

VERIST INSIGHTS

Twelve Months of Safety

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JANUARY

Winter Driving Safety

According to the **Department of Transportation**, nearly **70%** of the U.S. roads are in areas that receive five inches of snow or more annually. This requires most of us to adjust our driving during the winter months to avoid being involved in an accident.

Around

1,300

people are killed

Over

100,000

injured each year in vehicle crashes on snowy, slushy or icy pavement

First, we must prepare for the dangers of winter driving. Some **best practices include:**

01

Inspecting tires and replacing them if necessary. Tires rated for snow may be appropriate.

02

Ensure that your batteries are in good condition as they lose power in colder conditions.

03

Check your lights, wipers and cooling system.

04

Fill up your windshield washer fluid.

05

Stock your vehicle with an ice scraper, shovel, a flashlight, a first aid kit, warm gloves and a blanket.

Avoid driving in bad weather and check the forecast before leaving on a trip. If you must drive in snow or ice conditions remember the following:



Keep all windows clear.



Check for ice and snow blocking your exhaust pipe or tires.



Wear your seat belt.



Slow down and maintain additional distance between you and the vehicle in front of you.



Avoid using cruise control.



Brake slowly while anticipating the need to slow down based on what is ahead of you.



Keep headlights on so you are clearly visible to other drivers.

If you break down, pull over as far away from oncoming traffic as soon as possible, stay in your vehicle and use your cell phone to call emergency services.

FEBRUARY

OSHA Heat Injury and Illness Prevention Requirements

It may seem like a strange time to be writing about heat and high temperatures as we just experienced some record snowfalls and low temperatures, but time flies and we need to be preparing for the summer.

For several years, the Occupational Safety and Health Administration (OSHA), has been working on standards for safe workplace practices under conditions where heat stress is possible. The proposed rules were **published** on August 30, 2024.

Implementation of the regulations may significantly impact your organization. This is especially true if you operate in warmer states like Florida or Texas and if you have workers whose primary job is working outdoors.

The Bureau of Labor Statistics (BLS) Annual Survey of Occupational Injuries estimates there have been 33,890 work-related heat injuries and illnesses involving days away from work from 2011–2020, with an average of 3,389 injuries and illnesses of this severity occurring per year during this period. In addition, they report that exposure to environmental heat has killed 999 U.S. workers from 1992–2021. This is an average of about 34 per year. About 1/3 were employed in the construction field. **Heat Injury and Illness SBREFA | Occupational Safety and Health Administration.**

Currently, several states have regulations in place including California, Minnesota, Oregon, Washington and Colorado. Others have drafted proposals. Each has their own requirements. Some cover only indoor/outdoor workers. Others target a specific temperature or activity. As an employer, it is recommended that you investigate your state's requirements.

These are highlights of the OSHA regulations:

- If employees are exposed to temperatures over 80 degrees °F, the employer must establish a Heat Injury and Illness Prevention Plan (HIIPP). This **template** is provided by OSHA.

Some components:

- Listing specific activities.
- Recording Temperatures.
- Developing a heat acclimation program.
- Providing medical monitoring of employee.
- Establishing emergency plans.
- Providing annual employee training.



When over 90 degrees °F, there are additional requirements.

- Issue hazard alert.
- Provide 15-minute breaks every two hours.
- Provide personal protective equipment.
- Establish a cooling area.
- Always have drinking water available.

Contact your regional OSHA office with questions or 1-800-321-OSHA.

MARCH

Ladder Safety Month



Almost everyone uses a ladder for one reason or another. This includes changing a lightbulb to getting on the roof. If not used correctly, it can lead to a fall resulting in severe injury or death.

The American Ladder Institute (ALI), a not-for-profit organization established in 1947, promotes ladder safety, provides training and develops standards for ladder design and testing. They promote March as **Ladder Safety Month**.

The United States Bureau of Labor Statistics reports between 150 and 200 fatal accidents related to ladder use annually. They **recorded** 22,710 ladder related injuries in 2020. About half of the injuries were in construction, installation and maintenance.



ALI provides some **basic safety tips** paraphrased as follows:

Don't use a ladder if you are tired or dizzy.

Stay off ladders in high wind or storms.

Inspect ladders for damage and/or missing parts (take out of service if necessary).

Select the proper ladder for the job (size and rating).

Place the ladder on firm level ground.

It may appear that the use of a ladder is logical or intuitive but when working at elevated levels, it is especially important to have training. There are many ladder safety courses including from ALI and the **National Safety Council**.



