



# GRAHAM ADVISOR

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INSURANCE BROKERS & CONSULTANTS  
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## NOTES FROM THE PLAYBOOK

Nearly two-thirds of working age adults with intellectual disabilities are unemployed. This represents a major crisis for our community and signifies a missed opportunity for local businesses to strengthen their workforce.

Studies reinforce this point. Harvard Business Review reported that companies with neurodiverse hiring programs enjoy productivity gains, quality improvement, boosts in innovative capabilities and broad increases in employee engagement.

At Graham Company, we have seen firsthand the power of these programs after hiring Thomasina Justice, a neurodiverse individual who proves every day that disabilities don't limit a person's potential. Like all employees

at Graham, we had high expectations for Thomasina. From day one, she delivered on her job responsibilities and her workload increased. Today, she is an integral part of our company culture.

That's why we are convening an important summit on April 30 to bring together some of our region's most respected brands and institutions that have launched innovative programs and research initiatives aimed at closing the unemployment gap.

We are honored to have on our panel senior leadership from the Eagles Autism Challenge, Vertex, SAP and Wawa, along with Dan Hilferty, CEO of Independence Health Group, who is a true visionary



**MIKE MITCHELL**  
Vice Chairman

transforming the health care industry. Our distinguished panel will be moderated by John Fry, president of Drexel University, who has proven to be an unstoppable academic innovator.

Our goal is simple: share the experiences of leaders embracing neurodiverse talent so businesses can better understand the issue, see the opportunity and take the simple next steps to get involved. Together, we can put Philadelphia on the map as a city at the forefront of driving inclusive work environments.

## EXECUTIVE ANNOUNCEMENTS

### BEST PLACES TO WORK IN PA

Graham Company ranked 3rd among the top 27 medium-sized employers in Pennsylvania for the 2018 Best Places to Work in PA awards program. This marks the second year in a row that Graham Company placed number three in the medium-sized company category. The program evaluates and ranks the best places of employment in the state based on employee satisfaction and engagement, as well as workplace practices and policies. We are proud of the company culture we have created and how we are able to actively invest in our people through our Employee Stock Ownership Plan.

### RISK MANAGEMENT TEAM OF THE YEAR

In collaboration with Penn Medicine, Graham Company is honored to have been named a finalist for Business Insurance's 2019 U.S. Insurance Awards in the Risk Management Team of the Year category. The awards honor teams of professionals working on specific projects in the commercial insurance and risk management sector. For us, it was our work with Penn Medicine on its 17-story, \$1.5 billion New Patient Pavilion. Finalists were selected by staff at Business Insurance.

### SPRING FORUM: WORKPLACE RESILIENCY

Employees in today's workforce are expected to operate in highly demanding environments and to show resilience against growing psychological burdens, greatly impacting workplace burnout. We believe the solution to this is creating a resilient workforce with well-prepared leaders and managers who can face challenges with organizational vigor. On March 28, we took an important step in tackling this problem head-on during our annual Spring Forum. Attendees received key insights and actionable steps on how to address employee burnout and create resilient workforces. Learn more about the topic of workplace resiliency by reading our Ask the Expert section.

**BEST PLACES to work in PA 2018**

**ACTIONS MATTER.®**

## GRAHAM SIGHTINGS

### Experts in the News



**Shane Riccio**  
on the aftermath of construction accidents.



**Lisa Talley**  
on coverage for medical cannabis.



**Steve Washkalavitch & Pat Owens**  
on the trucker shortage.



**Eric O'Neill**  
on cyber liability insurance.



**Ryan Scannell**  
on safety training on construction sites.

### RISK MATTERS BLOG

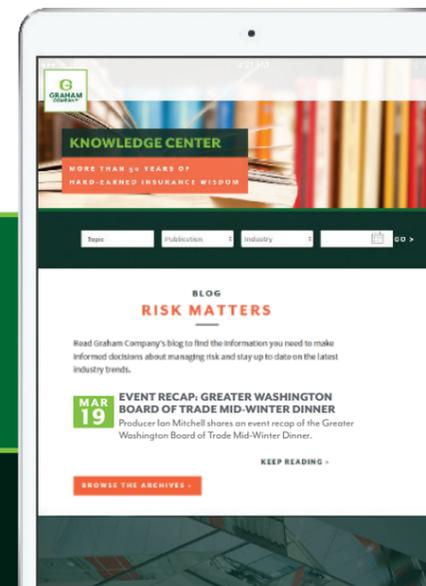
Our experts discuss managing risk and industry trends affecting your business on our Risk Matters Blog.

