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AGENT EDITION

Arkansas - Louisiana - Mississippi - Texas

SUMMER 2016



THE FUTURE IS BRIGHT WHEN INVESTING IN YOUNG PROFESSIONALS

Mike Schneider, President of Cravens Warren Insurance, located in Houston, Tx., stands in the agency conference room with a mural of Oak Alley he commissioned from a local artist.

CRAVENS WARREN PRESIDENT, MIKE SCHNEIDER, BELIEVES INVESTING IN YOUNG PROFESSIONALS IS KEY FOR THE FUTURE OF HIS AGENCY

As a business owner in Houston, one of the largest markets in the country, Mike Schneider understands that in order to truly lead a progressive agency, it takes relationship building, understanding the value of trust, and investing in young

professionals — who are the future of the business.

With an undergraduate degree in Business Development from the University of Louisiana at Lafayette, Schneider began his career in



Win an iPad Air 2!
Find out how on page 10

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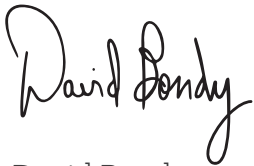
A LETTER FROM THE CEO

We are happy to have recently announced that the Board of Directors of LUBA Workers' Comp has declared a total dividend in the amount of \$2.5 million to be returned to all qualifying policyholders. As many of our longstanding agents know, this is one of the commitments LUBA made to its agents and policyholders when we first opened our doors and we are proud to say that 25 years later, we are still upholding it. For those agents who may be new to the LUBA family, this is a perk you can get used to!

We feel very strongly that business owners who work every year to improve losses and keep their employees safe are entitled to this well-deserved reward. We appreciate the loyalty and commitment you, our agents, show us and we will continue to reinvest in the clients you represent. This is just another way we deliver Genuine Dependability.

We hope this gets your summer off to a great start! On behalf of everyone at LUBA we wish you a safe and happy summer with family and friends.

Sincerely,



David Bondy
CEO



TO OUR AGENTS //
FROM DAVID BONDY, CEO

HOLIDAY CALENDAR // LUBA Workers' Comp will be closed on the following dates:

FOURTH OF JULY
MONDAY, JULY 4



LABOR DAY
MONDAY, SEPTEMBER 5



VETERANS DAY
FRIDAY, NOVEMBER 11

The Future is Bright When Investing in Young Professionals

► *continued from page 1*

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insurance by sending a letter. “We had some on-campus interviews, and I did not get hired for any of the jobs,” Schneider said. “So I wrote a letter to one of my interviewers saying ‘your offer must have gotten lost in the mail’ and they must have liked it because they hired me!” After graduation, he spent 13 years working for insurance companies before joining Cravens Warren Insurance in Houston.

“I saw Cravens Warren as an opportunity to change gears and start working on the brokerage side,” Schneider said. “A year after I started, I was offered to buy in as a partner. So I bought in with a few other producers, merged with another firm, and kept growing.” He has been with the company for over 30 years and is now the president. When asked how he became the sole owner, he jokingly said, “I was the last one standing.”

Today, the agency has served clients for over 65 years and has over \$30 million in premiums and \$4 million in revenue. Although they offer a full spectrum of insurance lines, 85 percent of their work is in commercial insurance. Schneider believes what sets them apart is their relationship-driven personality and robust risk management services. “We don’t want to be the agency that just gives you a quote. We want to come in and get to know you and your business, find gaps in your coverage, and come back to you with an evaluation in terms of your risk,” Schneider said. “We believe it provides more value to our clients than just putting a quote on the table.”

Cravens Warren has over 26 employees in the Houston office, and has many

more remote employees across the nation. “We have a great staff of experienced and credentialed professionals that are committed to carefully serving our customers’ needs — and sometimes that starts with first helping them discover what their needs are.” It’s that level of expertise, quality service, and attention to identifying the risk that sets Cravens Warren apart. “We want to see how businesses operate to recommend changes here and there so they can have lower premiums. We truly want to partner with our clients to give them the best coverage.”

