal the top standards cited in the fiscal year 2013 for the health care and social assistance industry. The top 10 most frequently cited standards are listed in the table below. The standards are listed in the table below.</p>
<p>DESCRIPTION OF VIOLATION</p> <p>1. General Personal Protective Equipment Requirements - Ensuring that employees use and maintain their personal protective equipment (PPE) properly.</p> <p>2. Eye and Face Protection - Ensuring that employees use eye and face protection when working with hazardous materials.</p> <p>3. Head Protection - Ensuring that employees use hard hats when working in areas where there is a potential for falling objects.</p> <p>4. Foot Protection - Ensuring that employees use safety shoes or boots when working in areas where there is a potential for falling objects or sharp objects.</p> <p>5. Hand Protection - Ensuring that employees use gloves when working with hazardous materials.</p> <p>6. Respiratory Protection - Ensuring that employees use respirators when working in areas where there is a potential for harmful dusts, fumes, mists, vapors, or gases.</p> <p>7. Skid-Resistant Footwear - Ensuring that employees use skid-resistant footwear when working on slippery surfaces.</p> <p>8. General Requirements for Working/Working Safely - Ensuring that employees follow safe work practices.</p> <p>9. Guarding Floor and Wall Openings and Holes - Ensuring that floor and wall openings and holes are properly guarded.</p>	<p>DESCRIPTION OF VIOLATION</p> <p>1. Hazard Communication - Properly identifying and labeling hazardous materials.</p> <p>2. Wiring Methods, Components and Equipment - Ensuring that electrical wiring, equipment and components are installed and maintained in accordance with the National Electrical Code (NEC).</p> <p>3. General Electrical Requirements - Ensuring that electrical equipment is properly installed and maintained.</p> <p>4. Wiring Methods, Components and Equipment for Generators - Ensuring that electrical generators are properly installed and maintained.</p> <p>5. Lockout/Tagout - Ensuring that employees follow the lockout/tagout procedure when working on or near energized electrical equipment.</p> <p>6. Medical Services and First Aid - Ensuring that first aid kits and medical services are readily available.</p> <p>7. General Personal Protective Equipment Requirements - Ensuring that employees use and maintain their personal protective equipment (PPE) properly.</p> <p>8. Maintenance, Safeguards and Operational Features for Forklifts - Ensuring that forklifts are properly maintained and operated.</p> <p>9. Eye and Face Protection - Ensuring that employees use eye and face protection when working with hazardous materials.</p> <p>10. Forklifts - Ensuring that forklifts are properly operated and maintained.</p>	<p>DESCRIPTION OF VIOLATION</p> <p>1. Respiratory Protection - Restriction against occupational exposure to blood or other potentially infectious materials.</p> <p>2. Hazard Communication - Properly identifying information on chemical hazards through a comprehensive program, including labeling, SDS and training.</p> <p>3. General Electrical Requirements - Ensuring that electrical equipment is properly installed and maintained.</p> <p>4. Wiring Methods, Components and Equipment for Generators - Using proper wiring techniques and equipment to ensure safe electrical continuity.</p> <p>5. Lockout/Tagout - Following lockout/tagout requirements for controlling energy from the uncontrolled start-up of machines or equipment.</p> <p>6. Medical Services and First Aid - Ensuring the ready availability of medical personnel and first aid supplies on-site.</p> <p>7. General Personal Protective Equipment Requirements - Selecting the correct PPE, providing instruction, monitoring its use and maintaining the PPE for use.</p> <p>8. Maintenance, Safeguards and Operational Features for Forklifts - Ensuring that forklifts must be kept free of explosive or highly flammable fumes or other conditions.</p> <p>9. Eye and Face Protection - General requirements for eye and face protection in the workplace.</p> <p>10. Forklifts - Using the OSHA 200, 300-A and 301 forms, or equivalent forms, reports for reportable injuries and illnesses.</p>

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

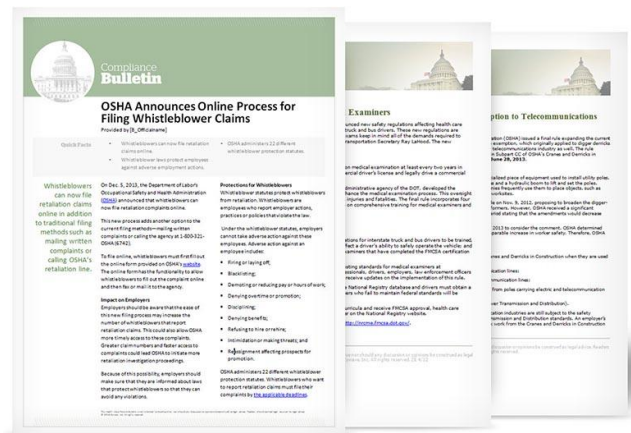
This newsletter series highlights hot topics in OSHA compliance and recounts recent citations.



Regulatory Updates and Compliance Bulletins

Gehring 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.

