



## Rates Going Down for 2017

**ROUTE TO:**

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We're pleased to announce that continuous improvement in our results has justified an overall rate decrease of 6% effective January 1, 2017.

Your vigilance and diligence in preventing losses has paid off. Following are the new rates in our major classes.

Code/Description .....	Current Rate .....	New Rate .....
2702/Logging .....	\$18.00 .....	\$17.00 .....
2710/Sawill .....	\$12.00 .....	\$11.50 .....
2802/Carpentry .....	\$10.00 .....	\$9.50 .....
2883/Furniture Manufacturing .....	\$9.00 .....	\$8.50 .....
7998/Hardward - Retail .....	\$4.00 .....	\$4.00 .....
8232/Retail Lumber .....	\$7.00 .....	\$6.75 .....
8810/Clerical .....	\$1.00 .....	\$0.75 .....

### Strong Turnout for NYLITF Area Meetings

Trust Fund Members formed a strong turnout as 68 member companies showed up for our five Area Meetings!

The meetings were led by Kevin Brown and Ed Wright of W. J. Cox Associates, Inc. Members were informed that the Trust is currently completing its third strong year in a row. A brief financial review indicated that premiums, Members' Equity and membership were all up, while reported claims costs were down.

Members were told that we are beginning a plan of modernizing our 35 year old experience modification formula in 2017, which will result in only modest changes where companies with better experience should see a more rewarding modifier, while claim prone members would likely see the opposite.

Members were also informed that 2017 rates would be discussed at the December Trustees Meeting and that a reduction was within the realm of possibility.

We ask you all to mark your calendars for our Annual Meeting in Syracuse on Friday, March 24, 2017.

## 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

Monday, February 20, 2017  
 W.J. Cox Associates, Inc. Office will be Closed

Friday, March 24, 2017  
 NYLITF 36<sup>th</sup> Annual Meeting

Friday, April 14, 2017  
 W.J. Cox Associates, Inc. Office will Close at 11:30 a.m.

Monday, May 29, 2017  
 W.J. Cox Associates, Inc. Office will be Closed

Monday, July 3 & Tuesday, July 4, 2017  
 W.J. Cox Associates, Inc. Office will be Closed

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.



## New York Lumbermen's Insurance Trust Fund

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### NYLITF TRUSTEES

**Joel I. Bingham**  
Double Aught Lumber, Inc.  
Owego, NY  
**Mo Cleaver**  
White's Lumber, Inc.  
Watertown, NY  
**Gregory Fitzpatrick**  
Fitzpatrick & Weller, Inc.  
Ellicottville, NY  
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Berkshire, NY  
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Cotton-Hanlon, Inc.  
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**Craig Jochum**  
Craig Jochum Logging  
Apalachin, NY  
**Paul J. Mitchell**  
Paul J. Mitchell Logging, Inc.  
Tupper Lake, NY  
**Edward G. Wright (Secretary)**  
W. J. Cox Associates, Inc.  
Clarence, NY

### NYLITF EXECUTIVE ADVISORY COMMITTEE

**Paul D. Johnson**  
Johnson Brothers Lumber  
Cazenovia, NY  
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**Edward G. Wright (Secretary)**  
W. J. Cox Associates, Inc.  
Clarence, NY

**KICKBACK**  
Issue 4, December 2016

*Editors:*  
Kevin P. Brown, Michelle C. Conley,  
Susan E. Kane & Edward G. Wright

The *Kickback* is published by W. J. Cox Associates, Inc. The publication is a privately circulated newsletter for Employers in the New York Lumbermen's Insurance Trust Fund & Forest Industry Insurance Group.



## Please welcome the following new Members to the New York Lumbermen's Insurance Trust Fund

Ron Bureau Property Management, LLC  
Lake George, NY

Mohawk Valley Regeneration Co.  
Richfield Springs, NY

HD Logging  
Randolph, NY

Old Time Logging  
Newcomb, NY

Ward Forestry & Logging, LLC  
Moravia, NY

### Arlene Huson Underwriter Retiring at Year End

Following 15 years of service to W. J. Cox Associates, Inc. and our insureds, Arlene Huson will retire at year end.

Arlene joined W. J. Cox Associates, Inc. in 2001 as an Underwriter. She assisted with policy renewals as well as provided outstanding service to our customers. She always had a friendly voice and helpful response to those that called our office and talked with her.

In her retirement, Arlene will do even more traveling with her husband as well as spending time with her family, especially her grandchildren.

Please join us in thanking Arlene for her service and wishing her the best in retirement.

### Amy Sliwa New Staff Accountant

We are pleased to welcome Amy Sliwa to the Accounting Department. Amy has worked in accounting the majority of her career, and will assist with day-to-day bookkeeping duties, as well as month-end and year-end closing. She is very anxious to learn about the forest products industry.

Amy is very busy with her husband, three daughters and two dogs. She also enjoys skiing and travelling.

We are very happy to have her on our team!