To read more, visit [grahamco.com/knowledge-center](http://grahamco.com/knowledge-center).

**MAR 19**

### EVENT RECAP: GREATER WASHINGTON BOARD OF TRADE MID-WINTER DINNER

Visit our Risk Matters Blog to see what Producer Ian Mitchell has to say about the Greater Washington Board of Trade Mid-Winter Dinner.



# TREND REPORT

## DISASTER RECOVERY: SUCCESS THROUGH COLLABORATION

### GRAHAM COMPANY'S SSH REAL ESTATE SERVICE TEAM

We pride ourselves on being true strategic partners for our clients, serving as their risk management arm and always on call, 24/7. We understand that when the phone rings with an emergency, it's too late to react and try to scramble for a response. Our clients know that they have a seasoned team of risk management professionals just a phone call away, ready to lead the charge.

#### Disaster Preparedness

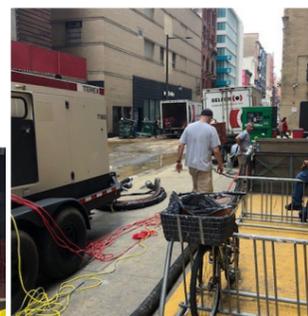
On July 3, 2018, in the predawn hours, a 48-inch water main broke at the intersection of Sansom and Juniper Streets, releasing more than 15 million gallons of water and bringing a torrent of flooding to a neighborhood densely populated with office buildings, eateries and housing. The damage was immediate and catastrophic as the street turned into a sinkhole and power was cut to the surrounding area.

For our client, SSH Real Estate, its building at 123 S. Broad Street was rendered instantly without power as water penetrated two levels of the subbasement, destroying key mechanicals and frying the electric system. Constructed in 1927, 123 S. Broad is a 29-story iconic Philadelphia landmark, encompassing more than 750,000 sq. ft. and home to an incredible diversity of vibrant businesses.

SSH Real Estate and Graham Company immediately sprang into action. Tenants were notified of the situation and kept in constant communication on the latest developments. Once the core team was established, Graham Company coordinated regular status meetings to provide an efficient way for all parties to collaborate on the resolution. Effective communication with the building's insurance carrier was essential to make sure work among so many parties was approved, funded and coordinated in a cost-efficient manner.



BELFOR, a leader in disaster recovery and property restoration services, was brought in by SSH Real Estate and got to work immediately to assess the damage and begin remediation activities, while electricians worked around the clock to bring temporary power to the building. Quickly, two generators were hauled in on tractor trailers to restore power to the entire building. This ensured tenants could return to their normal work schedule within days of the water main break. The generators were in



operation from July through October – at a five-figure cost for fuel per day – until two sources of permanent power were restored to the premises by PECO.

#### Power of Collaboration

In parallel to overseeing all parties involved with bringing 123 S. Broad back online, Graham Company brought in a forensic accountant to make

sure the myriad of losses and disaster-related expenditures were documented in minute detail. Without this level of proactive and intensive focus on the fine print, particularly in a situation dealing with an incredible amount of moving parts, covered expenses are likely to be missed. For example, the building was in the middle of extensive renovations to the lobby and common areas – work that needed to be accounted for, analyzed and included in the overall claim.

**“Graham Company sets the gold standard for risk management. They’re not just our insurance brokers, they are our trusted strategic partners. Graham Company’s leadership and expertise were invaluable throughout the entire process and gave us the confidence we were well-protected.”**

**GREG MULLER, COO & PARTNER, SSH REAL ESTATE**



# SAFETY ZONE



**JEFF SPATZ**  
Vice President - Safety Services

Whether your company owns or rents cranes – or controls a construction project where cranes are operating – OSHA's updated rule for crane operator training, certification and evaluation affects you.

