



KICKBACK



A Privately Circulated Newsletter for Employers in the
 NEW YORK LUMBERMEN'S INSURANCE TRUST FUND

NUMBER 5

SEPTEMBER 2009

It's Area Meeting Time!!!

Edward G. Wright, President & CEO

ROUTE TO:

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Members of W. J. Cox Associates, Inc. Staff will be hitting the road in October for this year's round of Area Meetings at six locations throughout the state.

All Trust Fund Members are encouraged to join us for an enjoyable dinner, pleasant conversation and an update on how the Trust Fund is doing through this difficult business cycle. We'll be seeking your suggestions on how we can better serve your needs.

Most insurance and risk management outlets provide their products and services in a relatively confined geographic area - your local agent for example. Since our customers are spread throughout New York, the Area Meetings provide our Staff a good opportunity to spend face-to-face time with our Members. We think it's good for the relationship and we hope you do too. We guarantee

we will be traveling further than any of our guests for this opportunity. Come on out!!!

Thanks for listening.

2009 NYLITF Area Meetings

Tupper Lake Tuesday, October 13	Oneonta Tuesday, October 20
Lake George Wednesday, October 14	Ithaca Wednesday, October 21
Utica Thursday, October 15	Olean Thursday, October 22

See inside for more details

Inside this issue:

- ◆ New Employee Orientation
- ◆ The Trouble With Vacant Buildings
- ◆ NYLITF Area Meetings
- ◆ NYLITF 2009 Reported Injuries
- ◆ WJCA Staff News

NYLITF Mission Statement

Our mission is to provide our Members the best value and financial security for workers' compensation and disability benefits with the objective of the utmost protection for the health and safety of our Members' employees. We shall achieve this by rendering unparalleled loss prevention service, vigilant claim handling, risk selection and cost control. We are committed to continuous improvement, achieving and maintaining Member satisfaction with integrity and respect.

Important Dates to Remember

October 2009

NYLITF Area Meetings - See inside for more details

Thursday & Friday, November 26 & 27, 2009

W.J. Cox Associates, Inc. office will be closed

Thursday & Friday, December 24 & 25, 2009

W.J. Cox Associates, Inc. office will be closed

Friday, January 1, 2010

W.J. Cox Associates, Inc. office will be closed

Friday, March 19, 2010

NYLITF 29th Annual Meeting
Syracuse, NY

This publication is intended for the educational use of employees and contractors who work for and provide services to members of the New York Lumbermen's Insurance Trust Fund. The techniques suggested herein do not apply to all situations and all work procedures should be discussed with supervisory personnel prior to being applied to your job.



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NYLITF TRUSTEES

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Owego, NY
- Joel A. Bowman**
A. D. Bowman & Son Lumber Co., Inc.
Castle Creek, NY
- Gregory Fitzpatrick**
Fitzpatrick & Weller, Inc.
Ellicottville, NY
- Paul N. Gutches**
Paul N. Gutches Products, Inc.
Preble, NY
- Michael W. Hanlon**
Cotton-Hanlon, Inc.
Cayuta, NY
- Aaron I. Robinson**
Robinson Saw Mill Works, Inc.
Barryville, NY
- Steven F. Schaeffer**
Wagner Millwork, Inc.
Owego, NY
- Edward G. Wright (Secretary)**
W. J. Cox Associates, Inc.
Clarence, NY

NYLITF EXECUTIVE ADVISORY COMMITTEE

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KICKBACK
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Michelle C. Conley & Edward G. Wright

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New Employee Orientation

Peter G. Sformo, Loss Prevention Consultant

During these hard times many employers have laid off employees. As our economy comes out of this recession, hopefully new orders will be coming in. With these new orders come more production and a need for more employees. Some of you may rehire past employees and some may hire new employees. It is important that these employees have some type of employee orientation not interrogation. ¹An employee handbook and piles of paperwork are not sufficient anymore when it comes to welcoming a new employee to your organization. The most frequent complaints about new employee orientation are that it is overwhelming, boring, or that the new employee is left to sink or swim. The result is often a confused new employee who is not productive and is more likely to leave the organization within a year.