Schneider’s belief in valuable partnerships is echoed by Cravens Warren’s Chief Operating Officer, Ashley Western. “Our motto is ‘The Value of Trust,’ and by that, we believe that in order to have a good relationship with our clients, we should be a trusted

adviser to them,” Western said. “We are entrusted with providing our client with protection of their assets, which is incredibly valuable to their viability.”

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LUBA has helped expand the company’s capabilities to allow Cravens Warren to write in multiple states.

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When asked about their partnership with LUBA Workers’ Comp, Western said she believes LUBA has helped expand the company’s capabilities to allow Cravens Warren to write in multiple states. “What we find in a good partner is their ability to think outside the box and do ‘real’ underwriting,” Western said. “Every company is unique,



Mike Schneider, agency president, pictured with his wife Anne and daughter Meg, at the 2016 American Lung Association walk, Lung Force, in New York City.



Mike Schneider with Cravens Warren Insurance's COO, Ashley Western.

and when you have an underwriter that will consider risks that may not fit into a specific category, review details, and make a decision based on the facts of the individual case to provide the appropriate coverage, that is fair.”

In addition to caring for their clients, Cravens Warren encourages its employees to give back to the community. “All of our employees have paid time off to volunteer in a community project or a nonprofit organization,” Schneider said. “A couple of times a year we volunteer as a group for nonprofits such as the Houston Food Bank; Lung Force, which raises awareness about lung cancer; local women’s shelters; and more. It’s been very enjoyable for our team to give back. This year I’m doing the American Lung Association walk in New York City with my family. My wife was diagnosed with lung cancer seven years ago, so we

wanted to get the entire family together to do it.” Schneider has three children and four grandchildren.

Looking into the future for their company, Schneider and Western believe in investing in the next generation of talent. “We’ve had a number of people retire, so we want to focus on transitioning to our younger employees,” Schneider said. As COO of Cravens Warren at 33 years old, Western believes they are changing the prototype of the insurance industry. “People used to believe that you had to have 25 years’ experience in order to know what you’re doing,” Western said. “Now, we have proven that all it takes is knowledge and the ability to understand when we don’t know the answer to something. With that intellectual curiosity and the resources of our great leaders and tools of this industry, we are breaking the age and gender barriers that have existed

in the industry prior to now. Mike [Schneider] has been a big supporter of this trend in our agency.”

Although Schneider’s main focus is hiring and investing in younger employees, he doesn’t think he’s going anywhere anytime soon. “I have a real passion for the business and helping people. We’re there to help them protect and solve problems that come up for their business,” Schneider said. “I get a real kick out of working with people and providing a valuable service. It’s really that simple.” 🌱

CONTEST QUESTION #1

In our loss control success story, how long did Rutland Lumber Company go with zero claims after promoting a safety culture in the workplace?

5 FREE ONLINE SAFETY RESOURCES



iAUDITOR

Audit & Checklist for Safety & Quality Inspections by SafetyCulture Pty Ltd

This smartphone app comes with prebuilt inspection guides, or you can build your own for a small fee. Smartphone inspections make the task easier, and you can control the distribution and record-keeping.

<http://tinyurl.com/zyakgzg>



LADDER SAFETY

By the National Institute for Occupational Safety and Health (NIOSH)

This smartphone app includes several features including selection, inspection, setup, and proper use of extension ladders.

<http://tinyurl.com/hrshzz6>



OSHA HEAT SAFETY TOOL

By the U.S. Department of Labor

This smartphone app allows workers and supervisors to calculate the heat index and display a risk level for their worksites. You can also set reminders about protective measures that should be taken at certain risk levels (drinking fluids, taking breaks, etc.).

