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April 2017
Lorraine Emerick, VP



In this issue

Trump administration's budget blueprint, the costs of employee substance abuse and the record number of vehicle recalls in 2016.

Prevent digital overload and some simple first-aid tips that could save a co-worker's life.

OSHA: Recent legislative changes and communications from OSHA, a resolution that blocks a planned federal contractor reporting rule, and the delay to OSHA's new beryllium exposure rule

Safety tips for bike commuters, the do's and don'ts for first-time homebuyers and auto theft prevention tips

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APRIL 2017

P&C PROFILE

DID YOU KNOW?

The number of safety violations involving unmanned aerial systems (UAS), commonly referred to as drones, has continued to rise. The Federal Aviation Administration (FAA) received 1,274 reports of safety violations last year, a 46 percent increase over 2015. The agency has stated that the integration of drones into the U.S. airspace system is a top priority, but that operating drones around an aircraft is dangerous and illegal.



IN THIS ISSUE

- **Trump Administration Releases Budget Blueprint.** The Trump administration released a preliminary budget blueprint that proposes to increase defense spending and eliminate select federal programs.
- **How Your Business Pays for Employee Substance Abuse.** A new study from the NSC shows how substance use disorders can affect your business's bottom line.
- **53 Million Vehicles Recalled in 2016.** Ongoing issues with airbag inflators manufactured by Takata contributed to a record number of vehicle recalls last year.

Trump Administration Releases Budget Blueprint

The White House Office of Management and Budget (OMB) recently released a blueprint for President Donald Trump's proposed budget for fiscal year 2018. The office stated that the main goals of the budget are to increase spending on defense and to eliminate wasteful and duplicative federal programs. The blueprint is only preliminary, as it only accounts for approximately one-third of the total budget and gives no projections for how potential tax cuts or other initiatives could affect the budget.

The blueprint continues the Trump administration's focus on reducing the prevalence of federal agencies through a number of budget cuts. Here are some of the highlights:

- **Environmental Protection Agency (EPA):** The OMB has proposed to cut the budget of the EPA by over \$2 billion by eliminating over 50 programs and delegating environmental responsibilities to individual states. The office also stated that it would reorient the EPA's air program to protect air quality without burdening the U.S. economy.
- **Department of Labor and OSHA:** The budget blueprint includes the elimination of select OSHA training grants. The OMB believes that these programs are unproven, and will result in \$11 million in savings compared to fiscal year 2017.

For more information on regulatory changes under the Trump administration, contact us at 800-724-0695 today.

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53 Million Vehicles Recalled in 2016

Statistics released by the Department of Transportation (DOT) revealed that automakers issued recalls for a record 53 million vehicles in 2016. This marks the third straight year that there have been over 50 million vehicle recalls.

A majority of the recalls were due to ongoing issues with airbag inflators manufactured by Takata, a Japanese auto part supplier. At least 16 deaths have been attributed to the malfunctioning inflators, which led to a recall of over 42 million U.S. vehicles since 2013. Takata recently pleaded guilty to a felony charge as part of a \$1 billion agreement with the Justice Department that also includes financial compensation for automakers and victims of the malfunctions.

The high number of recalls in recent years has been accompanied by an increase in highway fatalities. According to the National Highway Traffic Safety Administration (NHTSA), fatalities rose by 7.2 percent in 2015, the latest year for which data is available. Although the NHTSA has yet to release its full set of data for 2016, preliminary reports from the NSC indicate that the number of fatalities continued to rise.

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How Your Business Pays for Employee Substance Abuse

A recent survey from the National Safety Council (NSC) has revealed a gap between employer perceptions and the reality of employee substance abuse. According to the survey, addictions and substance use disorders can cost businesses between \$2,600 and \$13,000 for each affected employee. However, only 24 percent of employers believe that drug misuse is a problem that impacts their bottom lines.

Employees who abuse alcohol and other substances are more likely to miss work, be less productive and experience higher health care costs. Here are some facts from the survey that highlight the ways that substance abuse can affect your business:

- Substance use disorders and addictions cost businesses and taxpayers more than \$440 billion every year.
- Employees in the construction, entertainment, recreation and food service industries are twice as likely to have a substance use disorder compared to the average U.S. employee.
- Health care costs for employees who misuse prescription drugs are three times higher than for other workers.
- Employees with a substance use disorder miss nearly 50 percent more days of work than their peers.
- Seventy-five percent of all adults with a substance use disorder are currently in the workforce.