APRIL

Distracted Driving

Driving, as an activity, is dangerous for the driver, passengers and the public. Everyone knows someone who has been in a car or truck accident and may have been in one themselves.

Based on police department records, the U.S. Department of Transportation **reports** have traffic accidents slightly down from 2021 to 2022 to just under

Six million with almost **40,000** fatalities.

Distracted driving has always been a significant factor in accidents but is becoming a greater threat with the use of cell phones. Eating while driving, reaching in the back seat, changing stations on the radio or disciplining children are some traditional distractions but cell phones have become a universal distraction. They take your mind off the road through conversation and can take your hands off the steering wheel for texting or dialing.

According to a **paper** from the insurance institute for highway safety,

Some best practices are as follows:

- Before you engage your car out of park, adjust your seat, mirrors and radio
- Clean your windshield
- Put away your phone and set on Driving Mode or Do Not Disturb
- Set and review your travel path
- Secure your children in their seats
- Ensure passengers have their seatbelts on
- Put away food
- Secure pets in harnesses or crates
- Pull over **SAFELY** for any distractions if necessary

"A total of 3,143 drivers in fatal crashes that occurred in 2023 were categorized as distracted. The most common distraction cited in these crash reports was "generally distracted or lost in thought (daydreaming)" at 66% of distracted drivers. These figures are likely underestimates, given that it is often impossible to verify that a distraction was present at the time of a crash."

MAY

Electrical Safety



Electricity is such a common form of energy that many people take it for granted and are not very concerned with the danger it presents. Every home and business use electricity to illuminate buildings and streets, power equipment and laptops and heat food and water. It is produced by fossil fuels, solar panels, water turbines and nuclear power plants. It is distributed by a grid of power lines that can be very high voltage. Transformers at our homes and business convert it to a usable voltage into our buildings. It is all around us.

From the **National Institute of Health**:

"In the United States, there are approximately 1,000 deaths per year, as a result of electrical injuries. Of these, approximately 400 are due to high-voltage electrical injuries and lightning causes 50 to 300.

There are also at least 30,000 shock incidents per year that are non-fatal. Each year, approximately 5% of all burn unit admissions in the United States occur as a result of electrical injuries.

Approximately 20% of all electrical injuries occur in children. The incidence is highest in toddlers and adolescents.

In adults, these injuries occur mostly in occupational settings and are the fourth-leading cause of workplace-related traumatic death, whereas, in children, electrical injuries occur most often at home."

There are some basic precautions to take when working with electricity. Although some safety practices might be unique to your environment, these are some general safety best practices to be followed in addition to conducting electrical safety inspections and training:

- Use a license and qualified electrician for installation, inspections and repair.
- Repair or replace damaged equipment, wiring or fixtures.
- Use approved and tested equipment labeled by organizations like UL.
- Follow the manufacturers safe practices.
- Implement a Lockout Tagout program.
- Provide proper grounding.
- Do not overload circuits.
- Keep water separated from electric wiring and products.
- Provide GFCIs in areas where water is normally present.
- Use proper insulated tools and equipment when working on or near electrically charged systems.
- Wear PPE such as electrical rated gloves when working with electric systems.

The Occupational Safety and Health Association **provides** some electrical safety training. They state that current as low as 10 mA can cause muscle contractions and 10 Amps can cause severe burns and cardiac arrest. As a reminder, most home outlets are rated for 15 or 20 Amps.

The **Electrical Safety Foundation International (ESFI)** is a non-profit organization dedicated to electrical home and workplace safety. They have programs for educating the public on the dangers associated with electrical use including fire and injury. ESFI celebrates May as electrical safety month. Visit their site for more information.



JUNE

National Safety Month

Each month, **Verist** Risk Advisory Services promotes safety by highlighting best practices in areas such as driving, carbon monoxide, ladders, electricity, weather, etc.

Our goal is to help keep you safe in everything from your day-to-day activities that can result in slips and falls, to exposure to unsafe levels of chemicals. In support of the National Safety Council's (NSC) national safety month, this month we will cover general safety and awareness of behaviors that impact your probability of an accident.

Most safety professionals recognize the work of **Herbert W. Heinrich**. Heinrich published a book in 1931 which introduced what is commonly called Heinrich's Law. Among other theories, that he based on his research and observations, he identified that about nine out of ten accidents were the result of unsafe acts. These include things like not wearing personal protective equipment such as masks, gloves or hard hats; removing guards; and speeding. This finding has led to the refocusing of safety efforts toward safety culture, training and behavior.