- *Compliance Bulletin: OSHA Announces Online Process for Filing Whistleblower Claims*
- *Regulatory Update: OSHA—Severe Violator Enforcement Program (SVEP)*
- *Regulatory Update: Cranes and Derricks*
- *Regulatory Update: DOT Announce Rule Banning Hand-Held Cell Phones for Interstate Truck and Bus Drivers*
- *Compliance Bulletin: FMCSA Proposes Rule to Require Use of Electronic Logging Devices*



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

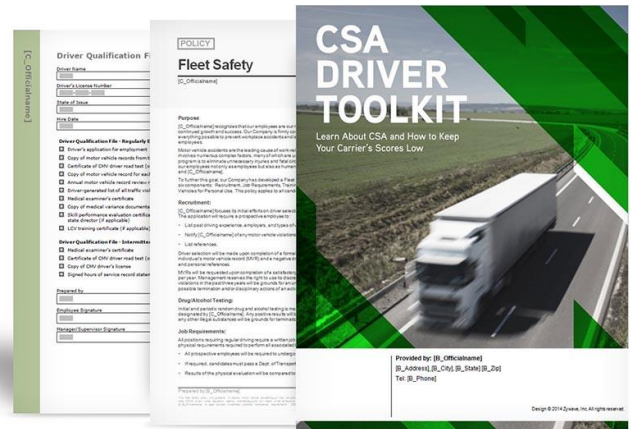
Cut administrative time even as regulations demand increased recordkeeping; our forms help clients ensure compliance.

- *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.

- *CSA Driver Toolkit*
- *Fleet Safety Policy*
- *Commercial Motor Vehicle Driver Retention and Safety*



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 a 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*



Risk Insights

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

- *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*

Claims Cost Containment

Minimize costs in the event of a claim.

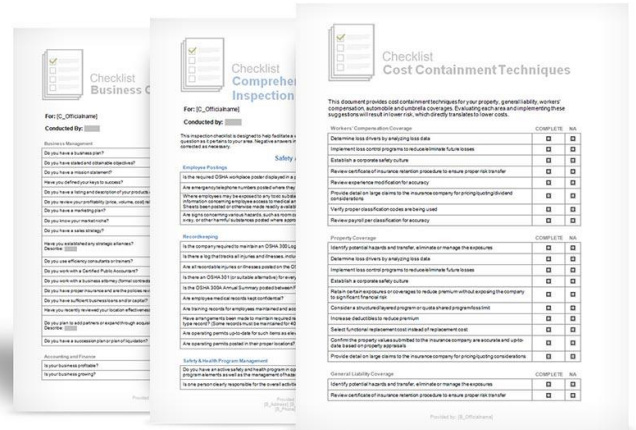
- *Cost Containment Techniques Checklist*
- *What to Do In the Event of a Claim*
- *Return to Work Policy*



Checklists

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

- *Business Operations Checklist*
- *Comprehensive Safety & Health Inspection Checklist*
- *Emergency Hurricane Preparation Checklist*



Workers' Compensation Resources

Stay current with the ever-changing workers' compensation landscape with dozens of helpful resources.

- *Work Comp Insights: Workers' Compensation Insurance: An Overview*
- *Work Comp Insights: Paying Small Work Comp Claims Out of Pocket*
- *Dissecting Your Experience Rating Worksheet*



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*



Employee Communications

Safety Awareness Campaigns

We've got a wealth of employee health and safety support materials to help support your safety program. Our newsletter campaigns suggest topics for safety initiatives and toolbox talks.

- *Safety First Newsletter*
- *Safety Spotlight Newsletter*
- *Safety Focused Newsletter*



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*
- *Preventing Common Trips and Slips in Your Nursing Home Facility*

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 and Slips*
- *Manufacturing Playing it Safe: The Danger of Dust*



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.

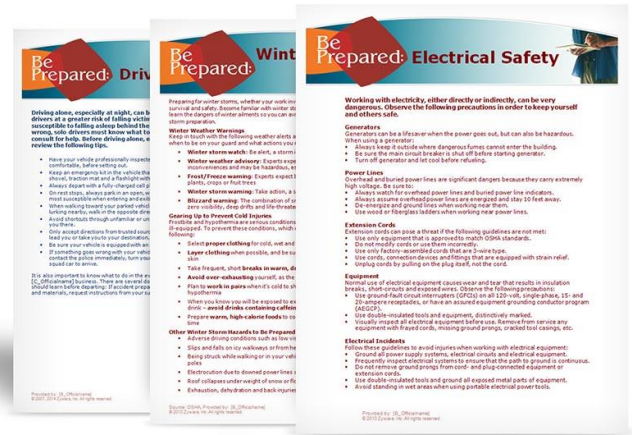
- *Trucking Safety Matters: Reefer Safety Tips*
- *Safety Matters: Acetone Use and Care*
- *Restaurant Safety Matters: Dealing with Severe Allergic Reactions*
- *Construction Safety Matters: Fall Protection Safety*



Bulletins

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

- *Be Prepared: Electrical Safety*
- *Be Prepared: Fire Emergency*
- *Be Prepared: Driving Alone*



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.

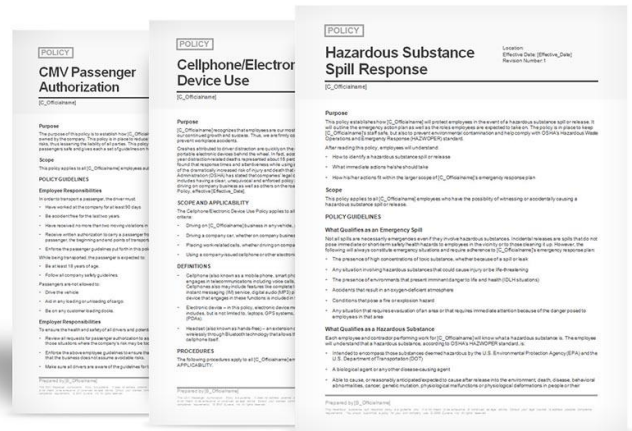
- *Construction Employee Safety Manual*
- *Health Care Employee Safety Manual*
- *Restaurant Employee Safety Manual*



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/Electronic Device Use Policy*
- *CMV Passenger Authorization 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.

