



**CORCORAN & HAVLIN
INSURANCE GROUP**

**287 Linden Street
Wellesley, MA 02482**

www.chinsurance.com

Phone: (781) 235-3100

Fax: (781) 235-1622



**CORCORAN & HAVLIN
INSURANCE GROUP**

•IN THIS ISSUE•

CARGO THEFT

Learn the different kinds of theft & how you can keep your cargo safe.

SPONTANEOUS COMBUSTION

It's not thought about often, but it results in approximately 14,000 fires each year. Make sure your business is protected.

**NEW REGULATIONS FOR
PICKUP TRUCKS**

If you have a pickup truck used just for personal use, it no longer needs to be registered as a Commercial vehicle.

**DISABLING WORKPLACE
INJURIES**

Learn the top 10 causes of disabling workplace injuries & what to watch for.

MANAGING REMOTE WORKERS

Working from home is here to stay. How can you effectively manage employees who are remote?

AGENCY NEWS

Learn about our newest Account Managers & award!

Source: pexels.com

RISK ADVISOR

Fall 2021 Edition

A publication of the
**Corcoran & Havlin
Insurance Group**

A member of

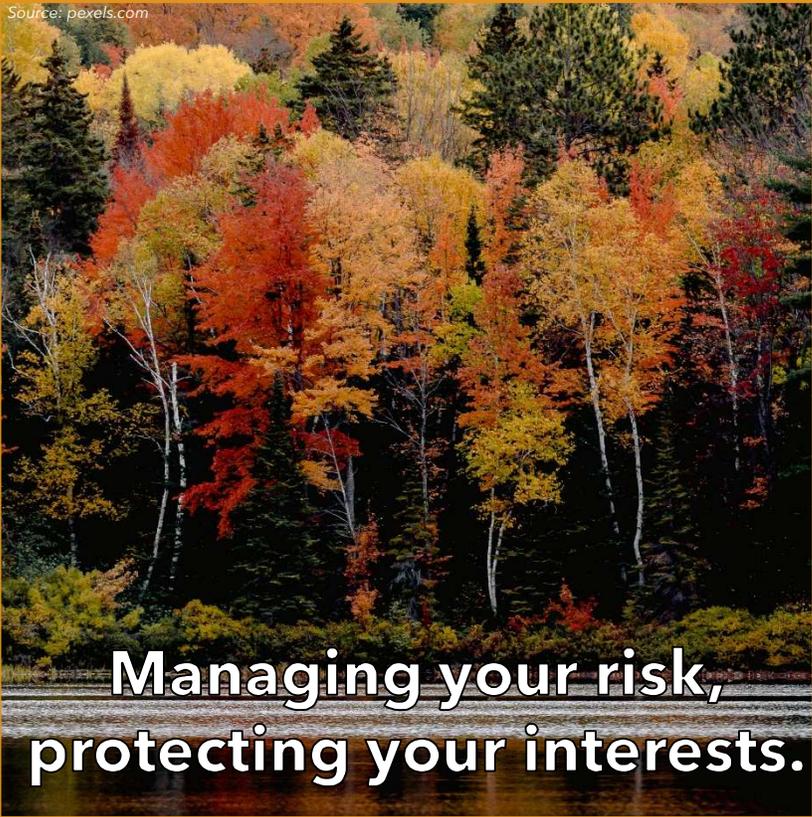


**287 Linden Street
Wellesley, MA 02482
(781) 235-3100**

77 North Street
Medfield, MA 02052
(508) 359-5555

Lougee Insurance
24 Bay Road
Duxbury, MA 02331
(781) 934-6500

www.chinsurance.com



**Managing your risk,
protecting your interests.**

BEWARE OF CARGO THEFT

Cargo theft can impact almost any supply chain around the world, and each of these threats can differ significantly. In order to better understand cargo theft threats, it's important to consider things like the type of products being shipped and the regions that the shipment(s) may pass through. Even variables like the time & day of week that the shipment takes place can impact cargo safety.