<http://tinyurl.com/m3j43hk>



FREE-TRAINING

This site provides free training for hazard communications, personal protective equipment, back safety, and forklift safety and operation. It includes training materials and course tests.

www.free-training.com



WORK SAFE BC

This safety website has over 100 free videos ranging from preventing distracted driving to slips, trips, and falls to assist employers in employee training.

<http://tinyurl.com/424tae>

LOSS CONTROL SUCCESS STORY: RUTLAND LUMBER COMPANY

Meeting production goals is always at the top of a business owner's mind. However, companies that insist on protecting their employees from work-related injuries while meeting those production goals are the companies that deserve our utmost respect. Rutland Lumber Company is a third generation, family-owned business based in Collins, Mississippi, that employs over 75 workers. They provide quality southern hardwood lumber using the most cutting-edge machinery available in the industry. They produce, cut, grade, kiln dry, and air dry hardwood lumber, and ship it to clients worldwide. When

Rutland Lumber Company noticed their employees were having more accidents than usual, they knew they had to spring into action.

"We already had safety procedures in place, but we began to realize that our employees needed constant reminders to raise their safety awareness," said Tom Duncan, Rutland Lumber Company's general manager. "We did this by doubling our efforts, quite literally. We went from one safety meeting a month to two, and also stepped up the incentives to our employees for safety performance. We quickly began seeing a significant decrease in the number of accidents."

We were looking for an extra pair of eyes and LUBA turned out to be exactly what we needed.

"We had actually just switched workers' compensation carriers, because we wanted to make sure there was nothing we were overlooking," Duncan said. "We were looking for an extra pair of eyes and LUBA turned out to be exactly what we needed."

"Given the size of the company and the premium they had, it was one of the triggers that encouraged us to offer heightened loss control service tailored to their industry," said Scott Anderson, the LUBA Loss Control Consultant assigned to Rutland Lumber. "We visited the facility and found them to be extremely receptive. We reviewed everything: their return to work program, drug policy, safety audits, training, etc. We examined their claims and realized they were across the board and couldn't be attributed to one specific task or a particular department. Ultimately, they decided that the best way to reach their workers was to change the entire culture of the company."

"It wasn't that we didn't realize the value of on-the-job safety, but once we changed over to LUBA, they helped us look at our business more



A large chip bin where all the chips from manufacturing the lumber are stored.



Tom Duncan, Rutland Lumber Company's general manager, stands in the company's sawmill. Rutland Lumber Company is one of the largest hardwood mills in the southeast, cutting 24 million board feet a year.

objectively. We implemented several specific recommendations they gave us," Duncan said. "To permanently keep our company's eyes on safety, we now have an on-site safety supervisor."

Since it has been a LUBA policyholder, Rutland Lumber has consistently reduced its on-the-job injuries. In fact, last year they experienced no claims!

Since it has been a LUBA policyholder, Rutland Lumber has consistently reduced its on-the-

job injuries. In fact, last year they experienced no claims! "Having gone 12 months with zero claims is a tremendous achievement for Rutland Lumber Company. We look forward to continuing this culture of safety," Duncan said.

The sawmill industry can be very hazardous and labor intensive with many workers wearing several hats. With such a small labor pool in the market, every worker is an invaluable asset to the company. "The last thing I want to see is one of my guys getting hurt," Duncan said. "Our philosophy is that OSHA is welcome to visit any time. If OSHA wants to come in and point out some things we can do better to keep our employees safer, then I am all for it."

For more information on ways the LUBA loss control team can help your clients improve their safety culture, contact us at lubalosscontrol@lubawc.com or (888) 884-5822. ☎

CONTEST QUESTION #2

Why was it such a tremendous achievement at the time when LUBA received their first A.M. Best rating?

LUBA EMPLOYEE SPOTLIGHT

ASHLEY MCKENZIE



Q: Tell me how you started with LUBA and your role today.

I started with LUBA when they first created their audit department. I was one of the first in-house auditors hired. I was hired as a payroll auditor and was promoted to senior auditor several years ago.

