

FIRST Benefits Insider

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A First Benefits Insurance Mutual Publication

New Division and New Staff Provide New Service

First Benefits Insurance Mutual is thrilled to announce the addition of a new Loss Control Division which will be headed by new staff member, John Hizer, CSP.

A board-certified safety professional, with a degree in occupational safety and health from Marshall University, John will lead the new division. Supported by John's 25 years of experience in the safety field, First Benefits' Loss Control Division will offer policyholders a variety of services and resources to help develop and improve your loss control program.

First Benefits' Loss Control Division will provide services such as: facility audits, safety program reviews and development, on-site training, safety team development, and incident trend analysis. You will also find added value in our website through access to safety resources such as sample programs and policies, training materials, toolbox talks etc. We look forward to using the benefit of technology to bring you timely information and useful guidance. Future resources that will be available will include incident reporting/tracking applications and other online services.

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We want First Benefits' Loss Control Division to be your "go to" resource to assist you in the development, expansion and improvement of your loss control processes to minimize hazards and prevent workplace injuries.

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Call today to schedule a visit with John and let us help you take safety to the next level.



FIRST Benefits
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Prepare Your Car for Winter Conditions

Driving in winter presents a host of challenges, not the least of which is remembering how tricky it is in slick conditions. So, it's good to begin your safe winter driving practices before you even leave your driveway.

Winter's snow, ice, and cold temperatures pose a unique set of challenges that interfere with your vehicle's performance, creating a hazard for you, your passengers, and other drivers on the road. Before you get on the road, it is important to have your vehicle in good condition and equipped for winter driving. Begin by inspecting or having your mechanic inspect the following items:

- **Tire Pressure** - Make sure your tires are inflated to the correct air pressure, as cold weather can cause tire pressure to drop. Check your tire pressure frequently.
- **Tire tread and traction** - Check the tread on your tires, and replace them if the tread is worn. If you live in an area where snowy roads are a frequent concern, snow tires or properly installed tire chains are other options.
- **Fluids** - Check the levels of your windshield washer fluid, oil, antifreeze (coolant), brake fluid, and power steering fluid.
- **Gas** - Keeping your gas tank at least half full will prevent your gas line from freezing.
- **Brakes** - Test them to ensure they are in working order. If possible, practice stopping on snow and ice in a safe place to become familiar with how your vehicle performs.
- **Lights and signals** - Check that your headlights, high beams, taillights, brake lights, turn signals, and hazard lights are functioning properly. Clean exterior lights if they are dirty.
- **Windshield wipers** - Make sure your front and rear windshield wipers are in good working condition. Replace the wiper blades if they are worn.
- **Heater/defroster** - Make sure the heater is functioning properly and that the defroster removes condensation and frost from your windshield
- **Battery** - Have your mechanic check your battery for sufficient voltage, and inspect the charging system, belts, and cable connections.

Loss Control Practices for Reducing Workers Comp Costs

1. Establish a written safety/loss control program that includes the required regulatory programs, safety policies and procedures.
2. Implement a safety/loss control training program. Ensure supervision receives the necessary education to lead the program.
3. Inspect for safety hazards and unsafe behaviors. Conduct periodic inspections to identify and correct facility safety hazards. Make the same effort to observe employees for any unsafe behaviors and take advantage of coaching opportunities.
4. Evaluate and enforce the personal protective equipment program. Ensure employees use eye protection when working on/under vehicles and washing vehicles. Hand protection should be used to prevent cuts and slipping off tools. Implement a slip-resistant footwear policy for all employees to prevent claims.
5. Conduct effective accident investigations and communicate. Investigate accidents to identify and implement corrective actions. Communicate the findings of the investigation with employees to elicit ideas to prevent future occurrences.
6. Practice effective claims management. Ensure claims are reported immediately and provide as much information as possible. Provide pertinent information such as witness statements, investigation findings, photos and/or surveillance.