Cargo thieves target anything from food & beverages to high-end electronics. Their goal is to target commodities that can be sold easily on the black market. Being aware of up-and-coming tactics can help your business recognize its vulnerabilities and prevent potential cargo theft. But with tactics of cargo theft always evolving, how can you come up with a safety plan?

FIVE CARGO THEFT TACTICS TO BE AWARE OF:

Straight Cargo Theft - Where cargo is **physically stolen** from a location where it sits.

Cargo thieves are looking to find items that they can steal and sell quickly. Locations like truck stops, parking lots, and other areas with unattended cargo (especially in store parking lots or empty lots) are hotspots for thieves. They often seek out refrigerated trucks, which can indicate the presence of pharmaceutical loads, food or other types of desirable cargo. Trailers with little (or no) security or deterrents are easy & probably targets.

How to Prevent:

- Do not leave loaded trailers unattended (whenever possible) - especially in high cargo theft areas.
- Use high security rear door locks and air cuff locks.
- If it is unavoidable to stage/drop a load, consider installing landing gear locks.

Strategic Cargo Theft - Theft that **uses deceptive means**.

This type of theft can involve unconventional methods, which includes the use of fraud & deceptive information to trick shippers and carriers to give the shipment to the thieves instead of the legitimate carrier. Identity theft, fictitious pick-ups, double brokering scams and fraudulent carriers are all methods used to create confusion. Often, cargo thieves will search for loads being brokered late on Friday afternoons, with the hope that the need to meet deadlines could result in mistakes and little inspection of the carrier. These thieves can even create false loads and post them to solicit bids in order to obtain the information they need to steal a company's identity.

How to Prevent:

- Use strategies that will help ensure a consistent and thorough vetting process of any carrier or broker they do business with.
- Work closely with shippers to confirm positive identification of drivers at the point of pick-up. This includes driver information, identifying information on the vehicle being used, and the use of secure pick-up numbers.
- If you have even the slightest question at any point of those processes, you should contact your customers and business partners to verify. Often, the extra scrutiny will scare thieves from pursuing the theft.

Pilferage - The **stealing of small portions of a load**, rather than the full trailer of goods.

This threat can be dangerous as there's often a delay in detection that a theft has even taken place. Often times drivers may not realize this until they've reached their destination. At that point, police may be reluctant to file a report, as the driver may not be able to identify where the theft happened.

How to Prevent:

- You should require your drivers to complete walk around inspections of their trucks after every stop to check trailer doors and seals to identify signs of theft.
- Make use of high-security rear door locks or even high-quality pad locks, which can dissuade this type of theft.

Cyber - Basic **types of cyber-attacks** are being used to aid in committing cargo theft.

Phishing emails can be sent to try to get you to install malware, which can infect your company's system and allow the thieves to access sensitive data. This in turn, may allow cargo thieves access to pick up and delivery information, which they can use to commit fake pick-ups. Having strong cyber security can help you recognize these attacks and may allow you to prevent them. Be sure to examine your website closely and be cognizant of the information you've made available to the public.

Consider things like:

- Is contact information for key people important to show or would a common contact be enough?
- Are you identifying current customers and/or referencing specific products handled?

Technology - Theft that **uses a GPS technology** to manipulate a delivery

For this kind of threat, a thief uses a "sniffer," (a device that helps to detect covert GPS technology, even if embedded within a trailer). Once they detect a device, they use a GPS jammer to block the technology so it can't be used to help law enforcement locate the stolen goods.

The best way to protect your company is through a layered approach to cargo security, which starts with the development of internal processes and procedures. From there, you should include regular training and awareness events for employees throughout the year.

Features of a layered cargo security program include:

- Company security processes and procedures,
- Usage of hard security devices, such as locks and seals,
- Leveraging appropriate technology,
- Reinforcing cyber-security to prevent access to key information.



Source: pexels.com

"Cargo theft is a larger problem than simply the cost or inconvenience. It can be your reputation (and relationships with your customers) on the line!"

Scott Cornell

Travelers Transportation National Practice Lead, Inland Marine



SPONTANEOUS THE HIDDEN COMBUSTION: FIRE HAZARD

When you think about hazards around your business, odds are, spontaneous combustion is probably very low on your list - if it's there at all! But this hidden danger is actually more common than you might think. The National Fire Protection Agency (NFPA) says that there are approximately 14,000 fires that occur each year, that are a result of spontaneous combustion (or chemical reaction).

