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### RIPA & ASSOCIATES

## Partnership approach leads to top level safety program

**F**or every action, there's an equal and opposite reaction. While this is one of the most fundamental rules of physical science, it can also be applied to the phenomenal transformation of a Florida-based contractor's safety program.

Ripa & Associates is a civil and utility contractor serving communities throughout the greater Tampa area. In a perfect display of action equates to reaction, the company recruited a highly qualified safety professional. By working closely with Amerisure and M.E. Wilson, a Premier Partner® in Amerisure's *Partners for Success*® program, the goal was to transform their underperforming safety program into one of the finest throughout the construction industry.

As a provider of utility construction and site development services, Ripa & Associates maintains a high hazard operation with major trenching and excavation exposures. Typical projects include excavating for the installation of storm water drainage systems, sewage lines and fresh water lines for residential and commercial developments. The company also specializes in new road construction and the merging of new roads into existing roads, presenting considerable maintenance of traffic issues.

Over a four-year term from 2002 to 2006, Ripa & Associates experienced an average

of 26 worker injury claims per policy period while the company expanded exponentially to a \$100 million a year operation. At the request of Amerisure and M.E. Wilson, the contractor hired a safety director in 2006. By the end of that year, the frequency of worker injury incidents dropped from 42 to 16. Even more impressive, from 2006 to 2011, Ripa & Associates averaged just three lost time claims per policy period.

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"I'm very passionate about creating the best possible safety program and I'm backed by Amerisure and M. E. Wilson, who feel the same way," explained Ron Troyer, Environmental Health and Safety Director, Ripa & Associates. "With safety, it's very important to employ a teamwork approach, and that's the dynamic our three-way partnership has created."

The partnership approach responsible for Ripa & Associates' stellar safety record involves a number of important players providing a range of services.

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Dwight Wilson, Partner, M.E. Wilson, and Dina Patterson, Amerisure Senior Marketing Underwriter, have been a valuable asset, especially during the initial stage of the transformation. “Dina and I had a meeting with owner Frank Ripa and we talked about the size of the company and the need for an experienced safety director,” said Wilson. “We showed him how we could justify the added expense through the savings that would result from fewer injuries, along with the ability to win new business with a more attractive experience modification factor (e-mod).”

Wilson's projection became reality, as business increased simultaneously with a decrease in injury accidents. The hiring of Troyer proved to be a smart move, given his highly effective hands-on style of safety management. “My approach to safety is less classroom and more specific to the job and location,” commented Troyer. “I'll get down in a trench or a manhole so the workers can learn and apply safety where it matters most—on the job.”

While Troyer is busy in the field, he can count on support from Mark Betten, Director of Risk Management for M.E. Wilson, and Larry Rugel, Senior Loss Control Consultant with Amerisure. “We do extensive work with Amerisure because Larry and I recognize that risk management and loss control are crucial in preventing accidents,” said Betten. “Our companies have the same corporate model when it comes to safety.” Rugel added, “In addition to receiving loss control support from M. E. Wilson, Amerisure provides jobsite inspections and a level of OSHA 10-hour training based on the nature of their work, which includes trenches, heavy equipment, etc. It's much more customized compared to your typical form of training.”

Another essential component of Ripa & Associates' safety program is their Human Resources and Risk Manager, Victoria

Campbell. In addition to rigorously screening applicants to ensure they are suitable for Ripa & Associates' brand of work, she is extensively involved in the company's Return-to-Work program. “When someone is injured, we take them into what I call the *Ripa & Associates fold*,” said Campbell. “I basically serve as an in-house case manager and I walk the worker through the entire process. We adhere to a strict Return-to-Work policy, and the moment someone is placed on light duty, we find an appropriate position.”



Campbell is not alone in her Return-to-Work efforts. Amerisure Senior Workers' Compensation Adjuster Susan Talladira has been instrumental in helping return injured employees to the job. “Many times an injured worker must see a specialist, and I serve as a liaison between the physician and Ripa & Associates,” explained Talladira. “I also foster communication between all parties as to the abilities of an injured worker and the types of light work that can be performed.”

To keep its safety program running strong, Ripa & Associates instituted an incentive based Jobsite Safety Audit program in the fall of 2011. On a monthly basis a formal audit is conducted at each jobsite, the results of which are presented to the company's president for review. Since the audit was introduced, the company has not experienced a single lost time claim.

“The people in the field obviously have responded well to the survey,” commented Chris LaFace, President, Ripa & Associates. “In fact, there's an element of competition among workers that fuels a strong desire to score 100% on each audit. From a safety perspective, we've created an ideal environment, and for that I credit Ron Troyer, M.E. Wilson and Amerisure.”



Amerisure's Rugel added, “The Ripa & Associates' safety program is more sophisticated than 99% of the other site development contractors out there. “This can be attributed to the passion, knowledge and expertise of all who are involved.” ■

*(Left) Mark Betten - Director of Risk Management, M.E. Wilson  
(Right) Ron Troyer - Environmental Health and Safety Director, Ripa & Associates*