



DID YOU KNOW

According to FreightWatch International, cargo theft in the United States jumped 4.1 percent in 2010 from 2009, with an average of 75 incidents per month. Of 899 cargo thefts, 724 involved a full truckload or container, and 31 were warehouse burglaries.

The average loss value per incident was \$471,200 in 2010, a 17 percent decrease from 2009's \$572,800 loss per incident. Friedman Associates can assist you in securing the right coverage to protect your goods in transit.

Upcoming Events

OSHA 10-Hour Construction Industry Safety Course

March 16th & 17th

Certified Renovator Lead Safety Course

March 30th

More events on our web site!
www.friedman-insurance.com



Minimizing the Risk of Workplace Injury

You can successfully contain workers' compensation costs and minimize risk by proactively establishing a safety-minded culture. With directives and training – as well as safety awareness from top management to employees on the front line – both new and veteran workers will be less prone to on-the-job injury.

Statistics reveal that new hires and aging veterans are typically more prone to injury. Targeting these groups with a comprehensive safety program and consistent training can reduce their risk of injury. Include safety training refreshers and regular safety meetings

Loss Control Techniques

To control losses resulting from workplace injuries, make safety a top priority.

The following are elements to an effective safety program.

- Establish a written safety policy for all employees and new hires to review and understand.
- Educate employees on hazard identification and safe workplace practices.
- Form a safety committee that solicits workflow improvements and implements the corrective action necessary.
- Conduct monthly safety meetings to further educate employees and bring safety to the forefront of their minds.

Inside this issue:

Minimizing the Risk of Workplace Injury

Workplace Violence

Agent Corner: Thom Heckard

Communications Monitoring

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Listening to Employees to Prevent Workplace Violence



Incidents of workplace violence are not only damaging to employee morale and public image; they can also lead to serious liability issues. Employers can be held liable for negligent hiring or retention when they take on a worker they later learn is unfit to hold a job, poses a hazard to the workplace or does something that causes injury or death. U.S. Labor Department data show that workplace violence costs businesses \$36 billion per year. However, many employers fail to take preventive measures to protect themselves against this risk.

What sort of preventive action should you, the employer, take to effectively lower the risk of a violent incident? Introducing new security measures in the workplace – including desk or locker searches, metal detectors and other means of control – is one way to safeguard your business from the threat of workplace violence. However, addressing the behavioral problem of workplace violence at its root and using communication to assuage employee stressors could be a more efficient way of mitigating risk.

Employees engage in violent behavior for a number of reasons, many related to harassment or mistreatment on the job. Establishing an open-door policy, taking all reports and complaints seriously, and training supervisors and managers to recognize warning signs and understand causes of violence can help prevent employees from reaching the point of violence. Workers must feel comfortable expressing concerns without the fear or retaliation, and managers must know when a worker's behavior is verging on violent.

Employers who maintain open-door policies stay in touch with their employees, boosting morale and productivity while increasing the chances of intercepting a potentially violent employee before a devastating incident. Keep talking to your employees, and they will keep you safe. ■

We Know Personal Insurance

Let us work with you to craft a plan that will address a multitude of situations.

Contact Tina Demaria

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Agent Corner

Thom Heckard



Thom Heckard heads up the Employee Benefits Department at Friedman Associates and brings 25 years of marketing, management and public policy experience in the field to his role.

After graduating from Brown University and a stint in minor league baseball with the New York Yankees, he spent a decade working in the U.S. Congress as a legislative aide and lobbyist specializing in health and labor issues.

For the past 13 years he has worked as both a carrier representative and broker to provide his clients with innovative approaches to their particular benefits challenges and thorough customer service.

Thom is a member of the Society for Human Resource Management and was recently recognized by his peers in the insurance community by being appointed President-Elect for the Eastern Virginia Association of Health Underwriters, one of the pre-eminent entities in Virginia working to keep insurance premiums affordable for both employers and employees alike.

Feel free to call him with questions concerning any aspect of employee benefits, including those regarding the new health reform law, quotes for individual or supplemental life policies or issues related to human resource policies. ♦

Communications Monitoring Presents Potential Liability Exposure



As case law develops, employers seeking to monitor employees' electronic communications – whether on company time or on company equipment – should proceed with caution, experts say.

Employers should consider state laws, which in most cases apply to privacy issues, and federal laws including: the Stored Communications Act, which prohibits clandestine access to electronically stored information; the Electronic Communications Privacy Act, which bans the interception and reception of certain electronic communications; the Wiretap Act, which governs privacy of oral and wire communications; and the National Labor Relations Act, which covers collective bargaining and other employer and employee rights.

Generally if employers are monitoring employee activity over a corporate server and employees are using corporate equipment, the information is fair game, as long as the employer has given notice that there may be monitoring. However, going into personal social network or e-mail accounts accessed on a company computer is where the courts have begun to draw the line, according to attorney experts.

Regulating corporate information shared by employees on public forums and websites is another gray area. Assuming the information in question is not defamatory, it is unclear whether employers have that right. An employer could even violate an employee's free speech rights with adverse action in response to a blog post or other public commentary.

In the absence of developed precedents on the topic, employers should take precautions. Employers monitoring employees' electronic communications should establish a policy that explicitly states employees have no privacy rights in communications on company systems or on equipment purchased and reimbursed by the company. They should reinforce these policies periodically, but always respect the privacy of personal, password-protected electronic communications, avoiding rash reactions to perceived employee criticisms in electronic communications.

For information about coverage for employment practices liability, contact the insurance professionals here at Friedman Associates.

Health Care Reform, More Questions Than Answers.

Can I put my 26 year old daughter back on my plan? Why hasn't the cost for my health coverage gone down yet? Is it true that my annual physical is free this year?

With health care reform being discussed and debated in all areas of the media these days such questions are bound to arise. If you are the person in your organization responsible for your employee benefits then these questions will invariably come to you for clarification and more importantly answers. Many issues surrounding the reform of health care are complex and may not be easy to explain in a short period of time, especially to an employee who may be upset, or confused by something they have read or heard.

The best advice for dealing with the questions that will continually be raised by the exposure of this issue in the media is to share the information you know now, and give updates as new information becomes available. As new information is released myths will be generated. These will need to be diffused, and inaccurate information corrected. Remind employees to consult with you on these matters before misinformation is spread throughout your organization. Ask them to consult with you, as an expert, on anything they do not understand before discussing it with co-workers.

Employees will continue to have questions on this important topic so keep an open door policy, and have an adequate number of staff who can assist in getting questions answered in a timely manner. If you have healthcare questions you would like to discuss as they relate to your companies healthcare plan feel free to contact **Thom Heckard** here at Friedman Associates **757-420-9600, thom@friedman-insurance.com**