If you believe that one of your employees suffers from a substance use disorder, it's in your best interest to help him or her get treatment. Experts have shown that outside concern is a large factor in getting individuals with substance use disorders into treatment. Additionally, the NSC survey found that businesses can save up to \$8,400 by providing assistance to these employees.

Safety FOCUSED

APRIL 2017

5 Ways to Prevent Digital Overload

Digital overload is a prevalent problem harming more than one-third of workers. Find out how you can avoid being affected by this condition.

6 Simple First-aid Tips That Could Save a Co-worker's Life

Ensure that you can help your co-worker during these six first-aid emergencies.

Digital overload contributes to work-related stress, which accounts for 35 percent of all work-related ill health.

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5 Ways to prevent Digital Overload

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Digital overload is exactly what it sounds like, an overwhelming flood of information and stimulation from digital devices, and according to a survey from Microsoft it effects at least 34 percent of all employees. What's more is this near-constant access to digital technology can be stress inducing, which could negatively impact your mental well-being.

To ensure that you avoid digital overload, considering adopting these five beneficial practices:

- **Leave your phone outside the bedroom at night:** According to a survey conducted by Personnel Today, 4 out of 5 people use their phones as an alarm clock. This may seem harmless, but the light emitted by your phone negatively affects levels of the sleep-inducing hormone melatonin.
- **Keep your phone out of reach at home:** Keeping your phone physically out of reach can help you use it less. That way, your body will be able to maintain its natural sleep cycle more easily.
- **Turn off notifications and use 'airplane mode':** Turn off all of your phone's notifications to make sure that you are not disturbed during sleep.
- **Take physical notes:** Instead of reaching for your phone every time you feel the need to look something up, make a note and then check a number of items at once when you have a sizeable list.
- **Practice mindfulness:** Try reading a book, going outdoors or interacting with people in person rather than digitally.

6 Simple First-aid Tips That Could Save a Co-worker's Life

Thousands of employees are killed or suffer serious injuries at work every year. Yet, a staggering 58 percent of employees are unfamiliar with their organization's health and safety practices, according to a study conducted by international safety barrier manufacturer, A-SAFE.

Review these six simple first-aid tips to ensure that you are capable of providing aid to your co-workers:

1. Unresponsive and not breathing

- Check breathing by tilting their head backwards and looking and feeling for breaths.
- Call 911 as soon as possible.
- Push firmly downwards in the middle of the chest and then release.
- Push at a regular rate until help arrives.

2. Choking

- Hit them firmly on their back between the shoulder blades to dislodge the object.
- Call 911, if necessary.

3. Unresponsive and breathing

- Check breathing by tilting their head

backwards and looking and feeling for breaths.

- Move them onto their side and tilt their head back.
- Call 911, as soon as possible.

4. Heavy bleeding

- Put pressure on the wound to stop or slow down the flow of blood.
- Call 911, as soon as possible.
- Keep pressure on the wound until help arrives.

