

DID YOU KNOW

Even though the economy is slowly improving, commercial vacancy rates are still relatively high. Currently rates are 16.5 percent in the office space market, 14.2 percent in the industrial market and 13 percent in the retail sector.

If any of your company's property sits unoccupied for any amount of time, you need to act quickly to reduce your risk and make sure you are protected. Keep reading for more information about vacant property risk management and coverage.



Study Finds the Stress of Shift Work May Cause Health Problems

According to a study recently published in the Journal of Clinical Endocrinology & Metabolism, young shift workers have a higher amount of the stress hormone cortisol than their day worker counterparts. High levels of cortisol increase the risk of obesity, cardiovascular problems, diabetes and hypertension.

Employers should take note because the increased risk of serious health problems will cost more in health and workers' compensation costs throughout the

span of the worker's employment.

The difference in stress for shift workers, and subsequent health problems, is attributed to working unconventional hours and not following regular sleep patterns.

Companies that employ shift workers should be proactive in their approach. Addressing the specific problems that can arise from shift work with targeted wellness programs can help mitigate claim costs in the future.

Small Business Cyber Security Important

A study conducted by the Small Business Authority reported that only 27 percent of small business owners have used a third party to check the security of their network and only 39 percent have data backed up in more than one location.

It is recommended to periodically employ the services of a network security specialist to analyze how well protected your data and systems are. The outside perspective can help to find gaps in your security that you would have otherwise never known were there.

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Vacant Buildings Hold Variety of Risks

Even though economic conditions seem to be slowly improving, there are still numerous commercial buildings sitting vacant. Owning unoccupied property can have extensive risks. Some risk can be transferred through vacant building insurance coverage, but many of the risks need to be managed through mitigating the opportunity for loss and tightening up security.

Vacant properties should be well secured and tightly monitored. Here are some tips for preventing loss due to vandalism, theft and weather:

- Let local authorities and other building owners in the area know that the building is vacant and to notify you if they notice anything suspicious.
- Set up cameras that are visible, but protected, to monitor entrances and any outbuildings or rooftop areas where there is mechanical equipment.
- Use motion detection for lights and cameras.
- Install glass-break monitoring devices on large windows or doors that could be broken and used to get into the building.
- Use fire and security alarms that are tied to a central system for police and fire department notification.
- Inspect all fire and security systems for functionality and the premises for damage regularly. Higher value properties should be checked more frequently.
- Discontinue all utilities not necessary for protection or security systems.
- Adjust thermostats where appropriate. Set central heating to 55 degrees to keep pipes from freezing and air conditioning to 85 degrees to protect against humidity and mold. Temperature alarm options are also available.

Be sure to notify Alamo Insurance Group immediately of any unoccupied property. Failing to give adequate notice could result in denied coverage in the event of a loss. We can work together to make sure your company and its properties are adequately covered.

Cyber Security

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As well as proactive prevention, companies should plan their potential response to security breaks. Any actual incident will be unique in the amount and type of data that is compromised, so dealing with a specific breach will require an individualized response. However, examining potential scenarios will help your organization be better prepared.

Generating hypothetical response plans can help your organization achieve thoroughness in the event of a breach, without overreacting. Many companies don't respond or notify customers until they absolutely have to, when the law in their state dictates they must notify by without facing a penalty. Customers can lose trust in the company this way, wishing that they had been notified sooner. Other companies jump out of the gate, releasing information prematurely, before they have all the facts. This can cause customers to panic and lose trust in the company because they are unable to answer questions or provide more info.

Contact Alamo Insurance Group for more resources about cyber liability and protecting your risks.



**Workplace and safety tips brought to you by the
Insurance and Risk Management professionals at
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