Q: As senior premium auditor, what is a typical day for you like at LUBA?

There really isn't a typical day; every day is a little bit different. I work with other departments within the company to answer questions from both agents and policyholders. I also assist policyholders who are completing their audits. We work very hard to make the audit process as efficient as possible and our department is here to make sure that happens – whether it's talking directly to clients or working with other LUBA team members.

Name: Ashley McKenzie

Hometown: Baton Rouge, La.

Position: Senior Premium Auditor

Serving LUBA agents since: 2008

Family: My rescue dog, Puppy Dog

Q: Can you explain what a premium audit is?

Our customers pay based on an estimation of payroll they think they will have throughout the year, but there is almost always a variance once the policy year is finished. At the end of the year, we receive the actual numbers and adjust everything.

Q: How do you help LUBA agents and policyholders?

We need to audit every policy, every year, to make sure the businesses we insure have the correct coverage and do not have exposure they may not be aware of. One of the ways we do this is to make sure employees are classified in the correct class codes. Sometimes that is in the insurer's favor and sometimes it is not, but we keep an open dialogue and are willing to work with them as we take them through the process.

Q: What would you want agents to know about LUBA?

We truly have great customer service. We are willing to help anyone with questions. Sometimes I have customers that call me that are not necessarily my accounts but are used to calling me, and I'm happy to help them. We are on a first-name basis with all of our agents and most of our customers, and I think that says a lot. As an employee, I believe LUBA is a very good company to work for. They really care about us like family and everyone is very close.

Q: I know you've recently had a major personal accomplishment. What motivated you to make such a significant healthy lifestyle change?

I am happy to say I've lost over 100 pounds now! It was initially for health benefits. I have Crohn's disease, and the weight loss started off as a way to manage the disorder but then it grew into something way more than that. I've started going to self-defense classes and have recently gotten into kickboxing. My next goal is to take my level test in self-defense.

Q: Being in the workers' comp industry, it is important to have a safe workplace, but it is also very important to have a healthy workforce as well. What would you say about that?

Absolutely! Being healthier can give you more energy and improve your attitude. LUBA has a wellness program that brings in speakers and trainers — we actually had a stretch class earlier today. The class focused on ways to stay active throughout the day even while working at a desk. Sitting for long periods of time can cause issues, and we learned that you can counteract that by periodically stretching throughout the day.

Q: What is your favorite activity to do in the summertime?

I love to hang out by the pool and am also excited for softball season. We have a corporate co-ed team called the LUBANS that I play on. We actually won the championship last season!

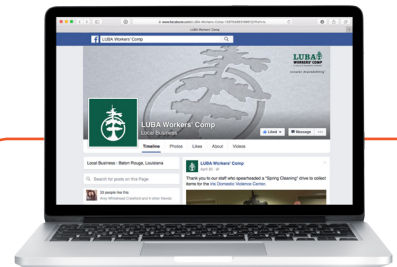
Q: What is your personal work philosophy?

Success is achieved through a balance of passion for what you do, a positive attitude, and strong work ethic — the balance between these can allow someone to achieve anything they set their mind to. I also believe that working hard will bring success. Being successful is important to me, and working hard to prove that I'm worthy of increased responsibility and new projects is very important. I'm not entitled to anything. I have to work hard to earn it.

LUBA LOSES A BET



David Bondy, LUBA CEO and LSU graduate, is pictured with Stephen Fountain, area president of Arthur J. Gallagher and University of Mississippi graduate. David was on the losing end of friendly wager placed on a football game that pitted their two alma maters against each other. The Rebels' victory over the Tigers left David trading in his purple and gold for an Ole Miss t-shirt. That's real proof that when someone at LUBA gives you their word, they stick to it! (No matter how embarrassing it might be).



CONTEST QUESTION #3

Visit LUBA's Facebook page at [facebook.com/lubaworkerscomp](https://www.facebook.com/lubaworkerscomp) to find this answer.