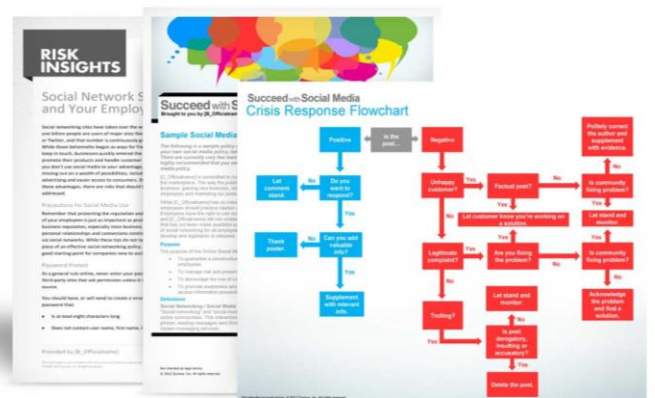
- *Cyber Risks & Liabilities Newsletter*
- *Cyber Liability: New Exposures Presentation*
- *Cyber Liability: Cyber Security for Your Small Business*
- *Coverage Insights - Cyber Liability Insurance*
- *Cyber Security Planning Guide*



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.

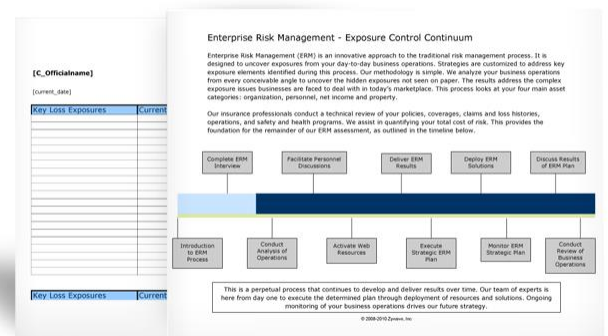
- *Sample Social Media Policy*
- *Risk Insights: Social Network Security for Your Business and Employees*
- *Social Media Crisis Response Flowchart*



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*



Notes:



Exhibit 6

**Gehring Group P&C Renewal Evaluation
Report**

CITY OF _____
 20__/20__ PROPERTY & CASUALTY INSURANCE EVALUATION



	Current				Renewal			
	Current Public Entity Insurance Carrier				Current Public Entity Insurance Carrier			
	2014-2015				2015-2016			
Coverage Type	Carrier	Deductible	Liability Limits	Premium	Carrier	Deductible	Liability Limits	Premium
Property	Current	\$1,000 AOP; 5% Named Storm	TIV: \$28,599,629	\$ 191,236	Current	\$1,000 AOP; 5% Named Storm	TIV: \$29,556,365	\$ 153,633
Excess Flood	Current	\$1,000 per bldg. / \$500,000 A or V	\$ 10,000,000	Included in Property	Current	\$1,000 per bldg. / \$500,000 A or V	\$ 10,000,000	Included in Property
Earth Movement	Current		Excluded	Included in Property	Current		Excluded	Included in Property
Inland Marine								
Inland Marine	Current	\$ 1,000	\$ 1,301,279	Included in Property	Current	\$ 1,000	\$ 1,135,892	Included in Property
Equipment Breakdown	Current	\$1,000 / \$10,000-KVA & up	\$ 28,599,629	\$ 1,371	Current	\$1,000 / \$10,000-KVA & up	\$ 28,599,629	\$ 1,495
Crime Coverage	Current			Included in Property	Current			Included in Property
Employee Theft		\$ 1,000	\$ 500,000			\$ 1,000	\$ 500,000	
Theft of Money & Securities: In/Out		\$ 1,000	\$ 500,000			\$ 1,000	\$ 500,000	
Faithful Performance of Duty		\$ 1,000	Included			\$ 1,000	Included	
Business Interruption	Current	\$ -	\$ 1,000,000	Included in Property	Current	\$ -	\$ 1,000,000	Included in Property
Total Property				\$ 192,607				\$ 155,128
General Liability	Current	\$ -	\$ 2,000,000	\$ 193,903	Current	\$ -	\$ 2,000,000	\$ 174,513
Network Security & Privacy Liability			Excluded	Included in GL			Excluded	Included in GL
Law Enforcement Liability		\$ -	\$ 2,000,000	Included in GL				Included in GL
Public Official Liability & Employment Practices Liability	Current		\$2,000,000 / \$6,000,000	Included in GL	Current		\$2,000,000 / \$6,000,000	Included in GL
Inverse Condemnation/Bert Harris		\$ -	\$ 300,000	Included in GL		\$ -	\$ 300,000	Included in GL
Auto Liability	Current	\$ -	\$ 2,000,000	Included in GL	Current	\$ -	\$ 2,000,000	Included in GL
Personal Injury Protection			\$ 10,000				\$ 10,000	
Hired Non-Owned Liability			Included				Included	
Excess Liability	Current	\$ 2,000,000	\$ 3,000,000	Included in GL	Current	\$ 2,000,000	\$ 3,000,000	Included in GL
Auto Physical Damage	Current			Included in Property	Current			Included in Property
Comprehensive Coverage		\$ 1,000	Included in Property			\$ 1,000	Included in Property	
Collision Coverage		\$ 1,000	Included in Property			\$ 1,000	Included in Property	
Total Liability & Auto				\$ 193,903				\$ 174,513
Workers' Compensation	Current	\$ -		\$ 295,310	Current	\$ -		\$ 291,695
Mod / Payroll			1.29 / \$ 10,377,746				1.29 / \$10,683,891	
Compulsory / Employer Liability			Statutory / \$ 1,000,000				Statutory / \$1,000,000	
Total Workers Comp				\$ 295,310				\$ 291,695
Total Annual Premium:				\$ 681,820				\$ 621,336
Service Fee:				\$ 39,766				\$ 24,585
Total Net Premium:				\$ 721,586				\$ 645,921
\$ Increase/Decrease				N/A				\$ (75,665)
% Increase/Decrease				N/A				-10.5%