Spontaneous combustion is when a substance erupts into flames due to being exposed and/or mixed with oxygen. Combustible substances are frequently found in both businesses & homes. These substances can include materials like gasoline, paint thinner, and other flammable liquids, that release fumes & heat up as they evaporate. Something as innocent as leaving a saturated rag in an unventilated area can cause the fumes & heat to build up enough to reach the ignition point (which is spontaneous combustion).

Some ways to protect your business from this hazard:

- Avoid piling rags soaked in a combustible material on top of each other. Instead, lay them out to dry in a well-ventilated area and, if possible, far away from other structures. A cool location, not in direct sunlight is ideal.
 - If this isn't feasible for your business, place saturated rags in metal container with a tight-fitting lid and fill this container with water and detergent. The detergent works to break down the oils, and the lid will prevent oxygen from being available for vapors to oxidize.
 - Store flammable liquids in a container that is specifically approved for that purpose and be sure the lid fits snugly to contain the fumes.
 - Never use flammable liquids as a cleaning agent or to break down grease.
 - Never disable fire suppression systems or fire alarms. If a fire starts at a vacant jobsite, sprinklers and alarms will help get firefighters on the scene to control the fire - And the sooner the fire is controlled, the less damage will occur to the structure.
- With the right knowledge & tools to prevent spontaneous combustion, you can help protect your business from a devastating fire. Remember - just because spontaneous combustion may seem like an unlikely fire risk, it does cause more structural fires annually than you might think.



Source: freemages.com



Source: pixabay.com

TOP TEN CAUSES OF DISABLING WORKPLACE INJURIES

Did you know that the top 10 causes of workplace injuries cost U.S. businesses more than \$1 billion each week (which is more than \$58 billion each year)?! Workplace injuries aren't limited to high-risk industries like construction and manufacturing - from back injuries to broken bones, disabling injuries can occur on just about any job. This means workplace safety should be a top concern for any employer.

This list goes over the top 10 causes of the most serious disabling workplace injuries (injuries that caused employees to miss five or more days of work) and will rank them by direct cost to employers, based on medical and lost-wage expenses.

Handling Objects

\$13.3 Billion per year
Watch for Heavy Boxes

Falls on the Same Level

\$10.58 Billion per year
Watch for Wet Floors

Falls to a Lower Level

\$6.26 Billion per year.
Watch for Wobbly Ladders

Being Hit by Objects

\$5.61 Billion per year.
Watch for Falling Objects

Awkward Postures

\$4.71 Billion per year.
Watch for Stepping Down from a Vehicle

Vehicle Crashes

\$3.16 Billion per year.
Watch for Distracted Drivers

Slip or Trip (without Fall)

\$2.52 Billion per year.
Watch for Slippery or Uneven Walkways

Colliding with Objects or Equipment

\$2.46 Billion per year.
Watch for Fixed Objects in the Workplace

Caught in Equipment or Machines

\$2.01 Billion per year.
Watch for Moving/Rotating Machinery Parts

Repetitive Motions Involving Microtasks

\$1.66 Billion per year.
Watch for Hand & Shoulder Intensive Work

NEW REGULATIONS FOR COMMERCIAL VEHICLES

Do you own a pickup truck that you use SOLELY for personal use? If so, this news is for you! Previously, state plate requirements ruled that if you purchased a pickup truck (whether for commercial or personal use), you were required to register that truck as a commercial vehicle.

However, starting October 1, 2021, the state has changed the plate requirements - Now any pickup truck or van with a gross vehicle weight rating (GVWR) of 16,000 lbs. or less that is used **solely for personal use** will now be eligible for a normal passenger plate (as opposed to a commercial plate)!

