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October 17, 2023

Ray Waide  
Safety Manager  
Beam's Contracting, Inc.  
15030 Atomic Road  
Beech Island, South Carolina 29842

RE: Risk Control Service Visit on October 10, 2023  
Customer #: 616559

Dear Ray:

Thank you for the time and courtesy given to me during my recent visit. The purpose of the visit was to review your operations and any site-specific exposures in order to assist you in controlling risks related to the insurance coverage provided by BITCO Insurance Companies.

### **Operations Update**

Beam's Contracting continues to operate as a commercial grading and paving contractor, with no significant changes in the operation since my last visit. Employment levels remain steady.

### **Progress Since Last Visit**

\*Safety meetings completed weekly.

\*Pre-Trip Inspection of vehicles completed daily of units in service.

\*GPS monitoring/ Dash Cams (Forward-facing) provided by Verizon Connect and installed in all CDL-required vehicles. Consider adding equipment to Medium and Light vehicles as well. Drivers coached on results, such as speeding and harsh events, by Ray Waide (Safety Director).

\*CAB ISS Inspection Values are as follows: Beam's Contracting - Green (Pass) with a score of 1 (Unchanged), Grade South - "Insufficient Data" with a score of 64. Both MCS-150s were updated 10/6/23.

\*Subcontractors are required to sign a written subcontract agreement and furnish Certificates of Insurance with Additional Insured endorsement.

### **Claims and Corrective Actions**

You have had the following losses since my last visit:

CAP loss on 7/14/23 when Insured's Pick-up truck crossed over the center line and struck Claimant's Vehicle. This resulted in (3) claims, as follows: \$70,000, \$50,000, and \$20,000. All remain open. Corrective Action - N/A, as employee quit his job.

## **Service Provided**

### **Office**

Business Meeting/ Lunch - North Augusta, SC

Allison Sipes (BITCO Underwriter) and I met with Ray Waide (Beam's Safety Director) to discuss the status of their operations, jobs in progress, GPS/ Dash Cam results, industry trends, ongoing safety activities, BITCO's Customer Portal, loss history, and service needs.

### **Worksite**

15th Street Augusta, GA

Job Site visit - Road-widening project.

\*Good Traffic-control measures in place.

\*Good use of PPE.

\*Trucks and equipment observed to be in very good to excellent condition.

\*Good Erosion control.

\*Underground utilities located/ marked.

15th Street Augusta, GA

Laydown Yard near job site for Road-widening project.

\*Spare vehicles, equipment, and materials stored out of vehicle/ pedestrian traffic areas.

Evans, GA

Job Site visit - Flowing Wells project

\*Good Traffic-control measures in place.

\*Good use of PPE.

\*Trucks and equipment observed to be in very good to excellent condition.

\*Good Erosion control.

\*Underground utilities located/ marked.

Evans, GA

Laydown Yard near job site for Flowing Wells project.

\*Spare vehicles, equipment, and materials stored out of vehicle/ pedestrian traffic areas.

## **Future Service and Objectives**

My next service visit is scheduled for January 2024. I would like to visit a job site as well as discuss the status of your operations, industry trends, GPS monitoring/ Dash Cam results, CAB Report, BITCO's Customer Portal, loss history, and service needs.



15th Street



15th Street



Flowing Wells Rd.



Flowing Wells Rd.





Flowing Wells Rd.



Flowing Wells Rd.

Risk control services are highlighted on our website (<https://www.bitco.com/policyholder-services/risk-control/> or scan the QR code below). As a valued customer, you can also access exclusive safety resources available on our customer portal by clicking BITCO Agency/Customer Portal on the top of the home page.



*This survey and related analysis are not intended to detect all potential causes of loss, code violations, or exceptions to good practice related to your premises or operations. It does not relieve you of any of your responsibility to identify and correct unsafe practices or conditions. We do not assume any liability because of conducting or providing such service.*

Sincerely,

A handwritten signature in black ink, appearing to read 'Caldwell Spence', written over a horizontal line.

Caldwell Spence  
Senior Risk Control Consultant

cc: Assuredpartners Of South Carolina, Llc