Inland Marine coverage: Valuation basis - Replacement Cost

AOP Property covered under a Member Association limit of \$500,000,000 per occ.

Named Storm covered under a Member Association limit of \$75,000,000 per occ.

Flood covered under a Member Association limit of \$50,000,000 per occ.

Equipment Breakdown covered under Trust policy with Member Association Limit of \$50,000,000 agg.

POL/EPLI subject to a combined agg. of \$6,000,000; written on a claims-made form

CITY OF _____
 20__/20__ PROPERTY & CASUALTY INSURANCE EVALUATION



Current					Alternate #1				
Current Public Entity Insurance Carrier					Florida Municipal Insurance Trust				
2014-2015					2015-2016				
Coverage Type	Carrier	Deductible	Liability Limits	Premium	Carrier	Deductible	Liability Limits	Premium	
Property	Current	\$1,000 AOP; 5% Named Storm	TIV: \$28,599,629	\$ 191,236	FMIT	\$1,000 AOP; 5% Named Storm	TIV: \$28,638,700	\$ 142,882	
Excess Flood	Current	\$1,000 per bldg. / \$500,000 A or V	\$ 10,000,000	Included in Property	FMIT	\$100,000 per occ. / \$500,000 A or V	\$ 4,500,000	Included in Property	
Earth Movement	Current		Excluded	Included in Property	FMIT		Excluded	Included in Property	
Inland Marine					FMIT			Included in Property	
Inland Marine	Current	\$ 1,000	\$ 1,301,279	Included in Property		*Various	\$ 1,551,899		
Equipment Breakdown	Current	\$1,000 / \$10,000-KVA & up	\$ 28,599,629	\$ 1,371	FMIT	\$ 1,000	\$ 28,638,700	Included in Property	
Crime Coverage	Current			Included in Property	FMIT			Included in Property	
Employee Theft		\$ 1,000	\$ 500,000			\$ 1,000	\$ 500,000		
Theft of Money & Securities: In/Out		\$ 1,000	\$ 500,000			\$ 1,000	\$ 500,000		
Faithful Performance of Duty		\$ 1,000	Included			\$ 1,000	Included		
Business Interruption	Current	\$ -	\$ 1,000,000	Included in Property	FMIT		\$ 1,500,000	Included in Property	
Total Property				\$ 192,607				\$ 142,882	
General Liability	Current	\$ -	\$ 2,000,000	\$ 193,903	FMIT	\$ -	\$ 2,000,000	\$ 47,139	
Network Security & Privacy Liability			Excluded	Included in GL			\$ 250,000		
Law Enforcement Liability		\$ -	\$ 2,000,000	Included in GL		\$ -	\$ 2,000,000	\$ 50,547	
Public Official Liability & Employment Practices Liability	Current		\$2,000,000 / \$6,000,000	Included in GL	FMIT		\$2,000,000 / Unlimited	\$ 56,685	
Inverse Condemnation/Bert Harris		\$ -	\$ 300,000	Included in GL		\$ 5,000	\$ 300,000		
Auto Liability	Current	\$ -	\$ 2,000,000	Included in GL	FMIT	\$ -	\$ 2,000,000	\$ 26,701	
Personal Injury Protection			\$ 10,000				\$ 10,000		
Hired Non-Owned Liability			Included				Included		
Excess Liability	Current	\$ 2,000,000	\$ 3,000,000	Included in GL	FMIT	N/A	N/A	Declined to Quote	
Auto Physical Damage	Current			Included in Property	FMIT			\$ 10,074	
Comprehensive Coverage		\$ 1,000	Included in Property			\$ -	Per Schedule		
Collision Coverage		\$ 1,000	Included in Property			\$ 100	Per Schedule		
Total Liability & Auto				\$ 193,903				\$ 191,146	
Workers' Compensation	Current	\$ -		\$ 295,310	FMIT			\$ 291,695	
Mod / Payroll			1.29 / \$ 10,377,746				1.29 / \$10,683,891		
Compulsory / Employer Liability			Statutory / \$ 1,000,000				Statutory / \$ 1,000,000		
Total Workers Comp				\$ 295,310				\$ 291,695	
Total Annual Premium:				\$ 681,820				\$ 625,723	
Service Fee:				\$ 39,766				\$ 31,286	
Total Net Premium:				\$ 721,586				\$ 657,009	
\$ Increase/Decrease				N/A				\$ (64,576)	
% Increase/Decrease				N/A				-8.9%	