In addition, owners of pickup trucks or vans will now only be required to pay the regular \$35 for a passenger inspection, rather than \$35 PLUS the shop's hourly rate for a commercial safety/emissions inspection!



the COMMERCIAL LINES TEAM

Catherine Aimola

John Browne

Marisa da Silva

Mathew Darby

George Doherty

Denise Donohue

Ken Doucette

Beth Eyster

Tim Graham

Alan Heinlein

Deidre Kittredge

Alysha Lavatori

Beth McDonough

Marybeth Montella

Gary Nagle

Megan Peterson

Sarah Pike

Vlada Potz

Ed Rovegno

Mark Sawyer

Jessica Schneider

Rick Weden



Be sure to **Like Us** on Facebook to receive up-to-date news relating to insurance and our agency!

Have you visited the office or had a pleasant experience?

Leave us a review!

[facebook.com/chinsurance](https://www.facebook.com/chinsurance)



MANAGING REMOTE WORKERS

Last year, the COVID-19 pandemic forced many businesses to quickly change & adapt to remote workforces. But what started out as a response to the pandemic is quickly evolving into the new norm. Many employers are considering (or have already elected to) permanently running their businesses this way.

Surprisingly, many businesses have found the transition of having workers remote to be more successful than they had expected. There are many long-term benefits to having employees work from home. For employers, it not only allows them to keep their staff safe, but also allows them the possibility of saving money (on things like rent, office supplies and utilities). Employees benefit from working remotely as it allows them to handle family responsibilities better, commuting time is essentially eliminated & they have more control and influence over their work environment. So how do you effectively manage your employees if you're not working directly with them?

Set Expectations for Working from Home: No matter where they're working from, employees should always be clear about the expectations, goals & objective of their role. To make sure your employees are on track to meet these expectations, you should develop feedback & monitoring protocols. Ensure that clear guidelines have been set in regards to work hours, breaks and meeting times. Keep in mind you need to be flexible enough to allow employees to manage their ever-changing home lives. Adding structure to remote workers' days can help them to build long-term organizational confidence and to be overall, more efficient.



Source: pexels.com

Treat Everyone the Same: Don't make the mistake of treating people in the workplace as top-tier employees and those working from home as second best. People in the workplace get to see you – and have access to you – all the time. The same opportunity to connect should be afforded to remote workers, so they don't feel distant and disconnected. You should regularly communicate with all employees who are both remote and in the workplace. Try to respond to communications in a timely fashion & be sure that remote workers feel that they have what they need to be able to do their jobs effectively. Overcommunicating may sometimes seem over the top, but in reality it allows everyone to feel like they're part of a unified team.

Use Technology: It's not possible to totally re-create the in-office experience for your remote workers, but you can come pretty close by using technology. Now, more than ever, we have software systems that encourage people to meet together and work collaboratively (ex. Zoom, or any kind of video conferencing increases connectivity). It can be extremely frustrating for remote workers who can't do things like download files, hear or view remote meetings. Providing tools & technology to these employees allows them to remain connected, which allows them to complete their work efficiently and effectively.



Source: pexels.com

AGENCY NEWS

The Commercial Lines Department welcomes two new Account Managers!



Sarah Pike began her insurance career in Connecticut in 2018. After relocating to the Wellesley area in 2019, Sarah joined Corcoran & Havlin in August of 2021, as a Commercial Lines Account Manager. Sarah attended Emmanuel College near Fenway where she studied Business Management. Sarah enjoys getting to know her clients and providing them with the great service they deserve. When not working Sarah can be found watching bad reality TV, reading suspenseful novels or walking her rescue dog, Harris.



Marisa da Silva comes to Corcoran & Havlin with an impressive 28+ years of experience, working with both agencies as well as carriers. Marisa initially began her Insurance career on the Personal Lines side and then made the move over to the Commercial Lines side. Marisa joined Corcoran & Havlin in July 2021 as a Commercial Lines Account Manager. Marisa holds a Bachelor Degree in Arts & Sciences, and she also holds the CISR & CIC designations.



L to R: Mark Sawyer & Brian Foley

We are pleased to congratulate **Mark Sawyer** and **Brian Foley** for achieving **Cross Insurance's President's Club** status. Only a small group of the top achieving producers throughout Cross's 50 branches qualify for this award. This now the second time that both Mark & Brian have achieved President's Club status. We're very proud to have them on our team!