

Suwannee Lumber Company...Redefining Safety

Since 1954, the sounds of Suwannee Lumber saws have filled the air, pausing only briefly for weekends, holidays—and safety. The company's loss ratio of just 12 percent is low for many businesses—but it's hard to believe that a lumber mill the size of Suwannee could be this safe!

The company's operations

Suwannee Lumber Company occupies about 90 acres with a sawmill, log deck, log-handling equipment, a debarker, a wood-planing mill, mulchers, a packing house, a soil plant, a drying kiln, an administrative office, a sales area and countless storage buildings. Conveyor belts, saw blades, cranes, chain runners, stackers, graders and other heavy equipment run in double shifts. It's a huge, bustling arena where 18-wheel trucks rumble in and out, the sounds of saws pierce the air, open-air buildings echo with energy, and a sea of yellow hard hats flows. And one careless move could result in a lost finger, arm—or life.

Suwannee Lumber's commitment to safety

According to Frank B. "Bump" Faircloth, CEO since 1992, employees and their safety are the most important part of Suwannee Lumber.

What makes Suwannee Lumber so extraordinary is their zero-accident goal—a goal that every employee believes in and works hard to meet—and management puts dollars and cents toward making happen. "That," says Bump Faircloth, "is good business. And it's the right thing to do."

Tom Folsom, president and owner of Florida Insurance Consultants of Monticello, has been Suwannee's insurance agent for years. Tom brought Suwannee to Summit for workers' comp, because, as he says, "Nobody else would do for them what Summit does. My job is to help keep Suwannee's workers' comp premium as low as possible. That translates into fewer

accidents, safer employees and higher profits. They do a great job on their own, but Summit pitches in to help—and that's worth a lot."

Paul Holley, Summit's loss control consultant for Suwannee Lumber, is quick to praise the company, too. "They accomplish remarkable results because they believe that safety is important,

and they are willing to do whatever it takes to make employees want to be safe. Suwannee Lumber allowed Summit to perform a risk analysis of their operations, and we provided recommendations to help with their safety efforts. We provide tools, information and another pair of eyes for support. From the top down, these folks live and breathe safety."

How safety looks at Suwannee

For Suwannee, safety starts with a belief that people matter. Bump Faircloth knows the constant danger inherent in a mill. "We care," he says. "If it rains hard enough to make the logs or equipment too slippery, we shut down. If there's a potential for someone to get hurt, we shut down. That's why we sweep constantly and maintain equipment.

It's easier, cheaper and safer to prevent accidents, and that's what we're going to do."

When Bump stepped up to run Suwannee 18 years ago, he realized that one of the biggest expenses he faced was their workers' compensation insurance premium. It seems simple when he explains, "Accidents just cannot be tolerated in the mill because they have the real potential to be tragic. And, when I knew we could also control the premiums by eliminating accidents, why wouldn't we? We started out by asking our people what they thought they needed to do to be safe, and we put it into practice. We built on that. Our people are our greatest asset,



Suwannee Lumber Company is an integral part of the quiet town of Cross City, Florida. This family-owned and -operated company consists of a mill and wood planing factory with 275 employees who run two shifts and produce about 120 million board-feet of lumber each year—making it one of the largest lumber manufacturers in the United States. Suwannee Lumber is also one of the largest producers of cypress mulch, pine bark and colored mulch. The company has even expanded into specialty soil treatment production through its acquisition of Stim-U-Plant.

A Message from Carol Sipe, Summit president and CEO



Carol Sipe
Summit President and CEO

I recently assumed the role of Summit president and CEO, and I follow in the giant footsteps of Rick Hodges. As we look ahead, I feel that it's important for Summit to accelerate our level of innovation, improve the quality of our service even more, and above all, become a valuable partner to you and your business. We will continue to bring you workers' compensation insurance programs and safety tools that make a difference to your business.

I'm proud of the speed at which Summit has evolved to meet the economy head-on. We are changing, but it is controlled change,

as we work to meet your needs. While you read through this issue of COMPpress for the latest in Summit safety services, know that when you need us, we are here. If we can help, we will. You can count on Summit.



Rick Hodges

Rick Hodges Retires

On January 29, 2010, Rick Hodges, Summit president and CEO since 1999, retired. Under Rick's leadership, Summit managed companies grew to insure more than 40,000 businesses in 10 southeastern states.