Creating a Car Emergency Kit

You should assemble an emergency kit to keep in your vehicle in case you become stranded or experience mechanical difficulty. This is a good idea year-round, but it is very important in winter because of the increased chance that you could get stranded in hazardous weather conditions.

Your emergency kit should include:

- Blankets and warm, dry extra clothes
- Water and nonperishable food
- Essential medications
- Ice scraper, snow brush, and small snow shovel
- Flashlight and extra batteries
- First-aid kit
- Jumper cables
- Container of sand or kitty litter for traction if you get stuck in snow or ice
- Emergency flares or triangles
- Inflated spare tire, tire jack, and tools
- Cell phone and car charger
- Extra windshield washer fluid



Preventing Frostbite in Cold Working Conditions

Working outside in cold, windy weather can pose serious risks, but the good news is that at least one of these risks is easily preventable. Frostbite happens when your skin freezes from exposure to severe cold or contact with very cold objects, damaging cells and blood vessels. The freezing point for skin is about 30 degrees Fahrenheit. Usually, frostbite affects the fingers, toes, cheeks, nose, and ears. In severe cases, frostbite causes tissue death, which can require amputation or lead to a loss of function in that body part.

Follow these precautions to help prevent frostbite:

- In cold conditions, especially if it is also windy, cover as much of your skin as possible by wearing gloves, a hat or hood, a scarf, and other warm clothing. Make sure to protect your ears, face, hands, and feet.
- Wear waterproof, insulated boots and warm socks.
- If you can, wear mittens rather than gloves because they keep your hands warmer. If you must wear gloves to do your job, they should be insulated and waterproof.
- Dress in several layers of loose, warm clothing. Choose moisture-wicking materials (instead of cotton). Make sure your clothing is not cutting off blood circulation.
- Remove wet clothing, and change into dry clothing as soon as possible.
- Avoid touching cold metal surfaces with bare skin.

ASSOCIATION HIGHLIGHT

First Benefits is filed with the North Carolina Department of Insurance as an association-based insurance company that requires membership as part of eligibility. With over 25 years of experience specializing in workers' compensation insurance First Benefits prides itself on personal service, sound underwriting and experienced claims management. First Benefits requires insureds, as well as agencies, to hold an active membership in an industry-related association or chamber of commerce. Our affiliated associations and chambers can be found here.

In each publication of *First Benefits Insider*, we will highlight one of our participating associations to keep you up to date with First Benefits.



The North Carolina Automobile Dealers Association (NCADA) is a trade association representing North Carolina's franchised automobile, truck and RV dealers. Formed in 1935, today's NCADA actively represents nearly 600 new car, truck and motorized RV dealers. The association is dedicated to providing the highest quality service in education, insurance, and dealer promotion for North Carolina dealers. Their mission is "to use our collective power to proactively preserve, protect and enhance the economic life, relationships and image of our members and the association itself."

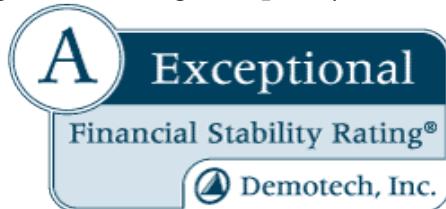
NCADA is proud to partner with First Benefits. With a strong history working with the retail and automotive industry, they deliver a quality product at a competitive price with exemplary customer service. They are proven leaders in North Carolina's workers' comp insurance market. With our commitment to supporting our franchised auto, truck, and RV dealer members, we are pleased to bring their services to our members.

Robert Glaser - NCADA President



In North Carolina, Virginia and Georgia
First Benefits Insurance Mutual IS workers' compensation insurance.

We focus exclusively on workers' comp and have spent more than a quarter century working together with agents, policyholders and injured workers.



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Happy New Year!

***Send us your Winter submittals for
Great Rates and Fast Turnaround***



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