Who did LUBA recently hold a cleaning supplies drive for?



"LIKE" our page while you're there and we'll enter you for an additional chance to win!



DAVID BONDY AND MIKE DEPAUL VISIT A.M. BEST

Recently David Bondy (LUBA’s CEO) and Mike DePaul (LUBA’s COO) were invited to sit down with rating agency A.M. Best to reflect on 25 years of milestones and achievements. Formed in 1991 as a self-insured fund, LUBA became one of the first funds to gain an A- rating from A.M. Best. At that time, it was rare for A.M. Best to rate self-insured funds.

“We knew that the industry credibility we would earn by receiving a strong rating from A.M. Best would be extremely valuable to us when competing with larger and more established insurance companies. A.M. Best was willing to take a hard look at us so we rolled up our sleeves and provided them all the data they required. We received our very first rating in 2003, and came out of the blocks immediately with an A- (Excellent) rating,” Bondy said. “I’m proud to say we’ve maintained that rating every year since.”

In 2006, the company took another leap forward by converting the self-insured fund to LUBA Casualty Insurance Company. DePaul was very instrumental in the company’s conversion. “It’s going the extra mile that sets us apart from others in the industry,” DePaul said. “We make it a point to visit members of A.M. Best’s leadership and financial analyst teams each year to share information on our company and to gain insight regarding industry standards. The future is bright for LUBA, and we are excited to see what the next 25 years hold for us.” 🌱

