



Jason McNeel standing in CraftCroswell's 16,000 square foot facility, which is headquarters for the CraftCroswell team.

POLICYHOLDER JASON MCNEEL BELIEVES A PASSIONATE, EXPERT, AND SAFE WORKPLACE IS WHAT SETS HIS COMPANY APART

Most commuters in standstill traffic find it to be a very unpleasant experience, but Jason McNeel saw it as an opportunity. In 1987, the state of Mississippi passed the highway bill, which essentially made most of the large highways in the state four lanes. When McNeel was growing up in the '90s, there was construction everywhere he went.

Every day, as he watched the workers, he thought it "looked fun" and thought "I could do that." Today, McNeel has degrees in construction management, banking and finance, and is the president of the largest flooring contracting company in Mississippi, CraftCroswell. This 44-year-old company currently services a six-state radius.



Win an iPad Air 2!
Find out how on page 8

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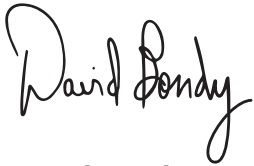
A LETTER FROM THE CEO

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. What does that mean for you? Based on your policy years and loss history, your business may qualify for a monetary reward!

If your business received a dividend check, it was given to your insurance agent to deliver. 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. Many of you have received dividends in the past, and for those new to the LUBA family...this is a perk you can get used to!

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.

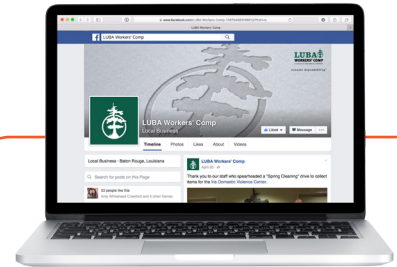
Sincerely,



David Bondy
CEO



TO OUR POLICYHOLDERS //
FROM DAVID BONDY, CEO



CONTEST QUESTION #1

Visit LUBA's Facebook page at 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!

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

Quality Service and a Safe Workplace Means Business

► *continued from page 1*

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“I worked for several large contractors in the state before I got the opportunity to purchase the company,” McNeel said. “I admired the company’s strong brand presence and that they were a specialty contractor.” McNeel acquired CraftCroswell in 2015 from Bill and Bob Croswell, who are still employed as project managers. “Partnering with Bill and Bob’s wisdom in the industry and strong leadership was an easy decision,” McNeel said.

McNeel believes what sets the company apart from competitors is his energy and passion for the industry and the clients. “We strive to keep our focus on consistent customer service and competitive pricing,” McNeel said. “Staying educated about flooring trends and potential economic sectors for growth is important to maintain our reputation as an industry expert. Our clients value our product knowledge, integrity, long-standing presence in the market, efficiency, quality of work, and service.”

When asked what some of his most memorable projects were, McNeel was excited to talk about the recent updates to the showroom. “Materials in our industry

change in trend every 12 to 24 months. Adding new products and vendors to the collection displayed in our showroom showed an increased depth in our product offerings and has also educated our team on new technology in the flooring world. This project has improved both the commercial and residential libraries we provide for our customers.”

Not only does McNeel care about the clients, but the employees are always a priority. “We believe that everybody should go home in the manner that they came. We also believe that all accidents are preventable and that by managing safety, we manage cost. We have an aggressive safety program because we understand it affects us not only on workers’ comp insurance, but general liability, vehicles, and all the above.”

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“The main thing I would say about CraftCroswell is that they are a very well-run organization...”

– **David McKinnon**, **Bottrell Insurance Agency**

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An award-winning flooring project completed in six months by CraftCroswell. Over 40,000 square feet of imported large format travertine was installed in the curved atrium, lobby and cafeteria at CenturyLink headquarters in Monroe, La.



From L-R: Alan Turner, Publisher of the Mississippi Business Journal, presents Jason McNeel, President of CraftCroswell, with the 2016 Top 50 Under 40 Business Person of the Year award. Also pictured is Scott Spivey, past recipient.



Jason McNeel with the CraftCroswell team, who completed over 450 jobs in 2015.

“The main thing I would say about CraftCroswell is that they are a very well-run organization,” said David McKinnon, senior vice president at Bottrell Insurance Agency. “Jason is heavily involved in all aspects of the company, which really sets him apart — he is an excellent leader. He truly has a good handle on the business and the well-being of the employees. In fact, their e-mod, which reflects how they handle their workers’ comp, is extremely low. They have had zero claims.”

Being rigorous about the safety of the employees and providing quality service for their clients earned McNeel recognition as a 2016 Mississippi Business Journal Top 50 Under 40 recipient, an award that honors individuals that have made significant achievements

in the Mississippi business industry. “This recognition encourages me to continue making a difference in the work I do,” McNeel said. “It’s a constant reminder to lead with character and integrity.” 🌱

CONTEST QUESTION #2

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 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."

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."



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.

“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 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! “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.

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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 information on how the LUBA Loss Control team can help improve your safety culture contact us at lubalosscontrol@lubawc.com or (888) 884-5822. 📞

CONTEST QUESTION #3

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What piqued the interest of our policyholder spotlight, Jason McNeel, in construction?

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.



Genuine Dependability™

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Presort Standard
U.S. Postage
PAID
Baker Printing Co.

CONTEST QUESTION #4

Name one online safety resource listed in this issue of LUBA News.



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. Good Luck!