Everyone has a personal level of risk tolerance. It can be defined as how much risk a person will take. For example, one person will walk to the edge of a cliff to take a picture and another will not go within ten feet of the edge. A person with a high-risk tolerance must be highly trained in the safe practices of a job or activity or assigned a job that has fewer opportunities for injury. If the person does not comply with safe practices, action must be taken by management. For example, if you don't wear your hard hat at a construction site where it is required, you must be removed from the site.

As noted by the National Safety Council (NSC) in their comprehensive resource, "**Injury facts**," there were 222,698 preventable deaths and 62 million injuries, costing nearly \$1.3 billion. The industries with the highest number of preventable deaths included construction, warehousing, agriculture, transportation, mining and manufacturing. By putting in place proactive measures and more we can avoid these preventable deaths, injuries and monetary losses.

Needless to say, "Don't stand on the edge of a cliff." Even if you are in top condition, it is difficult to predict when a strong breeze could push you over or the ground gives way causing you to fall. You are standing at the edge of a cliff whenever you are performing an unsafe act. Please don't take the risk when rewards are low, but the negative consequences are high. We must use common safety sense when at home or work.

If you would like to learn more about ensuring the safety of your workplace, property, or more, **contact us** here.

JULY

Crime Prevention

Each year the Federal Bureau of investigations (FBI) publishes a report on crime in America. On November 15, 2025, data was released. This corresponds to the Crime Prevention month awareness programs that many communities recognize. In 1984, October was designated as Crime Prevention month by Presidential Proclamation.

The good news is that there was a reduction in crimes from August 2024 to July 2025. Violent crimes were down 8.2% and Property crimes were down 11.5%.



Burglaries were down

12.8%



Larceny was down

8.3%



Vehicle theft was down

24.7%



<https://cde.ucr.cjis.gov/LATEST/webapp/#/pages/home>

If you have not conducted a property security audit of your facilities and procedures, now is a good time to conduct one. A good audit will include some of the following:

- Testing locking mechanisms for windows and doors.
- Ensuring that only authorized persons have keys and codes for access to your property.
- Reviewing exterior lighting and add, refocus, replace, or repair lighting to ensure adequate coverage at night.
- Providing added security, for vulnerable operations or attractive property, such as alarms, camera, et al.
- Testing systems for function and communication.
- Updating IT and intellectual property security policy and procedures.
- Training of staff on security procedures including de-escalation and when to engage police.

Each operation has its unique exposures and needs customized controls. Look for advice from local law enforcement, your insurance provider and/or a specialized security consultant.



AUGUST

Hurricane Season Preparedness

The Atlantic hurricane season has begun. The peak of the activity is mid-September with most storms from mid-August until mid-October. In 2023, we experience a tropical storm in January so we must be prepared year-round.

Just over two years ago, Hurricane Ian made landfall in Florida. It was the third most costly hurricane in recorded history. With winds of 160 mph, it caused about \$113B in damage with over 160 lives lost.

For 2025, Colorado State University predicts above-normal activity". They are predicting 17 named storms, nine hurricanes and four major hurricanes.

Now is the time to re-evaluate and practice your emergency and restoration plans. Preparation is key to minimizing the impact on your operations. Keeping people safe should be our top priority with property protection a key component.



<https://tropical.colostate.edu/forecasting.html>

The following is a list of best practices:

Stock up on supplies	Food; water; fuel; batteries and flashlights; cleaning supplies; medications; first aid kit; radio; etc.
Update your business continuity plan	Practice evacuation; update maps; check emergency contact lists and contact information; coordinate plans with suppliers, vendors and clients; ensure backup locations viability; etc.
Secure property	Protect all non-impact resistant doors and windows; remove debris and supplies from the area surrounding the building; secure exterior patio/ swimming pool and any other portable furniture; check and secure all roof-top equipment; remove damaged or weakened trees and shrubs near the building; check fuel for and condition of generators; buffer property from water intrusion; etc.
After the storm	Contact staff, vendors, clients, et al; inspect property for damages and prioritize repairs; take photographs (before and after); clean up property; restore power; avoid downed electrical wires and transmission equipment; wear protective equipment such as proper gloves for picking up debris; etc.

SEPTEMBER

Protecting Key Leadership



Executive protection, EP, is a term that is generally applied to the personal safety of senior management within an organization or a high net worth individual.

It is in the best interests of an organization to ensure the protection of a CEO and other key individuals and their family.