5. Burns

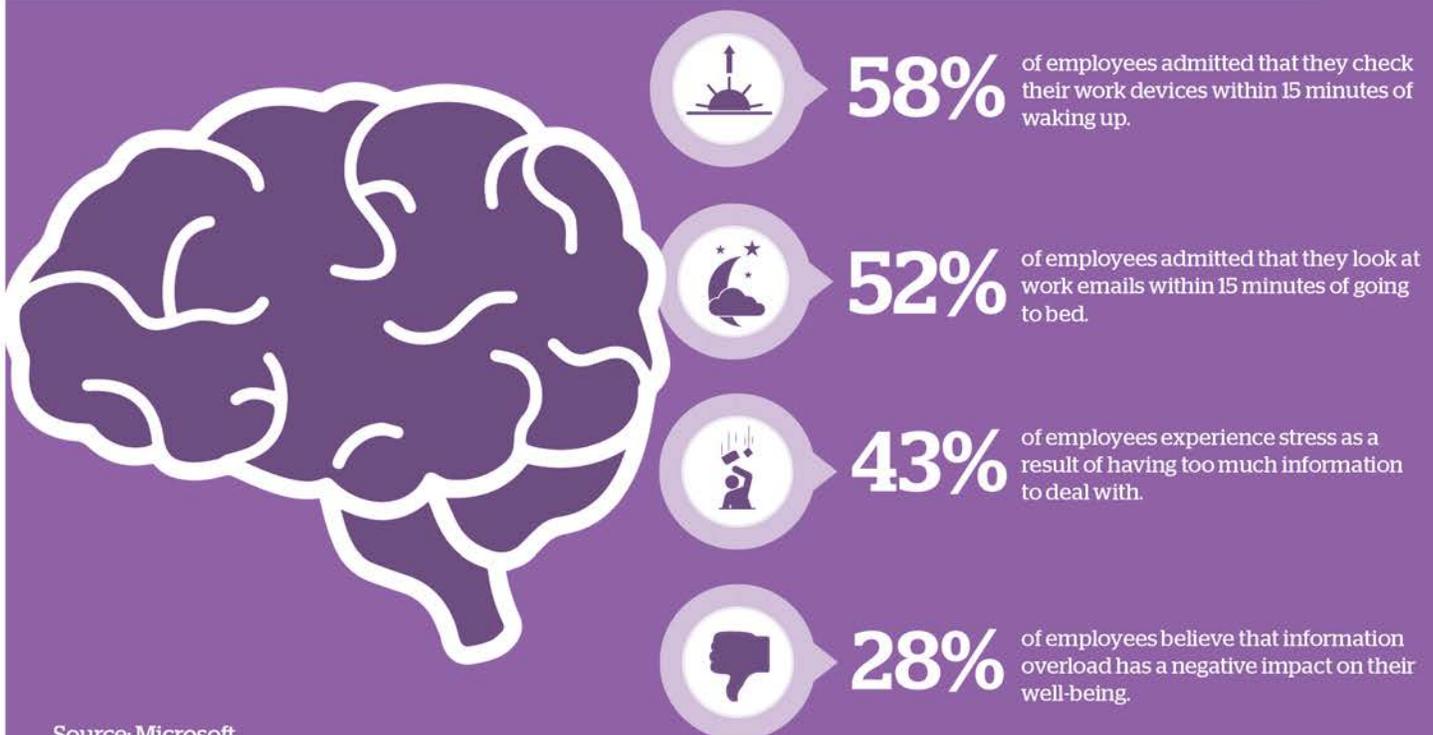
- Cool the burn under cold, running water for at least 10 minutes.
- Loosely cover the burn with cling film or a clean plastic bag.
- Call 911, if necessary.

6. Broken bone

- Have the person support the injury with his or her hand, or use a cushion or items of clothing to prevent unnecessary movement.
- Call 911, as soon as possible.
- Continue supporting the injury until help arrives.



THE EXTENT OF EMPLOYEE DIGITAL OVERLOAD



Source: Microsoft



OSHA

CORNERSTONES

Spring 2017

IN THIS ISSUE

3 New Developments on OSHA Recordkeeping and Reporting Rules

Recent legislative changes and communication from OSHA could impact recordkeeping and reporting requirements.

President Trump Blocks Federal Contractor Reporting Rule

A new resolution will block a rule that would have required federal contractors to report workplace violations when bidding on federal contracts.

OSHA Delays New Beryllium Rule

OSHA delayed a final rule on beryllium exposure in response to the current regulatory freeze.

3 New Developments that May Impact OSHA Recordkeeping and Reporting Requirements

OSHA frequently introduces or revises rules to remain up to date with new technologies and procedures, such as the agency's new [electronic reporting rule](#). However, recent legislative changes and communications from OSHA could impact how your business manages and retains injury and illness records in the near future.

The following is a breakdown of recent OSHA developments:

- The Senate voted in favor of a resolution to eliminate a rule that requires businesses to retain workplace injury and illness records for five years after an incident occurs. This rule, which went into effect this January, allows OSHA to issue citations to businesses up to five years after an incident, provided the violation is related to recordkeeping. President Donald Trump is expected to sign the resolution, which will instead require businesses to keep records for six months after an incident.
- OSHA recently stated that it is currently not ready to accept electronic injury and illness data. Although its electronic reporting rule went into effect on Jan. 1, 2017, there is no way for businesses to submit the required data. It is currently unknown if this delay will impact the implementation of the rule, or if it is the result of the Trump administration's effort to reduce new federal regulations.
- OSHA has stopped publishing its enforcement actions and fines online. The agency believed that the negative publicity from publishing these reports online would help to reduce workplace safety violations. However, OSHA has not publicized its enforcement efforts since Trump took office.

