NEARLY HALF of U.S. companies that are victim to a natural disaster never reopen their doors, and 30% are out of business within the following two years, according to the Contingency Planning Research Strategic Corporation.

In light of these statistics, business owners should be asking themselves whether they have an adequate recovery plan for disasters. There are three crucial areas that all disaster recovery plans should cover:

1. Physical resources
   Equipment, electronics, office furniture, and the building itself, are things that usually can’t be quickly or easily replaced if they’re damaged during a disaster.
   The following are questions that an adequate disaster recovery plan should answer:
   • Are there at least three days’ worth of emergency supplies on hand to carry the business immediately following the disaster?
   • What steps can you, should you, and will you take to protect physical assets?
   • How would physical assets hold up against various disasters – flood, hurricane, tornado, fire, earthquake?
   • Who will assess the damage to physical assets following a disaster?
   • Has a list been made to prioritize the replacement of key physical assets, and what suppliers or companies should be contacted for the replacement?
   • Is there access to an off-site backup system if data and electronics are damaged, and how often should you back up data?
   • How will important documents and records be kept secure and protected?
   • Is an alternative facility an option to resume operations if the primary location is unusable?

2. Human resources
   Employee safety and the resulting personnel issues that follow a disaster should be a top priority. The following are questions that an adequate disaster recovery plan should answer:
   • Have all staff been adequately instructed on the disaster recovery plan?
   • How will staff find safe shelter?
   • How will contact be maintained with staff during and after the disaster?
   • Are current contact numbers for all staff, vendors, suppliers and clients available at an off-site location, and how will this list be maintained and updated to stay current?
   • Have you assigned staff to assume key roles should other employees not be able to resume their roles?
   • Have you formed a crisis management team?

3. Operational continuity
   This component is about getting the business back up and running after the disaster. The following are questions that an adequate disaster recovery plan should answer:
   • Does insurance, in particular business interruption insurance, provide adequate coverage?
   • What amount of cash will be available for emergency contingency expenses?
   • If the facility isn’t usable, then where should an alternative command center

See ‘Teams’ on page 2
A NEW study has found that temperature extremes – both hot and cold – play a significant role in occupational injuries. The study, published in the June 2018 issue of the journal Environmental Health Perspectives, looked at nearly 16 million occupational injuries that occurred countrywide in Spain during the period 1994 to 2013.

### Temperature and accidents

The study found:

- The risk of injury increased in both cold and hot temperatures.
- The higher risk was not attributable solely to extreme temperatures; most of the injuries attributable to temperature occurred in moderate heat or cold.
- Between 2% and 3% of all injuries were attributed to temperatures.
- Moderate heat accounted for the highest fraction of injuries.
- Spain lost 670,000 person-days of work each year due to non-optimal temperatures (42 days for every 1,000 workers.)
- Injuries due to temperatures cost Spain €370 million ($427 million) each year.
- Women had higher risks of injury with cold temperatures, while men had higher risks with heat.
- Younger workers had a higher risk with heat, while older workers had a higher risk with cold.
- Superficial injuries and bone fractures accounted for 91% of the injuries. The risk of them was significantly higher during both extreme heat and cold.
- The highest risk of injury associated with extreme cold was observed among non-manual workers.

### What's going on?

The authors speculated that heat and cold have an effect on workers’ concentration and judgment. They found that the effect of temperature on occupational injuries was also not limited to the day of exposure; there was often a delayed impact, resulting in injuries within a few days of the exposure.

The authors believed cumulative dehydration and fatigue may be responsible for the delayed impact.

### Precautions employers can take

To better protect employees against temperature extremes:

- Restrict working during the hottest and coldest hours.
- Provide rest breaks.
- Ensure that workers are properly hydrated.
- Require the use of appropriate clothing.

As weather becomes more unpredictable, workers may be subject to more temperature extremes. This study concludes that injuries will increase as a result.

Taking steps to protect workers from the effects of more extreme weather will increase employee loyalty, improve morale, and limit the costs from injuries and lost time. Protecting workers from the heat and cold is both humane and a sensible business practice.

They also theorized that younger workers may be more vulnerable to heat because they tend to do more physically demanding work in hot weather. With regard to injury rates from cold among non-manual workers, the authors suspected that these workers may be outdoors at worksites and wearing less protective clothing than manual workers wear.

### Assign Specialized Teams for Key Post-Disaster Tasks

- They can manage recovery tasks like getting the business up and running quickly.
- They can handle logistics, transportation, and emergency and survival gear.
- They can make public announcements and field inquiries.
- They can advise vendors and clients of the business’s status.
- They can deal with software and hardware issues.

Remember, disasters can strike with little, if any, warning. Business owners can keep themselves off the wrong side of the statistics by being prepared and being able to get themselves up and running as soon as possible.
Insurance Trends

Commercial Auto Rates Continue Climbing

By now, you’ve likely noticed that your commercial automotive insurance rates have been increasing since last year, and for now there seems to be no slowing the momentum.

The increase is probably noticeable since the period between 2011 and 2016 saw rates drop thanks to a number of factors, including fewer accidents, fewer cars on the road and more competition among insurance companies vying for your business.

