

MAY 2017

# P&C PROFILE

## DID YOU KNOW?

*New research from the American Chiropractic Association and the American College of Physicians may change the treatment for back pain, one of the most common reasons for missing work. Until recently, one of the most recommended treatments was the prescription of opioids and steroids. However, both organizations now agree that therapy-based techniques can help injured employees recover faster and reduce the chances of reoccurring back pain.*



## IN THIS ISSUE

- **President Trump Overturns OSHA's Ongoing Recordkeeping Rule.** A new resolution has overturned a rule that allowed OSHA to issue citations up to five years after a recordkeeping violation occurred.
- **Autonomous Vehicles Could Eliminate Up to 4 Million Jobs.** Advanced vehicles that can operate without a driver could cause an economic ripple effect in regions that rely on commercial transportation.
- **Auto Insurance Prices Likely to Keep Rising.** The high costs of auto insurance claims and vehicle repairs have led to higher prices for both commercial and personal auto policies.

## President Trump Overturns OSHA's Ongoing Recordkeeping Rule

President Donald Trump recently signed a resolution that overturned a [final recordkeeping rule from OSHA](#). According to the agency, the rule was meant to clarify that employers must maintain work-related injury and illness records throughout a five-year storage period, and did not create any additional requirements. However, critics of the rule argued that it allowed OSHA to unlawfully issue citations to businesses up to five years after an incident, provided the violation was related to recordkeeping.

The Occupational Safety and Health Act (OSH Act) that governs OSHA does not allow for a citation to be issued more than six months after the occurrence of a violation. Despite this, OSHA's final rule stated that the agency considers all recordkeeping violations to exist until they are corrected. For example, if a recordkeeping violation first began on Feb. 1 and was corrected on May 15, OSHA would have had until Nov. 15 to issue a citation under its final rule.

This development is the latest step in the Trump administration's efforts to reduce regulatory burdens on businesses. Since Trump took office, OSHA has delayed its new [beryllium exposure rule](#) until May 20, and has also announced that it is currently not ready to accept electronic injury and illness data for its [electronic reporting rule](#). However, you still need to be aware of your ongoing OSHA requirements. Although OSHA's recordkeeping rule has been rescinded, employers are still required to maintain their injury and illness records for five years. Contact us at 201-295-9044 for help staying in compliance with OSHA standards.

Provided by:  
Alamo Insurance Group



---

## Work Visa Program Under Federal Review

---

The Trump administration has ordered a review of the H-1B visa program, which allows U.S. employers to temporarily employ foreign workers in positions that require specialized knowledge. Although the review will not change existing rules for the visas, the Trump administration has expressed interest in changing the approval process from a lottery to a merit-based system.

Currently, H-1B visas are used mainly by technology companies to fill roles that require an extensive background in science, engineering or computer programming. However, critics of the program believe that it's also used by outsourcing firms to flood the system with applications for lower-paid information positions, which takes work away from Americans.

The Trump administration has yet to set a timeline for changes to the H1-B program. However, Trump has stated that the visas should only go to the most skilled and highest-paid foreign applicants, and never be used to replace Americans.

---

## Autonomous Vehicles Could Eliminate Up to 4 Million Jobs

---

A new report from the Center for Global Policy Solutions suggests that as many as 4 million employees nationwide may soon lose their jobs due to the adoption of autonomous vehicles.

Unlike normal vehicles that are operated by human drivers, autonomous vehicles use advanced sensors to monitor the road and can run without mandated stops for rest and sleep. And, if commercial drivers are replaced by these vehicles in the near future, it could cause an economic ripple effect in regions that rely on commercial transportation.

More than 30 automakers and technology companies are currently working on autonomous vehicle technology, including Ford, General Motors, Tesla, Google and Uber. As a result, the technology is advancing rapidly, and many companies have already acquired licenses to test their vehicles on public highways. However, some experts believe that state and federal regulators will delay the widespread adoption of commercialized autonomous vehicles.

---

## Auto Insurance Prices Likely to Keep Rising

---

Most lines of insurance cycle between soft and hard markets over a number of years, which has a direct impact on the price of insurance. The auto insurance market is currently hardening after many years of a soft market, which has resulted in higher prices for both commercial and personal auto policies.

Between 2011 and 2016, competition between auto insurance carriers created a soft, buyer-friendly market. Since then, however, the high cost of claims and increasing costs of vehicle repairs have contributed to a noticeable transition in the market.

Contact Alamo Insurance Group today. We can provide you with resources to help you understand and save on auto insurance, including our new article, "Coverage Insights – The Hardening Auto Insurance Market."