Wind deductible is 5% of the TIV per bldg., per occ., Piers, wharves and docks excluded.
 * Inland Marine Deductibles are: \$500 for items up to \$50,000; \$1,000 for items \$50,001 - \$100,000; \$2,000 or 2% (whichever is greater) for items greater than \$100,000; \$1,000,000 Blanket coverage for items valued at \$15,000 or below.
 Excess Flood Deductible - \$500,000 Zones A & V; \$100,000 All other flood zones
 POL/EPLI is written on an Occurrence basis.
 \$100,000 No-Fault Sewer Back-Up

CITY OF _____
 20__/20__ PROPERTY & CASUALTY INSURANCE EVALUATION



Current					Alternate #2			
Current Public Entity Insurance Carrier					Preferred Governmental Insurance Trust			
2014-2015					2015-2016			
Coverage Type	Carrier	Deductible	Liability Limits	Premium	Carrier	Deductible	Liability Limits	Premium
Property	Current	\$1,000 AOP; 5% Named Storm	TIV: \$28,599,629	\$ 191,236	PGIT	\$1,000 AOP; 5% Named Storm	TIV: \$23,613,000	\$ 86,294
Excess Flood	Current	\$1,000 per bldg. / \$500,000 A or V	\$ 10,000,000	Included in Property	PGIT	\$1,000 per occ. / \$500,000 A or V	\$ 10,000,000	Included in Property
Earth Movement	Current		Excluded	Included in Property	PGIT	\$ 1,000	\$ 5,000,000	Included in Property
Inland Marine					PGIT			\$ 2,600
Inland Marine	Current	\$ 1,000	\$ 1,301,279	Included in Property		\$ 1,000	\$ 1,844,922	
Equipment Breakdown	Current	\$1,000 / \$10,000-KVA & up	\$ 28,599,629	\$ 1,371	PGIT	\$ 5,000	TIV: \$23,613,000	Included in Property
Crime Coverage	Current			Included in Property	PGIT			\$ 2,045
Employee Theft		\$ 1,000	\$ 500,000			\$ 1,000	\$ 500,000	
Theft of Money & Securities: In/Out		\$ 1,000	\$ 500,000			\$ 1,000	\$ 500,000	
Faithful Performance of Duty		\$ 1,000	Included			\$ 1,000	Included	
Business Interruption	Current	\$ -	\$ 1,000,000	Included in Property	PGIT		\$ 1,000,000	Included in Property
Total Property				\$ 192,607				\$ 90,939
General Liability	Current	\$ -	\$ 2,000,000	\$ 193,903	PGIT	\$ -	\$ 2,000,000	\$ 79,645
Network Security & Privacy Liability			Excluded	Included in GL			\$ 1,000,000	
Law Enforcement Liability		\$ -	\$ 2,000,000	Included in GL		\$ -	\$ 2,000,000	\$ 34,121
Public Official Liability & Employment Practices Liability	Current		\$2,000,000 / \$6,000,000	Included in GL	PGIT	\$ -	\$ 6,000,000	\$ 54,533
Inverse Condemnation/Bert Harris		\$ -	\$ 300,000	Included in GL		\$ -	\$ 100,000	
Auto Liability	Current	\$ -	\$ 2,000,000	Included in GL	PGIT	\$ -	\$ 2,000,000	\$ 14,330
Personal Injury Protection			\$ 10,000				\$ 10,000	
Hired Non-Owned Liability			Included				Included	
Excess Liability	Current	\$ 2,000,000	\$ 3,000,000	Included in GL				Declined to Quote
Auto Physical Damage	Current			Included in Property	PGIT			\$ 8,444
Comprehensive Coverage		\$ 1,000	Included in Property			\$ -	Per Schedule	
Collision Coverage		\$ 1,000	Included in Property			\$ -	Per Schedule	
Total Liability & Auto				\$ 193,903				\$ 191,072
Workers' Compensation	Current	\$ -		\$ 295,310	PGIT			\$ 246,051
Mod / Payroll			1.29 / \$ 10,377,746				1.22 / 10,683,891	
Compulsory / Employer Liability			Statutory / \$ 1,000,000				Statutory / \$ 1,000,000	
Total Workers Comp				\$ 295,310				\$ 246,051
Total Annual Premium:				\$ 681,820				\$ 528,062
Service Fee:				\$ 39,766				\$ 45,425
Total Net Premium:				\$ 721,586				\$ 573,487
\$ Increase/Decrease				N/A				\$ (148,099)
% Increase/Decrease				N/A				-20.5%

Property coverage: valuation basis - Replacement Cost; Coverage Form - All Perils
 Property and Boiler & Machinery are provided as blanket limits
 Complimentary appraisals provided for all buildings valued above \$100,000
 POL/EPLI written on a claims-made form
 \$5,000 Annual Safety Grant
 \$200,000 No-Fault Sewer Back-Up
 Separate deductible for Windstorm of 5% subject to a \$20,000 minimum
 Entire Insurance Program is being offered with a 2-year rate guarantee

Exhibit 7

Gehring Group Employee Disaster Recovery Assistance



What Responsibility Should Public Entities Have to Support Employees in Disaster Situations?