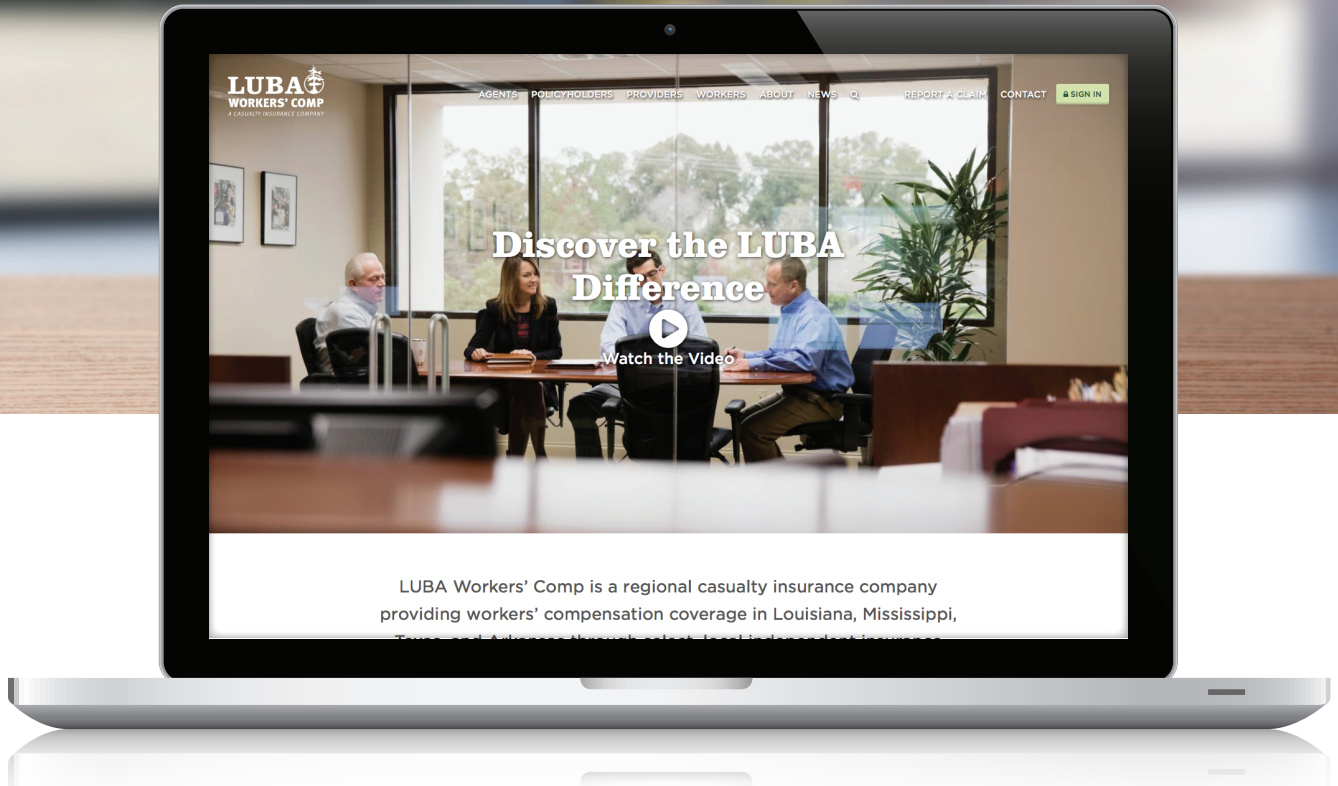


Win an iPad Air 2!

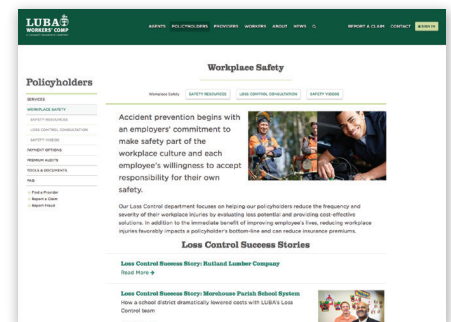
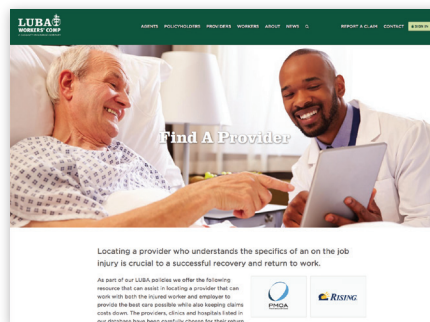
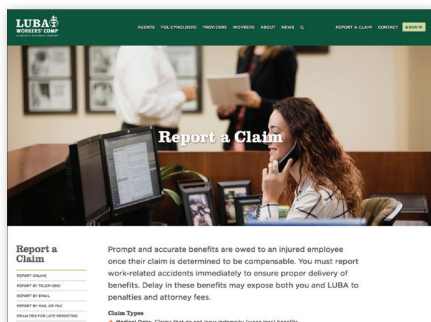
Apple has released the new iPad Air 2 – a version of the iPad that is thinner and more powerful with a redesigned display giving it more vivid colors – all in a device weighing less than 1 pound. As a way of saying thank you to our loyal newsletter readers, LUBA is giving away two iPads! That means you have not just one, but two chances to win!

Email the correct answers to the four questions found in this issue of LUBA News to luba.contest@lubawc.com by 5 p.m. on Monday, August 29, 2016 and you’ll be entered to win.

New LUBA Workers' Comp Website Coming Soon



We're excited to announce that we will be launching our new website www.lubawc.com this summer! The new website will offer a better experience and helpful resources for our agents and policyholders.



More ways to stay connected with LUBA:



/lubaworkerscomp



/company/luba-workers'-comp

LUBA News Portal →





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Doing business with LUBA means long-term relationships, affordable coverage and personal service. That's why 9 out of 10 of our policyholders return year after year.

NEW FACES, NEW PLACES



Please join us in welcoming the newest member of the LUBA team: **Tiffany Leffke**



LUBA congratulates its team members who recently took new positions: (left to right) **Christina Nguyen, Beth Herold and Katie Raiford**

CONTEST QUESTION #4
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What is the name of LUBA's softball team?