## Scholarships

We will once again offer the W. J. Cox Associates, Inc. Merit Scholarships. A 4-year (\$500 per year) \$2,000 scholarship and a runner-up \$500 one time award are available for students starting college in the fall of 2017. You should have received the application and eligibility information for this in the mail.

We also have a \$500 scholarship at Paul Smith's College School of Forestry, Paul Smiths, NY. If you or your employees have a family member attending that school, have them contact the Financial Aid Director for eligibility. All of these scholarships are funded by contributions made by the staff of W. J. Cox Associates, Inc.

There is a scholarship administered by Northeastern Loggers' Association funded by the William J. Cox Memorial Fund for students supported by Forest Industry workers. The scholarship may be used for any field of study at any college or university and is needs based. Watch for more information from NELA.

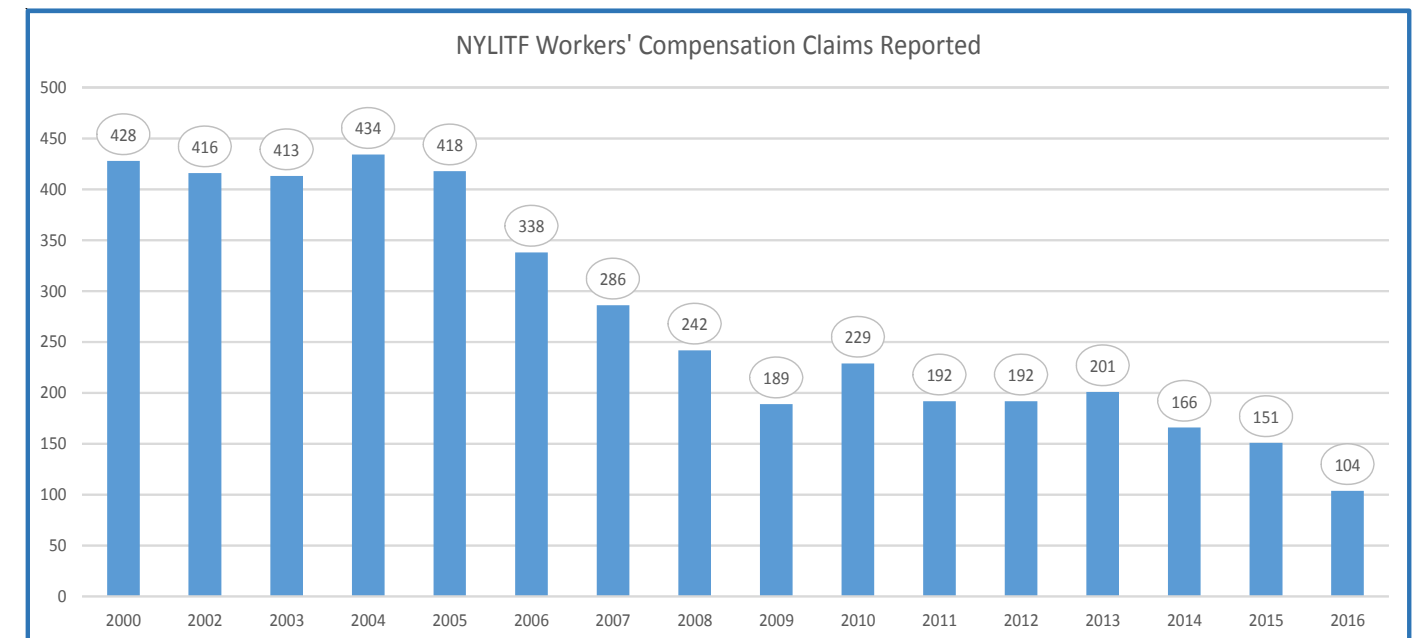
The William J. Cox Memorial Fund offers \$2,000 scholarships for one student in Forest Industry related studies at each of 4 colleges: SUNY Morrisville, NY; SUNY ESF Syracuse or Wannakena; Paul Smith's College, Paul Smiths, NY; and Pennsylvania State University, University Park, PA. The William J. Cox Memorial Fund is funded by the profits from Lumbermen's Insurance Company, Ltd., the Bermuda based Captive Insurance Company which reinsures the Forest Industry Insurance Group coverage. Students may apply at the Financial Aid office at the schools, or contact Michelle Conley at (800) 252-2502 extension 310.

Please be sure to post all of this information for your employees who may have college bound children.

W. J. Cox Associates, Inc. is very proud of our long-standing relationship with employers and employees in the Forest Products Industry. These scholarships represent a small token of our appreciation of your participation in our programs.

## Trust Fund Members and LPD Team Up for Continuous Improvement

The chart below illustrates reported claims counts for 2000-2016. We believe the steady improvement is a reflection of the commitment to safety by Trust Fund Members in collaboration with our Loss Prevention Team.



**REMEMBER TO CONDUCT & DOCUMENT MONTHLY SAFETY MEETINGS!!!**