For the time being, your business should adhere to its normal recordkeeping and reporting procedures to ensure compliance with OSHA regulations and avoid costly fines.

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President Trump Signs Resolution to Block Federal Contractor Reporting Rule

President Trump recently signed a joint resolution under the Congressional Review Act (CRA) to eliminate the Fair Pay and Safe Workplaces rule. The Obama administration originally passed the rule, which would have required prospective federal contractors to report violations of labor, civil rights and wage violations when bidding on government contracts worth at least \$500,000.

The rule was originally finalized in August 2016 and was heavily criticized by business groups, who stated that the rule essentially created a blacklist for businesses that would not be allowed to compete for lucrative federal contracts. A federal judge then issued a restraining order against the rule after a lawsuit found that the rule, as written, could violate due process by compelling contractors to report alleged violations without a formal hearing.

Supporters of the rule's elimination believe that businesses will be better able to compete for federal contracts without additional reporting requirements. Critics, however, argue that businesses may now focus exclusively on competing for these contracts and ignore important workplace safety issues.

The resolution is part of a Republican effort to use the CRA to eliminate the federal regulations finalized during the last months of the Obama administration. Now that the resolution has been signed, agencies are barred from issuing substantially similar regulations in the future.

NEWS & NOTES

The Importance of Anti-retaliation Programs

Last year, OSHA introduced an anti-retaliation rule to make it clear that employers may not retaliate against their employees for reporting workplace injuries and illnesses. This rule includes two major requirements for employers:

- Employers must inform their employees that they have a right to report work-related injuries and illnesses without any form of retaliation.
- Employers must ensure that "reasonable" procedures are in place for employees to report work-related injuries and illnesses.

To ensure that your workplace is in compliance with the new rule, contact Marshall & Sterling Insurance and ask to see our new resource, "Recommended Practices for Anti-retaliation Programs." This comprehensive guide outlines the importance of anti-retaliation programs, as well as the five key elements you can use to establish a program at your workplace.

OSHA Delays New Beryllium Rule

OSHA recently announced that the planned March 21 enforcement date of its new [beryllium exposure rule](#) would be delayed until May 20. The delay is in response to the Trump administration's regulatory freeze, which directs federal agencies to review any new or pending regulations and temporarily postpone the date that they would take effect.

The final rule on beryllium will reduce the eight-hour permissible exposure limit from 2.0 micrograms per cubic meter to 0.2 micrograms per cubic meter. It will also establish a short-term exposure limit of 2.0 micrograms per cubic meter over a 15-minute sampling period. OSHA estimates that the new rule will prevent 46 new cases of beryllium-related disease and save the lives of 94 employees annually.



— OSHA —
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inSIGHTS

APRIL 2017

IN THIS ISSUE

7 SAFETY TIPS FOR BIKE COMMUTERS

As the weather begins to warm up, more and more commuters may consider biking to work. However, before making the switch, commuters should keep in mind some key safety tips to make their bike rides to work safe and fun.

DO'S AND DON'TS FOR FIRST-TIME HOMEBUYERS

Purchasing your first home is an exciting milestone and, considering the markets across the United States, it's a great time to buy. However, homebuying is no simple task, and many first-time purchasers fall into common, sometimes costly, traps. Read on to learn more.

PREVENTING AUTO THEFT

Cars are a popular target of crime because they are relatively easy to steal. To reduce your risk of becoming a victim, it's critical to be aware of some theft prevention strategies.

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Ken Grey, VP
Marshall & Sterling

LIFE

7 Safety Tips for Bike Commuters

As the weather begins to warm up, more and more commuters may consider biking to work. Biking to work is not only a great source of exercise, but it can reduce a commuter's carbon footprint and help him or her save big on gas.

In fact, according to the American Automobile Association (AAA), the average person spends nearly \$9,000 a year to drive his or her car. However, before making the switch, commuters should do the following to make their bike rides to work safe and fun:

1. Practice your route on the weekend or drive it in your car to make sure that it is safe.
2. Know the laws that apply to bikers and how to interact with motorists while sharing the road.
3. Use hand signals to indicate stops and turns for other bikers and motorists.
4. Wear brightly colored clothing to increase your visibility to those on the road.
5. Wear a helmet.
6. Make eye contact with motorists so they know you are there and can anticipate your next move.
7. Bring along a water bottle in case you get thirsty, especially on hot days.