Summit Presents SafetySmart Online

Best of all, we'll pay for your subscription—a \$5,500 annual value!

We are excited to offer you a paid subscription to SafetySmart Online, a valuable safety training service that's now part of your Summit workers' compensation package.

What is SafetySmart Online?

SafetySmart Online is an easy-to-use, web-based tool that can help you deliver high-impact safety training to protect your company's greatest assets—your employees. It contains everything you need to create a complete safety program from the ground up. All of the information is customizable—you can download, edit, modify and print whatever you need to create newsletters, flyers, posters, presentations and meeting handouts. It's all there and more—at no cost to you!

Look what you get!

SafetySmart Online provides high-quality, ready-to-use online learning and safety training content and management tools. With SafetySmart Online, you have instant access to—

- 1 Thousands of safety talks, articles, posters, clip art, accident reports, complete safety meetings, and other proven training resources that you can quickly and easily use to build high-impact safety meetings
- 2 An advanced online learning platform and course library that allow you to deliver training to anyone, anywhere, anytime, and to track results using an integrated learning management system
- 3 The ability to easily design your own safety posters and signs

- 4 Tools to create professional-quality safety newsletters, notices, and other communications on virtually any safety topic
- 5 A searchable library of over 350 plain-English legal and compliance articles from *OHS Insider* and *Safety Compliance Insider* that can help protect you and your organization from liability and will provide legal background for your safety training programs

SafetySmart Online is updated regularly with new content and includes a weekly e-newsletter with tips and techniques to improve safety programs.

Check it out

You can access SafetySmart by logging in to Summit's Online Business Center at summitholdings.com and clicking on **SafetySmart Online**.* ■

* Available only to businesses insured by a Summit-managed workers' comp carrier.

If you don't already have access to Summit's Online Business Center, visit our website at summitholdings.com and click on **Log In or Business Center**. Then, at the left of the log-in screen, click on **Request User ID and Password**. Once you complete and submit this form, we will create your profile and e-mail your log-in instructions within two business days.

For more safety information and loss-control training opportunities from Summit, please visit our website and click on **Safety Information**.

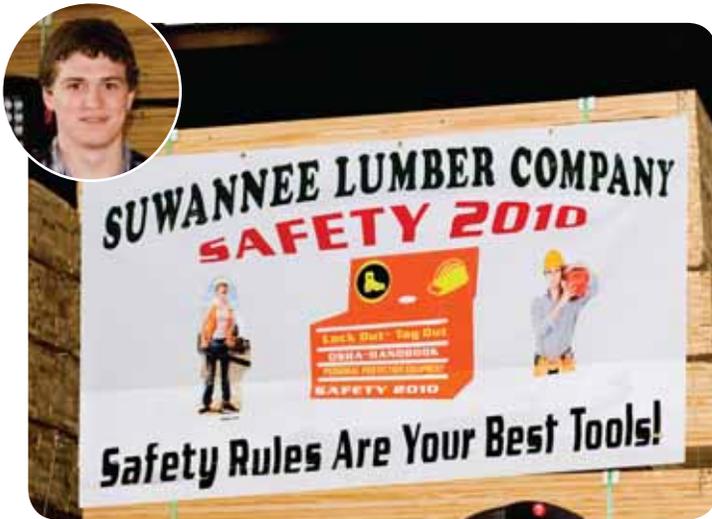


Suwannee Lumber Company (continued)

and they deserve credit for buying into and executing our safety program because they are the key to its success.”

How do they do it?

Written policies make it real. Suwannee safety policies are clearly written—and talked about routinely. Ask any employee about any machine, and you’ll get the same answer. All of them know about the equipment and understand the safety rules for each. Signage is carefully marked and easily visible. Everyone from office staff to the heavy machinery operators understands the vital need to have lock out/tag out procedures posted strategically. It’s preventive safety that saves lives.



This year’s safety slogan contest was won by Suwannee employee Jacob Land (inset).

Each year starts with a slogan. Suwannee encourages employees to participate in safety planning. Each year, employees submit possible slogans for the company’s annual safety banner. Winning slogan-writers win \$100 and enjoy seeing their safety slogans used companywide.

Weekly safety meetings keep it fresh. All year long, and department by department, safety is the topic of weekly, mandatory meetings. Supervisors discuss safety measures that directly affect the departments and the company. The key, says company president Daniel Dickert, is that “there is no room for complacency. Every day, every hour and every minute in a factory is a chance for an accident if you’re not aware.”