Currently in effect, with a delayed enforcement of the documentation portion of the rule until April 15, the rule requires employers of crane operators to ensure that each operator is trained, certified and evaluated before operating any equipment covered under 29 CFR 1926 Subpart CC, with a few exceptions.

Since crane operations can impact the safety of those involved on-site and the public adjacent to it, this rule is for good measure. In fact, a Crane Inspection & Certification Bureau article cited that 90 percent of crane accidents occur because of human error and 50 percent of crane accidents that had injuries resulted in fatalities, according to the Bureau of Labor Statistics.

With this new rule in place, project owners, construction managers (CM), general contractors (GC), subcontractors and crane rental firms should pay close attention. OSHA's regulatory obligation rests on employers of crane operators, but the implications of operator evaluation extend to the aforementioned, whether they own cranes, rent cranes or are working on-site where cranes are operating.

This creates a few challenges. It's unlikely that contractors renting cranes with operators have individuals on staff who are qualified to conduct an evaluation on the operators provided. And it's even more unlikely that a CM/GC will have such an individual on staff. That obligation is, and should be, on the crane rental firm since it provides and employs the operators.

Additional complications may arise under OSHA's Multi-Employer Citation Policy which allows for employer citation if, specific to an alleged violation, they are deemed creating, exposing, correcting and/or controlling employers. Perhaps worse still, in the event of a crane incident, a third party may allege that a CM/GC, subcontractor or crane rental firm failed to exercise due diligence with crane operator evaluation.

In response to this emergent rule, we recommend all those who may be affected thoroughly read through the rule and request all relevant documentation from the owner of the crane – whether the subcontractor or the crane rental firm. Because we immerse ourselves in items affecting our clients' risk exposures, we can assist with any questions and concerns surrounding the updated rule.

*If you are interested in learning more about OSHA's new rule impacting crane operations, contact Jeff Spatz, Vice President - Safety Services at Graham Company, at [jspatz@grahamco.com](mailto:jspatz@grahamco.com) or (215) 701-5454.*

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Loss totals are approaching \$7 million, including the need to advance \$6 million in funding to keep remediation and recovery work on schedule and within budget. The totality of damage goes far beyond the bricks and mortar of a building. At Graham, we don't leave a single stone unturned and never rest until the job is done and done right.

Thanks to the fast action and incredible leadership of the SSH Real Estate team, what could have been a significant and lasting impact to the day-to-day operations of the building's tenants was reduced to only a few days. In complex loss scenarios with high value, there's often the risk of the work being slowed due to miscommunication and lack of trust between all parties involved. However, with Graham Company at the helm as the outsourced risk manager, everyone could have the peace of mind that seasoned professionals had their back every step of the way.

#### Contributed by:

*Kevin D. Smith, GPCU, ARM, Managing Director*

*Lisa L. Talley, ARM, Assistant Vice President*

# ASK THE EXPERT



**CARL BLOOMFIELD**  
Managing Director

#### What is causing workplace burnout?

Employees in today's workforce are expected to operate in highly demanding environments and to show resilience against growing psychological burdens. As a result, many individuals are experiencing high-consequence levels of distress.

#### How can employee burnout negatively impact an organization?

Burnout can significantly impact an employee's ability to do his or her job. Unmanaged stress levels and burnout impact engagement, absenteeism, judgment, decision-making, situational awareness, and physical health. Organizationally, this cumulative toxic stress can lead to systemic dysfunction, poor work performance and problematic customer service.

High employee turnover is the most obvious and widely-known impact of workplace burnout. But burnout also creates more risk for organizations, something many companies aren't aware of. At Graham, however, we see in claims data that stress does factor into risk.

#### How can employee burnout lead to organizational risk?

An employee's high stress level may result in an error or accident because he or she had delayed reaction time or made a poor decision. Or, an employee may leave an organization after one-too-many incidents of physical assault or verbal abuse because the organization did not know how to handle the trauma caused by those conditions.

For health and human services organizations, employee burnout may lead to patient harm, which could be detrimental to the organization. In fact, Stanford Medicine recently reported that medical errors may stem more from physician burnout than unsafe health care settings.

**To read the full interview, visit [grahamco.com/knowledge-center](http://grahamco.com/knowledge-center).**

#### Contributed by:

*Nancy Spangler, Greenleaf Integrative*