Your organization and geographical area have been affected by a disaster.

The people who you count on the most are facing extraordinary challenges.

Resuming operations is critical to your ongoing success.

Your most valuable asset is threatened!

(Next Slide)

Home Registration™ saves Time and Money for both Employee & Employer!

- Program support's Employee's recovery needs while keeping them at work.
- Industry Consultants, Insurance Adjusters and Specialty Contractors are brought to them – rather than having to take time off from work & go at it alone.
- Employer's can take confidence in knowing that personnel will be focused on Company's needs.
- Employees are your greatest asset...program is a cost-effective resource to support recovery!
- Program Application provides critical data for Public Assistance planning & response.



Home Registration: Recovery Assist



J.SMITH Entergy - Jackson



1234 Main Street, Memphis, TN 63303

State Farm Insurance Policy# 37891787-00

Coverage: RCV Deductible: \$1000.00

Policy Period: Jan 26, 2007 to Jan 26, 2008

SPECIFICATIONS

Style: 2-Story Brick SQ. FT: 2400 Year: 1985

Roof: 3-Tab Shingles

Siding: Heartland

Special: Hardwood Floors throughout main level.. China collection in DR.

Insurance Policy

(Download File Attachment)

OTHER INFORMATION

Pets: German Shepherd



Program helps ease domestic concerns, allowing Employees to focus on Company's critical needs!

- Voluntary Program for Employee
- Web-Based Registration & Application
- Policy & Property Photo Documentation Upload
- Pre-Negotiated Recovery Services &/or Residential Grouping (Bid Solicitation & Procurement)
- Damage Assessment Assistance
- Insurance Claim Review @ pre designated location (within 48hrs of incident)

"The news must go on. It was a great asset for our employees to be part of the Property Registration Program. Rather than missing work and having to go at it alone, they had a valuable resource."

Denise Ivey
Editor in Chief,
Gannett Publishing

Home Registration: *Area Wide Losses*



Within 48hrs of an incident affecting your Geographical Area and Employees, **Recovery Assist** is activated:

- Onsite and/or Portable Reception Center is staffed for reporting and processing multiple losses.
- Temporary Power, Climate Controlled Housing & Communications provided in order to support program and enrolled employees.
- 24-hr Recovery Orientation conducted for affected Employees during the first 3-days or as otherwise directed by Employer.
- Additional resources &/or public assistance* will be made available.
 - *Temporary Housing Options*
 - *Meal Programs*
 - *Emergency Fueling*
 - *Onsite ATM*

*public assistance services offered under different terms & conditions.



Home Registration: *Individual Loss*



Within 2hrs of a reported singular incident affecting your personal property, **Recovery Assist** is activated:

- Independent Claim Specialist assigned to your loss to provide free consultation and claim filing direction.
- Emergency Stabilization Services offered by our National Vendor Network at discounted group membership rate to be billed directly to your Insurance Provider.
- National Restoration Vendor Program to provide damage assessment & repair estimates.
- Temporary Housing solutions to be billed directly to your Insurance Provider.
- Independent Claim Representation & Insurance Dispute Resolution provided at discounted membership terms and conditions.





THE POWER OF MANY!

Navigating through the initial Insurance Protocol can be overwhelming...

Recovery Assist helps by leveraging your Group's participation.

- Respective Insurance Carriers contacted & claim filing process initiated immediately.
- Initial Claim Filing Assistance by onsite Independent Insurance Specialists
- Representation of majority Insurance Carrier stakeholders onsite in most cases to meet with affected policyholders within 72hrs of reported claim.

PROTECTING FMIT MEMBER EMPLOYEES FROM FRAUD & UNJUST PRICING!



ServiceMASTER
RESTORATION
SERVICES *Clean*



SERVPRO®
Fire & Water - Cleanup & Restoration™

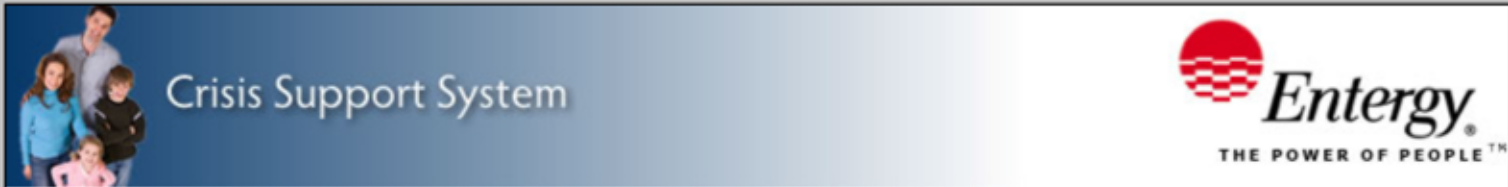


WIND FIRE
WATER
DKI
MEMBER COMPANY

Our local & national Restoration Contractor Network guarantees replicable services recognized by the Insurance Industry.

- Specialty Contractors on-hand to schedule & provide damage assessment and repair estimates.
- Estimates & Scope of Work to be submitted to Insurance Adjuster for review and claim authorization.
- Bid Packets to be assembled to further leverage Group Program Pricing Discount.
- Follow-up and Contractor Procurement support.

Home Registration: Web-based Application (Client Example)



STEP #1: Employee logs onto secure application and provides personal information.

