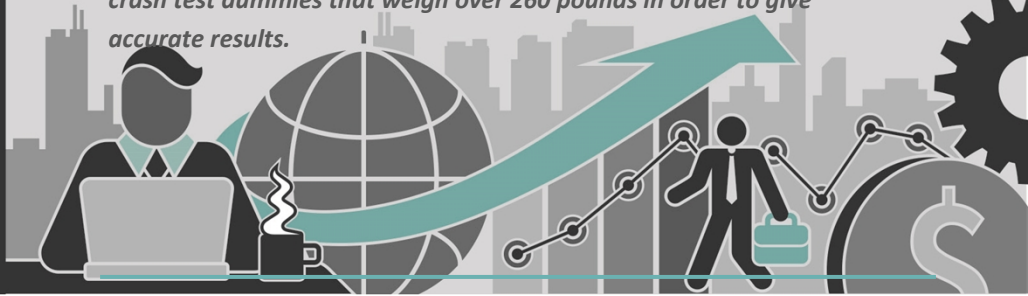


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P&C PROFILE

DID YOU KNOW?

As the average weight in the United States has risen, the crash test dummies used to measure vehicles' safety ratings have had to be adjusted. According to safety experts, the condition, size and shape of an individual is hugely important in how severe his or her injuries are in a vehicle crash. As a result, manufacturers have started to produce crash test dummies that weigh over 260 pounds in order to give accurate results.



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- **Trump Administration Seeks to Reduce Regulations.** Two directives from the administration aim to reduce regulatory burdens on businesses.
- **Rules Regarding the Commercial Use of Drones Delayed.** A ban on commercial flights over pedestrians and the current freeze on new federal regulations have extended the delays on the commercial use of drones.
- **Concussions Shown to Have Long-term Effects on Drivers.** A new study has shown that the effects of a concussion can persist in drivers even after the immediate symptoms have subsided.

Trump Administration Seeks to Reduce Regulations

President Donald Trump has recently taken steps to fulfill his campaign promise to eliminate up to 75 percent of federal regulations. The president believes that limiting the introduction of new regulations and eliminating those that are no longer needed will help businesses grow without worrying about regulatory burdens. The Trump administration issued two directives to reduce regulations:

- A memorandum that directs federal agencies to freeze regulations that have not yet become effective
- An executive order that requires federal agencies to eliminate two regulations for every new regulation that they propose

These two directives include exemptions for emergencies and national security. However, until the freeze on new regulations is over, there is no established process for repealing old regulations and proposing new ones.

Supporters of the Trump administration's directives believe that businesses will benefit as their compliance responsibilities are rolled back. However, opponents argue that public protections may now come second to profit.

For more information on the Trump administration's focus on federal regulations, call us at (303) 779-4181 and ask to see our Compliance Bulletin, "Trump Administration Aims to Reduce Regulatory Burden."

Provided by:

Rifkin Insurance Associates, Inc.



Keeping Employees Safe in Cold Conditions

Cold weather can expose your employees to a number of hazards, such as falls, hypothermia and frostbite. However, many of these injuries can be prevented by encouraging your employees to prepare for cold conditions.

Make sure your employees adhere to the following safety practices:

- Keep work areas clear of snow, ice or water that can flash freeze. This is especially true for walkways and stairways.
- Mark an unsafe area with temporary signage or barricades if it cannot be addressed and cleared immediately.
- Instruct employees who will be working in cold climates to wear footwear with heavy treads and vests or jackets with reflective patterns.
- Tell employees to be aware of the symptoms of hypothermia and frostbite, including shivering, lack of coordination, and stinging or burning sensations on the skin.

Rules Regarding the Commercial Use of Drones Delayed

Rules regarding the commercial use of unmanned aerial systems (UAS), commonly referred to as drones, have been delayed until key issues are addressed—namely the ban on flights over pedestrians. However, the anti-regulatory push by the Trump administration means that commercial drone flights may see extended delays.

Currently, drones may not be used for any commercial purpose if they fly over pedestrians, as the vehicles are not yet considered reliable enough to ensure that they will not crash. And, although the Federal Aviation Administration (FAA) believed that rules regarding the commercial use of drones would be created before the end of 2016, discussions relating to enforcement of the regulations delayed the rule-making process.

Experts believe that before a new rule can be proposed, manufacturers will have to create a set of standards to ensure that no pedestrians can be hurt, such as establishing a minimum distance between drones and anyone on the ground. However, with the current freeze on federal regulations still in effect, it's unknown when final rules will be proposed.

Concussions Shown to Have Long-term Effects on Drivers

According to a new study from the University of Georgia, the effects of a concussion can persist in drivers even after the immediate symptoms have subsided.

The study placed drivers into a simulator 48 hours after they could no longer feel the direct effects of a concussion. Once in the simulator, researchers noted that the participants were likely to drive erratically and have less control. In fact, the researchers also noted that the driving patterns of the participants at times appeared similar to someone driving under the influence of alcohol.

