

START WITH SAFETY

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Jim Greaves
Vice President of
Risk Management
Services

Carlos Guzman
Risk Consultant

Darren Meyer
Risk Consultant

Crystal Estrada
Risk Analyst

John Cornelius
Claims Manager

Desiree Ibarra
Claims Advocate

Courtney Michaelis
Associate Claims
Advocate

800.399.6059
hubinternational.com

THE MOST DIFFICULT CRIME IS THE EASIEST TO PREVENT

There has long been debate over the connection between crime and the economy, but criminologists, sociologists, and police chiefs agree – economic pressures lead to a rise in crime as individuals struggle to make ends meet.

In particular, theft of tools and equipment, goods and building supplies, and catalytic converters has seen a significant increase. There has also been an alarming shift in who is committing theft. Business Insurance noted, “when times get tough, employees may be tempted to steal from their employers.”

Precautions to Safeguard Your Property

First, determine your susceptibility to theft by taking an honest look at what might appeal to a thief. Whether the thief is a burglar or an employee, the items most likely to be stolen are of higher value and relatively easy to move.

- Do you leave equipment at jobsites overnight without security?
- Do you allow employees to take laptops home for work?
- Do you have a policy that laptops are not to be left in vehicles?
- Do you allow employees to take company vehicles home with tools and equipment?
- Do you have good lighting at your business after hours?
- Are company auto parking areas well-lit and secure?
- Does your business operate after dark?

Next, take corresponding steps to protect items, especially those most susceptible.

- Keep exterior doors locked at all times, including your garage and dock-bay doors. For doors that



remain open to the public or customers, ensure that some type of security is in place to deter theft such as a camera, guard, door alarm, etc.

- Keep valuables out of sight whenever possible. Close cabinets and drawers, set up partitions to limit the line of sight, or use covers to hide displays when not in use.

Third, be alert to employee conduct that might indicate a potential for theft:

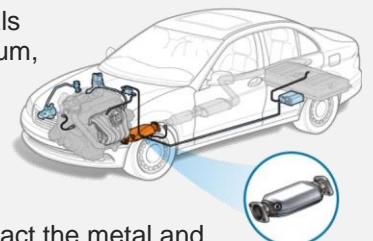
- New, sudden, apparent devotion to work and working late.
- Personal lifestyle doesn't match salary level.
- Strong objections to procedural changes related to finance, inventory, or supply matters.
- Drug and alcohol abuse.
- Compulsive gambling.

Why Catalytic Converters?

Catalytic converter theft has increase by 800% in the last two years. This part of a vehicle's exhaust system was mandated for all U.S. cars and trucks in 1975 to convert harmful pollutants into less harmful emissions before they left the exhaust system.

Precious metals such as platinum, palladium, rhodium, or gold are used as the catalyst.

Recyclers extract the metal and can resell it for as much as \$6,000 an ounce. As metal prices increase, theft increases.



Upcoming Training Events

Walking & Working Surfaces
March 10

Management Series: Business Continuity Planning
March 15

For more information email us at contactcatto@catto.com



CLAIMS CORNER

TEXAS WORK COMP DIVISION REPORTS 78K COVID-19 CLAIMS

The Texas Department of Insurance, Division of Workers' Compensation (DWC) reported more than 78,000 COVID claims and 422 fatalities as of Feb. 6, 2022.

DWC's March report, "COVID-19 In The Texas Workers' Compensation System," is based on a data call with 74 selected insurance carriers.

According to the report, 48% of COVID claims and 52% of fatalities included first responders and correctional officers. 61% of claims involved injured employees who tested positive or were diagnosed with COVID. Insurance carriers accepted 52% of COVID positive test claims and denied 45% of COVID positive test claims. There were only 166 disputes filed with DWC as of Feb. 6.

Insurance carriers and employers paid approximately \$55.5 million in indemnify benefits on COVID claims, including \$29.8 million in employer salary continuation, \$23.2 million in workers' compensation income benefits, \$2.2 million in death benefits and \$292,850 in burial benefits. Political subdivisions have paid 72% of costs, while commercial insurance carriers have paid 23% and the State of Texas has paid 5%.

Carriers paid \$35.1 million in medical costs on COVID claims. Hospital / facility services made up four-fifths, or \$27.8 million, of medical payments. Of medical payments, 74% have been paid by political subdivisions, followed by insurance carriers at 22% and the State of Texas at 4%. About one out of five claims that received professional or hospital/facility services received these services beyond one month post-injury, the report said.

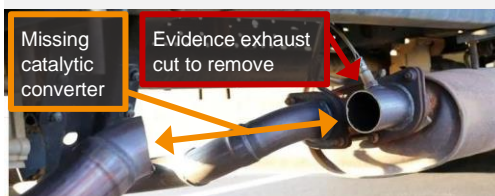
COVID claims peaked in Jan. 2022 with 11,161 reported to DWC, up from 4,492 in Dec. 2021.

The total number of workers' compensation claims reported to DWC from Jan. 2020 through Dec. 2021 was 15% higher than the two prior years. The increase in COVID claims bucked a 20-year trend in Texas of fewer workers' compensation claims reported each year.

More information is available on the TDI website.

Symptoms of Converter Theft

Notice a loud rumbling or roaring sound when you turn on the engine that only gets louder as you hit the gas? You might be a victim of catalytic converter theft. The catalytic converter is a round canister that connects two pieces of piping in the exhaust. You will see a gaping space in the middle of your exhaust if the converter is missing, and you will likely see signs of the piping being cut away.



Thieves can remove a catalytic converter quickly, often in less than two minutes, so theft can even occur in broad daylight. The only tools a thief needs are a wrench (for converters that are bolted on) or a reciprocating saw (for converters that are welded in). Some thieves bring a mechanic's creeper. Then all they do is slide under the vehicle, remove the bolts holding the converter, and take it.

The highest hit vehicles are SUVs and trucks because they sit higher off the ground (making for easier access) and the bolts that connect the converter are easily removed.

Preventing Catalytic Converter Theft

- If you have a garage for company vehicles, keep garage doors locked.

- Activate cameras and building security systems.
- Calibrate and activate auto security systems so that vibration triggers the alarm.
- For private and public parking lots, train employees to park in well-lit areas, in view of security cameras, and close to a building entrance or the nearest access road (allowing for increased visibility from passersby).
- Some mechanics suggest welding the heads on the catalytic converter bolts (or simply shearing them off) or having the converter welded to the car frame, making it more difficult to remove.
- Security devices are available that attach to the converter to deter and prevent catalytic converter theft. For example, a product called the CatClamp is a hard-to-defeat cage installed around the catalytic converter. This product can be installed by a mechanic or at home with an included specialized tool and is backed by a money-back guarantee.



- Engrave your VIN number onto your catalytic converter to make it easier to identify in case it does get stolen.



ToolGuards Portable Water Immersion Heaters

Hazard: Shock, Electrocution, Fire

Prestone Shop Pro RV & Marine Antifreeze

Hazard: Methanol Poisoning

Fitbit Ionic Smartwatches

Hazard: Burn

American Honda ROVs

Hazard: Crash, Injury

Olight Ecommerce Technology Flashlights

Hazard: Burn

Danby Free-Standing and Slide-In Electric & Gas Ranges

Hazard: Tip-Over, Burn