New employees need more than the rules. Educate the employee about the values, history and who is who in the organization.

The purpose of the orientation is to reduce start-up costs, reduce anxiety, reduce employee turnover, save time for the supervisor, develop job expectations, positive attitudes and job satisfaction.

Before the employee arrives is the time to make sure your process is in place. Notify all the other employees of the new employee, have some interesting tasks for the first day, have a copy of the employee handbook ready, identify an employee to be the new employee's buddy for the first week, have a list of key personnel the new employee should meet, arrange for ID's and have a draft plan for training this new employee in the first month on the job.

To help you meet the new employee's needs, remember how you felt when you first started your job or your first day of school. It can be overwhelming and maybe not what the employee had in his mind.

¹<http://humanresources.about.com/od/retention/a/keepnewemployee.htm>

W. J. Cox Associates, Inc. Staff News

Congratulations to Claims Manager Ed Gould who will celebrate his fifth anniversary with W. J. Cox on October 12.

The Trouble With Vacant Buildings

Kevin P. Brown, Vice President Marketing



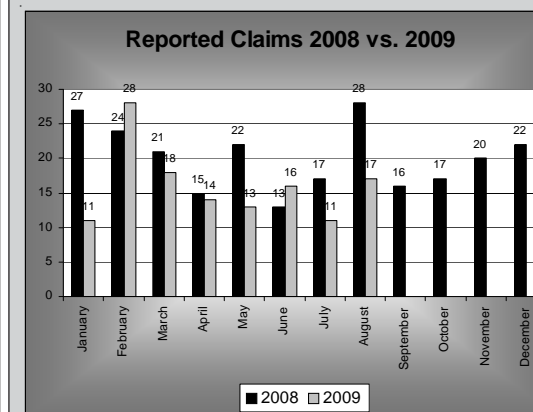
When business owners make the difficult decision to shut down operations, it often gets more difficult to keep affordable insurance on the property. Most standard fire insurance carriers will cancel coverage when they find out that the business is no longer in operation. Finding fire insurance for unoccupied or vacant buildings can be a challenge and is usually very costly.

Standard fire carriers define vacancy as "a building that does not contain enough business personal property to conduct customary operations". This obviously doesn't pertain to storage buildings if the location contains an ongoing business.

Furthermore, the vacancy provision in most policies states "If the building...has been vacant for more than 60 days before the loss...we (the carrier) will not pay for losses from vandalism, sprinkler leakage, glass breakage, water damage, theft or attempted theft". Theft you say? The building is vacant, what could be stolen? Mechanicals and copper wire are big targets for thieves. The damage they do to the building while removing these items is often substantial and makes the prospect of selling the property more difficult.

Additionally, any loss will be reduced by 15% for buildings that are deemed vacant by this provision. The 60 day vacancy time frame does not mean from the time the insurance carrier discovers the building is vacant, even if the 60 days of vacancy started prior to the inception of the policy.

Fortunately, there are carriers that specialize in coverage for vacant buildings, but it takes time to get the coverage. When considering a plant shut down, even a temporary one, it's a good idea to contact W. J. Cox Associates, Inc. and let us know the situation, so that we can get you appropriate coverage.



2009 Reported WC Claims Update

Through August 2009, there have been 128 reported injuries, 39 less than the same period last year. The goal for this year is to have less than 240 reported injuries and at this point, we are on target to come in below that figure.

Please contact your Loss Prevention Consultant with any questions regarding safety programs.

Thank you & keep up the good work!

Upcoming Monthly Safety Meeting Topics

October
Fire Protection &
Portable Fire Extinguishers

November
Incident Investigation &
Job Safety Analysis

All 2009 Monthly Safety Meeting topics now available at www.wjcox.com