Personal Information	
First Name:	<input type="text" value="Mike"/>
Last Name:	<input type="text" value="Smith"/>
Email:	<input type="text" value="Mike.Smith@entergy.com"/>
Address:	<input type="text" value="64 Prince William Dr"/>
City:	<input type="text" value="Saint Charles"/>
State:	<input type="text" value="MO"/>
Zip:	<input type="text" value="63304"/>
Phone:	<input type="text" value="636.477.0080"/>
Cell Phone:	<input type="text" value="314.580.6050"/>

[Next >](#)

Change Password Information	
Change Password :	<input type="text"/>
Confirm Password :	<input type="text"/>
Change it..	



Home Registration: Web-based Application



Property Information

What is the age of your home?	1-5 years
How old is your roof?	Less than 1 year
Home Square Footage:	4000 square feet
Exterior Type:	Brick
Number of Stories:	2
Hurricane Shutters:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Hardwood Floors:	<input checked="" type="radio"/> Yes <input type="radio"/> No
Within 2 miles of body of water:	<input type="radio"/> Yes <input checked="" type="radio"/> No How far? 1 mile
Backup Power / Generator	<input checked="" type="radio"/> Yes <input type="radio"/> No
Basement / Storm Shelter	<input checked="" type="radio"/> Yes <input type="radio"/> No
Do you have a family emergency plan?	<input checked="" type="radio"/> Yes <input type="radio"/> No
How many days will your supply of food, water and medication last if you are unable to purchase more?	less than 1 week
Would you evacuate your property pending an area warning or order:	Yes
Select your evacuation destination if you were to evacuate your area:	Other
Please enter the number of pets in your household:	Dogs: 0 Cats: 0 Other: 0
	In the event of an evacuation, do you have carriers for your pets? <input type="radio"/> Yes <input checked="" type="radio"/> No

STEP #2: Employee answers property info and scenario based questions for Incident Modeling Application

Incident Modeling Application allows program administrator to model potential exposure and produce reports/statistics relevant to employee awareness, preparedness and ability to withstand an incident.

- Questions are addressable based on Company needs and intended usage.
- Data provides Company with important info to review as part of Business Continuity & Recovery Plans.
- Information can be a valuable statistic to help support Public Assistance & Insurance Programs.

Home Registration: Web-based Application



**STEP #3: Employee
completes Insurance
Information on property**

Insurance Information	
Insurance Provider:	All State <input type="button" value="v"/>
Policy Number:	MO456JK145TUP1009
Renewal Date:	3/1/2008
City:	Saint Charles
State:	MO <input type="button" value="v"/>
Insurance Agent Name:	Dave Nicholson
Agent Phone Number:	636.476.0030
<input type="button" value=" < Back"/> <input type="button" value=" Next >"/>	
Page 3 of 4	

Insurance Information is not required but critical to establishing Data to secure and leverage Insurance Participation in program.

- Common Insurance Carriers are identified and contacted with regard to program and participation.
- Insurance Agents are notified of program and encouraged to participate.
- Enrollment may access Group Property Premium Discounts through participating Insurance Brokers.

Home Registration: Web-based Application



Upload Property Photo (upto 5 images)	
Photo Type :	Exterior Front
Select your image :	<input type="text"/> <input type="button" value="Browse..."/>
<input type="button" value=" < Back"/> <input type="button" value=" Upload One more"/> <input type="button" value=" Finish"/>	

STEP #4: Employee uploads up to Five exterior photos of property.

Property photo documentation is optional but will prove beneficial to Employee in regard to overall loss documentation and recovery.

- Photos help to document and substantiate property and conditions prior to loss.
- Photos identify structure and building components for initial damage assessment and response services.

Property Photos



MARIS

Exterior Front

[Delete](#)



MARIS

Home Registration: Web-based Application



Reporting Function Example:



Administrative Search: Scenario Based

Example of Incident Modeling Application & Selected Report

- within 1-2 miles of a body of water?
- backup power capabilities?
- have an emergency plan?
- would evacuate? ←
- Select All as their insurance provider.
- without proper evacuation locations?
- From this division only Select All

Report selected identifies registered employees who would evacuate in the event of approaching storm.

[Show Result](#) [View Map](#)

First name	Last Name	Address	City	State	Zip	Email	View Details
Tony	Smith	150 West Capitol	Jackson	MS	39201	tscott@entergy.com	View
Joe	Sample	100 West Capitol	Jackson	MS	39201	joe@sample.com	View
Mike	Matheny	64 Prince William Dr	Saint Charles	MO	63304	mmatheny@entergy.com	View

Home Registration: Web-based Application



Reporting Function Example:



Administrative Search: Scenario Based

Example of Incident Modeling Application & Selected Report

- within 1-2 miles of a body of water?
- backup power capabilities?
- have an emergency plan?
- would evacuate?
- Select All as their insurance provider.
- without proper evacuation locations?
- From this division only Select All

Geo-Targeting option allows multiple mapping functions to pinpoint employee property location or employee evacuation site.