Quarterly employee meetings reward success.

Each quarter, Suwannee Lumber closes for a few hours to celebrate safety with an all-employee barbecue lunch. They talk about safety, highlight it and reward it.



Pictured here are Paul Holley, Summit loss control rep for Suwannee Lumber; Steve Smithson, Summit vice president; Tom and Tommy Folsom, Suwannee Lumber’s insurance agents; Bump Faircloth, CEO of Suwannee Lumber Company; Brian Dyer, Summit loss control operations manager; and Daniel Dickert, president of Suwannee Lumber Company, at the Suwannee Lumber 2009 annual safety meeting held this past December.

The rewards are worthwhile. Employees with no unexcused absences, no discipline actions and zero injuries or accidents earn a ticket to be used in quarterly drawings. When an entire department succeeds in the same way, the employees in that department earn an extra ticket. At the quarterly meetings, the ticket stubs are pulled for different prizes from cameras to gift cards. It’s a two-hour affair with thousands of dollars in prizes.

Annual safety meeting wraps up the year with a bang!

Suwannee employees still talk about 2007 and 2008. Those were the years the lumber mill gave away a shiny new truck in the year-end grand prize drawing. This past year they spent the same amount, but decided to give away more awards, such as televisions, electronic equipment and \$500 Walmart gift cards. The idea was to help ease the tough economy for more employees. Bump explains, “We had folks with spouses out of work, and times are just hard all over. It seemed like a good year to spread the reward money between more of our people for jobs well done.”



Alexander Blount, left, receives Suwannee’s 2009 Mulch Division Employee of the Year award as his supervisor Leroy Reeves looks on during the company’s annual meeting.

The right thing to do

In all, it’s a well-cultivated company culture with a firm belief that safety pays. And for Suwannee Lumber Company, it does. ■

Fostering Dignity Improves Safety

A nursing home was experiencing an increasing number of injuries caused by residents who were grabbing or scratching the staff—and they called Summit for help. Their Summit loss control consultant job-walked with several employees, took a few notes and came up with suggestions. The resulting plan was to change how employees enter patient rooms for any reason, from administering medication to adjusting pillows.



The solutions

Instead of just walking in, the nursing home staff now stop and knock. They call the residents' names to them so that they know who is entering their rooms and why. Finally—and only after making eye contact—they approach the residents to perform whatever tasks are necessary.

The results

The nursing home staff have learned how to treat each resident with dignity and each room as someone's home. The loss control recommendations are now part of the nursing home's formal safety plan and have resulted in a dramatic decrease in injuries. Today, that nursing home includes a succinct message from the residents in their staff training, "Please remember...I don't live where you work. You work where I live." ■

Encrypted e-mail messages from Summit

At Summit, we take the treatment of our injured workers seriously—and part of that means protecting their nonpublic personal information (NPPI). And because we manage injured workers' claims, we are privy to birth dates, Social Security numbers, home addresses and other private information.

To keep personal information secure, we've implemented a new system for encrypting e-mail messages that contain NPPI. Here's how it works. If someone from Summit sends you an e-mail containing NPPI, you'll receive a standard e-mail that will direct you to log in to retrieve your secure message.* If you have any trouble retrieving your secure e-mail message, you can contact Summit's Help Desk at 1-800-282-7648. ■

* You will need a user ID and password to retrieve your message. Please note that it will not be the same as your Summit website login.

Workplace Safety Training

OSHA 10-Hour Training Classes

This year, Summit is offering 10-hour OSHA classes for both General Industry and Construction at no charge to businesses insured by Summit-managed companies. Check out the dates and locations below to find a two-day seminar in your area. For more information and to register online, visit summitholdings.com and click on **Employer Resources**; then **Safety Training**. You can also call 1-800-421-2944 and ask for Tanya Watson.