Executive protection is more than just physical security and personal security. It includes anticipating risks and predicting the likelihood of any dangers and activities that could increase the probability of an event.

The following are a partial list of EP exposures that need to be examined:

- Home security
- Travel security
- Business security
- Cybersecurity
- Impersonations
- Staffing
- Workplace violence
- Kidnap and ransom
- Stalkers
- Cybersecurity
- Travel and routines

Controls should be relative to the exposures and probability of an adverse occurrence. For example, most suburbs have low crime rates but could have a high frequency of auto thefts. Although there may be no history of carjacking or engagement with drivers in a violent manner, it is a focus of the Police Department and needs to be a consideration for proper EP.

Controls would include removing keys and valuables from the vehicle, garaging the vehicle, being aware of your surroundings while idling or parking the vehicle, locking the vehicle while parked and in use, etc. High-end vehicles provide a prime target so a decision may be made to drive an older or less conspicuous vehicle as a commuting source.

For home and business physical safety, the following should be considered: impact resistant glass for accessible doors and windows, high-security deadbolts, controls of an automatic electronic entry system, facial recognition, redundant alarm systems with line security and cellular backup, trained security personnel, etc. Most physical security systems can be compromised and alarm delayed response can provide enough time for damages, theft and injury. Therefore, to ensure safety, behavioral protocols must be practiced.

It is always prudent to consult with professionals to analyze conditions and activities and recommend a plan of investments to mitigate an adverse event. In addition to the evaluation, they would provide ongoing monitoring including the dark web, bodyguards, if necessary, escort and/or advance travel arrangements including special transportation, etc.

There are several organizations that provide exceptional quality EP services. They are reputable and have global presence. An organization that most of us are familiar with is Pinkerton Consulting <https://pinkerton.com/>. They are one of the oldest firms that provide this type of service.

Every executive protection risk evaluation is unique. In addition, it is dynamic and must be an ongoing endeavor. History has taught us that no one is 100% safe as we've seen high profile kidnappings and assassinations. Our goal would be to identify the risks and establish procedures and protections to minimize risk as much as possible.

OCTOBER

Pandemic Advisory



The concept behind the term “pandemic” has evolved over the centuries to describe philosophical, social and medical issues which had two common characteristics: It affected human beings and was a widespread phenomena.¹

This generation will always remember the impact of the Covid 19 pandemic on family, friends and the impact to daily life. According to the [National Foundation on Infectious Diseases](#), more than one million people died. Most were lost due to severe respiratory infections.

Reported by the National Library of Medicine, In the United States, the first coronavirus-related activity restrictions were issued on March 12, 2020, when a community within New Rochelle, New York, was declared to be a “containment area.” A traditional quarantine order would require individuals presumed to be exposed to stay at home.” Within a few weeks, the country was in lockdown. This included stay at home orders. It affected schools, businesses and non-essential government operations. An operator of a restaurant, recreational facility, retail store, or any business where foot traffic was the bulk of revenues, suffered major loss of revenue.²

The estimated loss to the U.S. economy from the pandemic was

\$14 trillion

It included the actual economic impact during the pandemic as well as the impact of changes in personal behavior after the lockdown was lifted.

Indoor dining

↓ 65%

Indoor recreation

↓ 56%

Outdoor recreation

↓ 23%


As a business owner or operator, we must prepare for the next pandemic. It could be a variation or mutation of the Covid 19 virus strain or another new form of rapidly spreading disease with life threatening consequences. Some best practices include the following:

- Obtain insurance coverage
- Include a pandemic contingency in your emergency and recovery plan
- Establish a work from home policy and plan and develop a return-to-work program
- Maintain supplies such as masks and disinfectants
- Layout office and other facilities to allow for distance between workers
- Provide incentives for vaccinations
- Encourage testing when staff have symptoms
- Inspect, test and clean building ventilations systems
- Train staff on good hygiene practices

Footnotes:

¹ Agnelli S, Capua I. Pandemic or Panzootic — A Reflection on Terminology for SARS-CoV-2 Infection. Emerging Infectious Diseases. 2022;28(12): 2552-2555. doi:10.3201/eid2812.220819.

² Jacobsen G, Jacobsen K. Statewide COVID-19 Stay-at-Home Orders and Population Mobility in the United States. World Med HealthPolicy. 2020 Jul 29; 12(4):347-356. Doi: 10.1002/wmh3.350



NOVEMBER

Attention Please: Winter Weather Advisory

Winter weather presents unique risks and exposures. These include both injuries to employees, guests and the public as well as damage to property.

