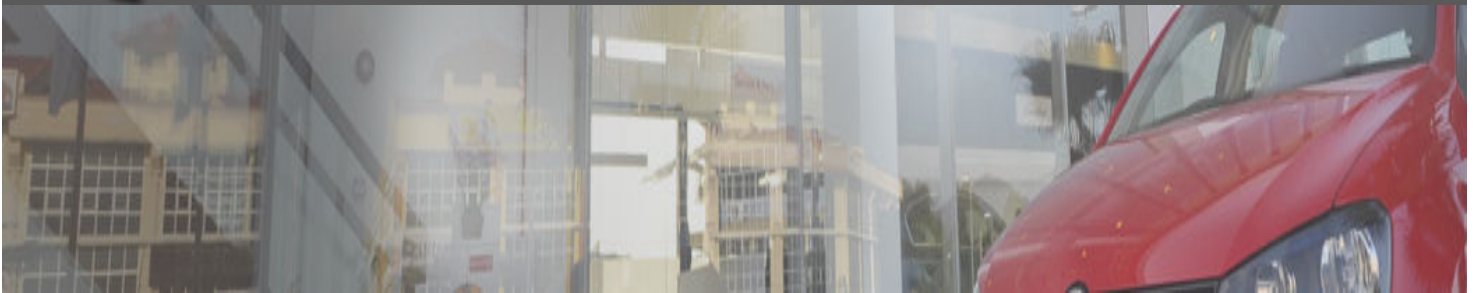




# Up to *Speed*



## LONE STAR AUTOMOBILE DEALERS ASSOCIATION



### **Texas Mutual Board Approves \$200M Policyholder Dividend Distribution**

**May 29, 2014** - Qualifying policyholder owners of Texas Mutual Insurance Company will share a \$200 million dividend distribution this year, the company's board of directors announced after a unanimous vote on May 28, 2014.

As a mutual company, Texas Mutual is owned by its policyholders, not stockholders. Texas Mutual's dividend program rewards these safety conscious policyholder owners who share the company's commitment to preventing workplace accidents and helping injured workers get back on the job.

This is the 16th consecutive year the board has voted to distribute policyholder dividends, bringing the total to \$1.6 billion. The company has paid the majority of that total – \$1 billion – since 2008.

"Texas Mutual is a policyholder-owned company," Bob Barnes, chairman of Texas Mutual's board, said. "Our focus is on delivering benefits to our employer owners and taking care of their injured workers. Dividends are part of our long-term strategy for helping Texas employers control their workers' compensation costs."

Texas Mutual President and CEO Richard Gergasko said the company's dividend track record reflects its permanent commitment to Texas businesses.

"Texas Mutual is more than a workers' compensation provider," Gergasko said. "We are a business partner to Texas employers, and we understand the importance of these dividends to our policyholders. We appreciate the unique relationship that we have with our customers, who are also our owners. This money goes back into the Texas economy and helps employers build their businesses for the future."

Gergasko noted that dividends are based on performance, are not guaranteed and must comply with Texas Department of Insurance regulations.

**LSADA**  
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- **Save Time Report On-Line**
- **Give Jacks, Lifts & Hoists the High Safety Priority**

## GIVE JACKS, LIFTS, & HOISTS THE HIGH SAFETY

### PRIORITY THEY DESERVE

TexasMutual<sup>®</sup>  
Insurance Company  
HERE FOR TEXAS. HERE TO STAY.<sup>®</sup>

## Toolbox Talks



- ❖ Each year serious injuries and deaths occur in the workplace as a result of unsafe jack, stands, lifts, and hoist use. Although safety responsibility for these devices must be shared between employer and employee, the ultimate responsibility for safety lies with the individual worker. Even where there is close supervision, the worker makes the final decision on how to do the job.
- ❖ **Jacks**  
Workers must select a jack with the rated lifting capacity that equals or exceeds the load it will support. Jacks must be placed on a firm, level surface perpendicular to the load in order to work efficient. If the jack slips out from under a load, workers may not have enough time to get out of the way, so adjustable stands or other substantial support should also be placed underneath the load so that it will not fall if the jack slips or fails. It should be clear to workers, that they should never enter beneath or work under a load that is supported only by jacks. If a jack is bent or defective, it should be tagged and removed from service.
- ❖ **Hoists**  
Only workers who have been trained in the proper use of hoists should be allowed to operate them. The lifting capacity of the hoist must be clearly marked and visible to the operator and cage-controlled hoists must be equipped with an effective warning devices. Before operation, operators should check that the hoist chains or ropes are of sufficient strength and length to safely lift or otherwise handle the load. On a chain hoist, they should make sure the hook has a safety clip so that if the chain is given slack the hook won't come loose. The oil level on hydraulic hoists should also be periodically checked. Operators should understand that they are prohibited from carrying loads over people and any hoist malfunction should be reported to their supervisor immediately.
- ❖ **Lifts**  
Lifts should be marked with the name of the manufacturer, the approval number issued by the Division of Industrial Safety or statement of compliance with ANSI B153.1-1974 (or if manufactured after 8/17/94, compliance with ANSI B153.1-1990), and date of installation. No one should be inside a vehicle that will be lifted and for their safety, workers should stand to one side as the lift operates, making sure the doors, hood, and trunk of the vehicle are closed before the lift. The load should rest squarely on the lift and not overload the lift's capacity. The floor under the lift should be free of oil or grease to prevent slipping hazards. Oil levels on hydraulic lifts should be checked periodically and lifts removed from service if there are any indications of malfunctioning.
- ❖ Many accidents don't just happen, they're caused by unsafe work practices or taking chances. Give jacks, stands, lifts, and hoists the high safety priority they deserve

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# SafetyFirst<sup>+</sup>

*If you have any questions, or would like to discuss any information in this newsletter, please contact Texas Mutual @ 800-859-5995 or LSADA @ 877-694-2537.*