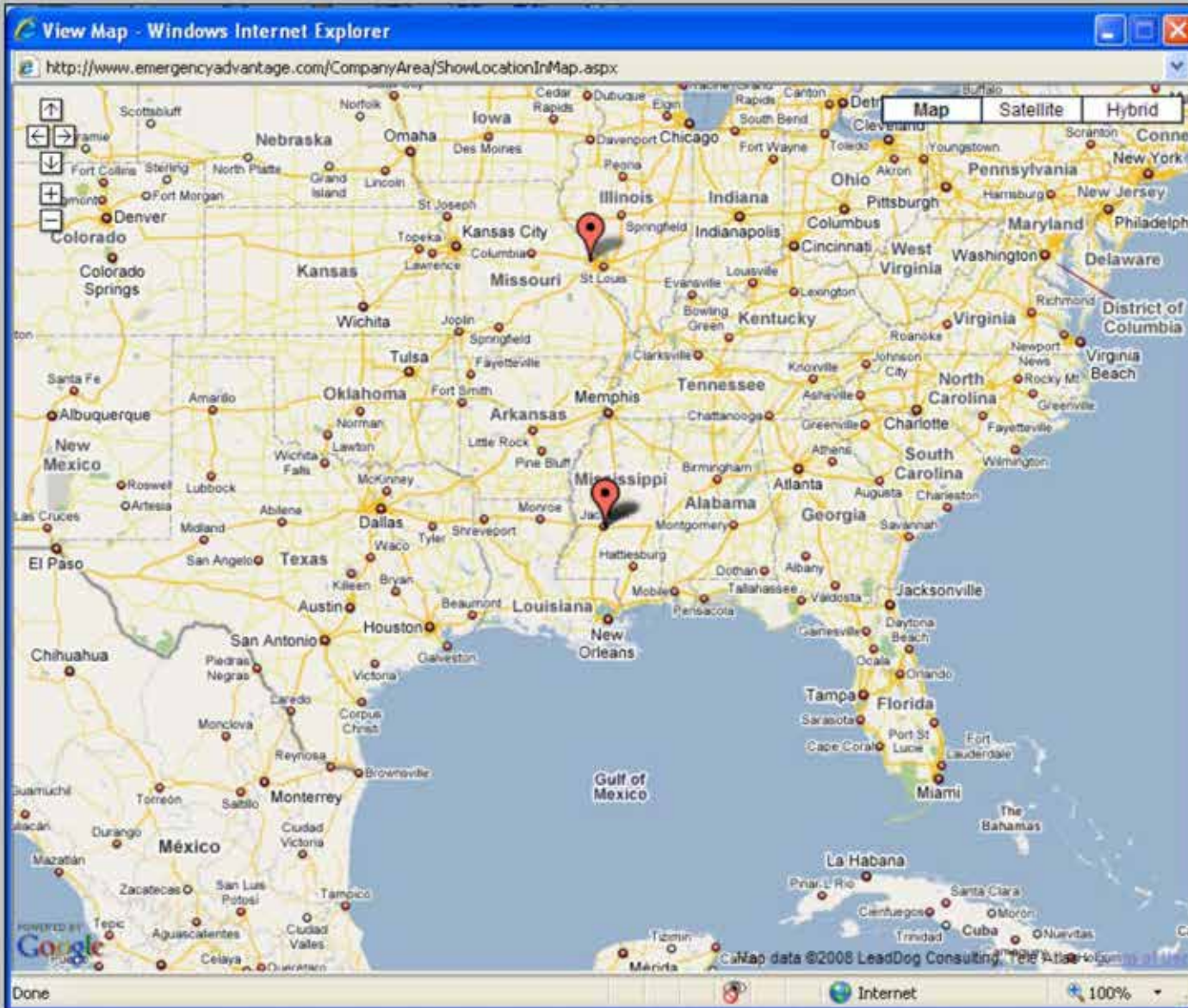
[Show Result](#) [View Map](#)

First name	Last Name	Address	City	State	Zip	Email	View Details
Tony	Smith	150 West Capitol	Jackson	MS	39201	tscott@entergy.com	View
Joe	Sample	100 West Capitol	Jackson	MS	39201	joe@sample.com	View
Mike	Matheny	64 Prince William Dr	Saint Charles	MO	63304	mmatheny@entergy.com	View

Home Registration: Web-based Application



GeoTargeting/Mapping Example:



Registered employees' properties are identified on map.

Mapping Function allows for prompt identification and grouping of employees' property for planning and response programs.

Home Registration: Web-based Application



GeoTargeting/Mapping Example:

The image shows a screenshot of a web browser window displaying a map application. The browser's address bar shows the URL: <http://www.emergencyadvantage.com/CompanyArea/ShowLocationInMap.aspx>. The main map area shows a wide view of the United States with state boundaries and major cities labeled. A red pin is placed on the state of Missouri. An inset window on the right side of the browser shows a zoomed-in view of a city street grid, likely St. Louis, Missouri. The streets are highlighted in yellow, and two red pins are placed on the grid. The inset map includes a Google logo and the text "Map data ©2008 LeadDog Consulting, Tele Atlas". The browser window also shows standard navigation controls and a status bar at the bottom with the text "Done", "Internet", and "100%".



Home Registration™ saves Time and Money for both Employee & Employer!



*When time matters.
When resources are needed.
When people count!*



Voluntary Enrollment

* Per employee depending upon volume enrolled

Annual Membership

- Program Enrollment & Onsite Orientation
- Online membership to **EmergencyAdvantage**
- 24hr Customer Service Claim Center Hotline
- National Vendor Network recognized by the Insurance Industry
- Online *Mr. Fix-It* Resource & Blog Group
- Annual Onsite Membership Meeting