Biking is a healthy alternative to driving to work. To stay safe, it's crucial that you remain attentive and cautious of cars on the road.

For more bike safety tips, [visit the National Highway Traffic Safety Administration's website.](#)

HOME

Do's and Don'ts for First-time Homebuyers

Purchasing your first home is an exciting milestone. However, home buying is no simple task, and many first-time purchasers fall into common, sometimes costly, traps.

So, before you start searching for your dream home, keep in mind the following do's and don'ts:

DO

- **Get pre-approved.** When shopping for a home, it's important to know what kind of credit you have and your overall budget. In some cases, real estate agents won't even work with you until you've been pre-approved for a mortgage.
- **Get a real estate agent.** While it's true that real estate agents aren't required to buy a home, they can be invaluable—especially for first-time buyers. A good agent will walk you through the necessary steps and offer market insight and specific advice.

DON'T

- **Get overexcited.** It's common for first-time buyers to act on their emotions. But when it comes to such a large purchase, acting on impulse can be dangerous and commonly leads to overspending. Experts recommend that buyers only close on houses they can see themselves in for at least five years.
- **Get careless about money.** When purchasing a house, you want to avoid making other big purchases before you are approved for a mortgage. In addition, many first-time buyers forget to budget for closing costs. Consider putting aside anywhere from 1 to 4 percent of the purchase price to cover them.

Keeping these tips in mind will ensure that, when it comes time to sign on the dotted line, you made all the right steps to secure your dream home.

AUTO

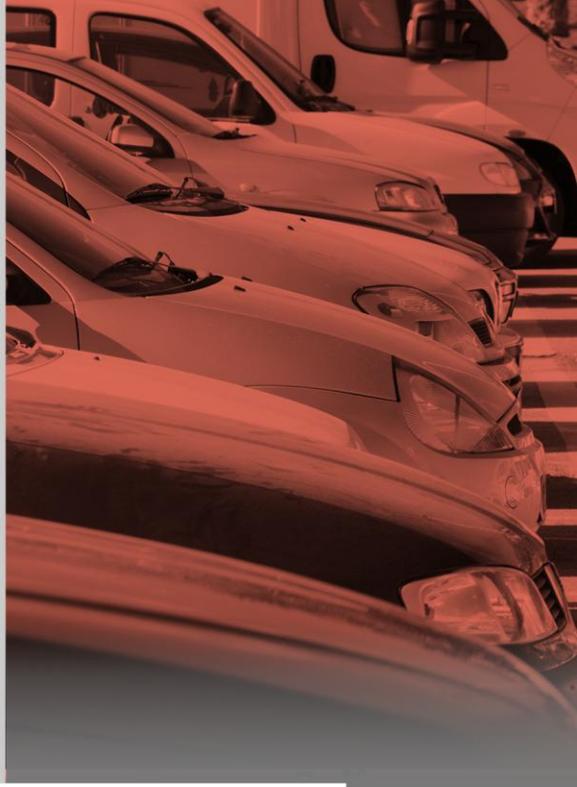
Preventing Auto Theft

Cars are a popular target of crime because they are relatively easy to steal. To reduce your risk of becoming a victim, use the following tips:

- Never leave your car running and unattended.
- Never leave your keys in the car or ignition, even inside a locked garage.
- Always roll up your windows and lock the car, even if it's in front of your home.
- Park in high-trafficked, well-lit areas, if possible.
- Consider anti-theft devices such as steering wheel locks or fuel cut-off switches.
- Purchase an auto alarm system if you live in a high-theft area or drive a theft-prone vehicle.

For additional protection, a strong auto insurance policy can help you recoup some of the losses associated with a stolen vehicle.

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IN THE KNOW

Fuel-saving Strategies

Fuel costs tend to fluctuate, and you never know when the price to fill up is going to break the bank. As such, it's important to save on gas whenever you can by doing the following:

- Lighten your car by removing heavy items from your trunk. This can help improve your car's overall fuel economy.
- Avoid idling for long periods. Idling for just one minute consumes the same amount of gas as starting your engine.
- Stay up to date on oil changes.
- Drive slower. You can improve your fuel economy by approximately 20 percent by reducing your highway speeds.
- Carpool or ride a bike to work to cut the car out of the equation completely.

If you are in the market for a new car, be sure to compare fuel economy ratings of the vehicles that interest you.

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