Injuries to people from winter weather include hypothermia and slips and falls. For workers outside, make sure that they are properly dressed including winter coats, gloves and boots. Limited exposure to below freezing temperatures and the availability of a warming station should be considered as part of the workplace strategy.

Since those entering the premises will carry snow and ice on their footwear, provide carpeting near entrances and clean up water regularly. Wet floor signs may be appropriate.


Walkways and parking lots must be clear of ice and snow. If a contractor is used for snow removal, a contract should be in place and reviewed by an attorney. Your attorney should confirm that the contract is fit for purpose.

In severe winter weather, a plan for staff needs to be written, practiced and distributed. You should consider whether it is appropriate to include early closure, work at home provisions and emergency communications.

Once employees, customers and visitors are safe, best practices should be taken to prevent property damage. They may include the following:

- Inspect and run snow removal equipment and inventory supplies a month or two before the cold weather season.
- Safely remove snow from the roof if there is a possibility of collapse from the weight.
- Monitor snow drifts that could collapse on people or cars or block doors and windows.
- Keep drains and gutters clear to prevent ice damming and/or water build up.
- Keep fire hydrant(s) accessible which might require shoveling out the hydrant and pathway.
- Maintain heating systems to ensure that they function properly to prevent pipe, systems and drain freeze.
- Keep fuel levels adequate for several days.
- Provide remote monitoring of building temperature and water presence.
- Establish an emergency action plan.

Be aware that it is not just falling temperatures and snow/ice that can cause winter weather damage. Strong winds can damage buildings, make walking treacherous, down trees and cause power outages. Your emergency plans should consider each possibility and provide a mitigation as well as a recovery strategy.



DECEMBER

CO Poisoning

Carbon monoxide (CO) is a colorless and odorless gas. It is a product of incomplete combustion. CO can be produced at toxic levels by carbon fuel burning appliances such as wood burning stoves, furnaces and internal combustion engines.

According to the [U.S. Consumer Products Safety Commission](#), there is an uptick in non-fire related CO deaths. The greatest number of deaths occur in the months of November – February. These “colder months” of the year see an increased usage of generators and portable heaters.

CO causes deaths by displacing oxygen in the blood. It is a death by asphyxiation. The first [symptoms](#) are headaches. They are followed by dizziness, weakness, upset stomach, vomiting, chest pain and confusion. If you experience these symptoms, you must get out of the building and into an area of fresh air.

People who are sleeping or drunk can die from CO poisoning before they have symptoms.

Each year, more than 400 Americans die from unintentional CO poisoning not linked to fires, more than 100,000 visit the emergency room and more than 14,000 are hospitalized.

The [International Building Code](#) requires that many new and existing buildings be equipped with CO detectors. This includes residential occupancies and some classrooms.

CO detectors can be battery operated, hardwire, pug-in or a combination. Regardless of power source, for residential occupancies, they should be located outside the sleeping areas. Since there are several methods of operations and installation, they should be installed and maintained as per manufacturers' specification. To be safe, choose devices that have been certified by an organization such as [UL](#).

About the author



Victor J Sordillo, Verist Director of Risk Advisory Services, has spent his career leading loss control and risk consulting at multinational companies. He joined Verist in 2025.

Mr. Sordillo is a Tufts University graduate where he studied structural engineering. He is a registered professional civil and fire protection engineer as well as a Certified Safety Professional (CSP).

He has been a guest speaker at many different venues including AICPA CFO's annual meeting, the annual meeting of the American Society of Civil Engineers and the American Society of Safety Professionals seminar program. His topics cover innovative approaches in safety and security. Recent publications include the cover story, "What are the Odds" for Risk Management Insights, "Continuity Planning" for the National Safety Council and a "Supply Chain Risks" white paper.

He has held board level positions on charitable organizations such as United Way and the Red Cross. He is currently on the advisory board of the fire science program at Worcester Polytechnic Institute and is a trustee of the New Jersey Manufacturing Extension Program. He is also on the board of directors of Tevogen Bio Holdings (a publicly traded company on Nasdaq) and the advisory board of Power Edison of New Jersey.

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Safety must be a year long focus of any organization to ensure the health of your organization, the safety of the people and protection of property. Each month, we publish a different topic on our Insights web page. These short blogs are designed to promote risk reduction through highlighting best practices and/or the dangers in the environment. This brochure is a compilation of the previous 12 months. It is our desire to keep our clients safe and secure.

At Verist, we have a staff of safety professionals to assist you.

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