Construction Training	
Louisville, Kentucky	April 7 – 8
Charlotte, North Carolina	April 20 – 21
Knoxville, Tennessee	May 18 – 19
Gulfport, Mississippi	April 13 – 14
Birmingham, Alabama	September 14 – 15
Fayetteville, Arkansas	November 9 – 10
General Industry Training	
Greenville, South Carolina	June 22 – 23
Lexington, Kentucky	July 20 – 21
Gainesville, Georgia	August 18 – 19
Baton Rouge, Louisiana	August 18 – 19
Ridgeland, Mississippi	October 12 – 13

Safety webinars—at your fingertips

Can't make it to one of our OSHA training classes? Check out our various safety webinars available through the end of this year—

Blood-borne Pathogens	March 5
Personal Protective Equipment	April 2
OSHA Record Keeping	May 7
Back Injury Prevention	September 3
Fire Safety	October 1
Restaurant Safety	November 5
Hotel Safety	December 3

To register, visit our website at summitholdings.com, print the registration form and fax it to 225-926-4026.



Call for Nominations—Florida Retailer of the Year for Leadership



The Florida Retail Federation (FRF) is accepting nominations now through Wednesday, April 14, 2010, for their prestigious statewide Florida Retailer of the Year Award for Leadership (ROYAL). Since 1999, these awards have honored Florida retailers operating all sizes and types of businesses who blend sound business practices with commitments to their communities, customers and employees.

“From providing jobs and collecting sales tax for the state, to community outreach and philanthropic endeavors, retailers are vital to their communities,” says Rick McAllister, FRF president and CEO. “The ROYAL awards recognize the contributions of these retailers—and they represent some of the best in the industry.”

Nominate your favorite retailer to be ROYAL

Go to www.frf.org and click on the ROYAL logo to make your nomination online. Anyone can make a nomination and may submit more than one Florida retailer for consideration in any given award year. Winners will be honored on Thursday, June 24, 2010, at the Omni Orlando Resort at ChampionsGate. Nominators will also be invited to attend.

For more information visit www.frf.org or contact Brenda Grindstaff at 1-888-357-3824 or FRFAwards@frf.org.

Cindee Murphy Owner, Pies & Plates

2009 FRF Retailer of the Year,
\$1 million and under category, and
Florida Retail Federation Self
Insurers Fund member



Cindee Murphy of Punta Gorda, Florida, has always been a bit of an adventurer. A few years ago, she left her successful law practice and opened Pies & Plates, a multifaceted venture that includes retail shops, a gift basket and meal prep businesses, a restaurant, catering services, an online store and even a cooking school! A supporter of numerous community events, Cindee has donated thousands of dollars through in-kind donations to local charities and, with the help of her staff, has initiated events such as “Cupcakes for a Cause” to raise money for hurricane victims, and a cake decorating contest to benefit homeless teens. Cindee also works to draw customers to the Punta Gorda area, most notably through a website she created, designed, maintains and funds as a gift to the community, discoverpuntagordaflorida.com.

Hats off to you, Cindee Murphy, 2009 ROYAL winner!

What Can Summit Do for You?

Summit offers a variety of programs aimed at keeping your workers' compensation costs low. Here's a sampling of some of the tools and services we have available to make the most of your workers' compensation dollars.

- **Online Business Center**, where you can—
 - Check claims activity
 - Print and download loss runs
 - Print certificates of insurance (COIs) or waivers
 - Find a doctor in our workers' comp network
- **Back2Work™**, Summit's return-to-work program
- **Open for Business**. Create and save your own detailed plan for disaster recovery online—it's free!
- **Easy claims reporting**. We offer three easy ways to report a claim 24 hours a day, seven days a week—
 - Call our hotline at 1-800-762-7811
 - Visit us at summitholdings.com and click on **Report an Injury**
 - Fax your report to (863) 667-1871
- **Specialized provider network**,* consisting of more than 16,000 doctors and specialists experienced in occupational medicine and workers' compensation
- **Tailored loss-control services**, including—
 - Safety consultations
 - Drug-free workplace assistance
 - Safety education, training materials, classes and webinars
- **For more information**, tips on workers' comp and frequently asked questions, visit our website at summitholdings.com.

* Proprietary network in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee. In Arkansas, Summit uses a contracted network that offers our clients the same benefits as our proprietary arrangement.

How to Reach Us

Customer Service

1-800-282-7648

Injury Reporting Hotline

24 hours a day, 7 days a week

1-800-762-7811

Florida/Corporate Office

1-800-282-7648 • (863) 665-6060

Southeast Region

Georgia, Kentucky, North Carolina,
South Carolina, Tennessee

1-800-971-2667 • (678) 450-5825

Southwest Region

Arkansas, Alabama,
Louisiana, Mississippi

1-800-421-2944 • (225) 926-3264

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