In this article we look at what’s behind the increase in rates.

More drivers
More people are driving since the recession that started in 2008. When millions of Americans lost their jobs and money was tight, fewer people were driving. During this same period global oil prices dropped to their lowest level in more than two decades.

Distracted driving
According to the AAA Foundation for Traffic Safety, about 87% of drivers admit to engaging in at least one risky behavior while behind the wheel, including using their phones and not wearing seatbelts.

Claims costs increase
Besides more accidents, the costs of claims are also on the rise. There are three main reasons claims costs are increasing:

- Rising cost of medical care for people injured in accidents
- Rising cost of auto repairs
- Rising cost of auto parts

Uninsured motorists
The number of uninsured drivers continues to increase and take its toll on the rest who play by the rules.

Thirteen percent of drivers drive uninsured and claim payments for them have risen by 75% over the past 10 years, resulting in a $14 premium increase for every insured individual, according to the Insurance Research Council.

Inexperienced or undesirable drivers
As the economy has grown, companies are having a hard time finding experienced, good drivers. With more inexperienced employees driving commercial vehicles, the number of accidents has also risen.

Fewer insurers
There’s been a shakeout in the commercial auto market and there are now fewer players than before, and that’s resulted in rates increasing as insurers get more selective about which policies they will write.

The takeaway
With auto insurance premiums on the rise for the foreseeable future, it’s more important than ever to be aware of the steps you can take to save on your premiums.

You should also ensure that you have a driver safety program in place in addition to policies that include do’s and don’ts for all employees that drive as part of their jobs.

Call us to discuss your options.

Commercial Auto

What’s Driving Premium Hikes?

More traffic
Total miles driven have increased dramatically since the start of 2015.

More vehicles = higher frequency of accidents.

Distracted drivers
One-quarter of crashes involve drivers talking on phones or texting.

Escalating medical costs
Medical care costs are climbing more than 1.5 times faster than other costs.

More fatalities and other severe accidents
Accident rates per person and per mile of driving are rising.

Inexperienced or undesirable drivers
A shortage of skilled commercial drivers with good driving records = greater odds for accidents.

Rising auto repair costs
Record U.S. auto sales mean garages are often servicing newer cars with more expensive parts. Even minor repairs can cost big bucks.
OR ANY business – big or niche – protecting your company means protecting your assets, no matter how small or valuable.

A lost or stolen company-issued laptop, for example, poses the risk of exposing trade secrets and confidential information, and a company car or equipment used in a crime may damage your business’s name forever.

How do you monitor and protect your assets beyond the reach of any CCTV and surveillance coverage?

From food service to construction, waste management, field services or whatever business you have, you can have complete control and peace of mind with a GPS asset-tracking system. Combine this with value-adding features such as fleet management and telematics – and you will have an investment that pays for itself.

See your assets go; let your business grow

Why invest in GPS tracking? Apart from helping you avoid losing money by preventing loss or deterring theft, it can actually help you make money. More than a preventive measure against theft or tampering, asset tracking has also been proven to increase production efficiency.

Track virtually anything – From priceless documents and gold bars, vehicles and shipping containers to personnel travelling to remote areas, there is a GPS tracking solution for your every need.

Real-time monitoring – Know when, how fast and for how long your asset moves. More importantly, know why there might be a stall or rerouting – and be able to respond to any situation immediately. Keep to your schedules and you will also keep customers happy.

Optimized operations – With a strict monitoring system in place, you will be able to save not only fuel but also other valuable resources. These include insurance premiums, overtime costs, vehicle maintenance, manpower and time. Pass on your savings to your customers, and you will be guaranteed repeat business.

Entrust your goods only to experts

It might be tempting to choose cheaper, do-it-yourself options for your asset-tracking requirements, but you should remember what will be at stake. When it is your livelihood that is on the line, it is always best to trust the experts who can blend hardware and software solutions tailored to your needs.

Among these experts are system integrators, such as Radio Satellite Integrators (radsat.com), GPSTrackIt (gpstrackit.com) and SageQuest (sage-quest.com), which provide customized and end-to-end tracking solutions and services.

Websites, such as myrcg.com and gpsinsight.com, can also help you identify the type of solutions from reliable vendors and manufacturers that match your company’s requirements.

Apart from comparing prices and functions, consider the geographic coverage, after-sales support and maintenance, and other services that GPS asset-tracking vendors offer. Research which service providers other companies in your industry prefer, and seek reviews and recommendations from experienced GPS users.

Most vendors will ask you to sign a long-term service contract lasting up to four years, making it all the more crucial to choose the right partner from the beginning.

Tracking within bounds

As GPS trackers receive signals from satellites, access to the open sky is required for accurate and consistent monitoring. Install the units securely where signals are not easily blocked, and ensure continuous power supply – either by using a rechargeable solar-powered battery or connecting the unit to the electrical system of a vehicle when applicable.

Also, be aware that use of GPS tracking can be limited legally. Businesses using GPS trackers should be aware of the relevant legal restrictions where they operate. The use of these devices is generally limited by the 4th Amendment to the U.S Constitution, and some states may have more specific regulations on applications of GPS trackers.