

PestSure News

INSURING THE FUTURE OF PEST CONTROL

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PestSure Team with DriveCam to Reduce Driving Risk, Claims Costs

Subsidy program helps members participate at a reduced cost

Inside This Issue

- 1 New PestSure Subsidy
- 1 Autumn Loss Prevention Meetings
- 2 Feature - Craig Thomas Pest
- 3 Industrial Truck - McCall
- 3 Experience Modifier Tips
- 4 DriveCam Subsidy Details

SAN DIEGO – DriveCam Inc., a global Driver Risk Management (DRM) company, announced that PestSure, a nationwide association of pest control operators, has selected DriveCam’s behavior-based risk mitigation solution to improve the safety of its fleet and reduce vehicle damages, personal injury and workers’ compensation claims costs associated with risky driving.

In addition to making the DriveCam solution available to all PestSure members, the association is offering a \$450 subsidy to its members to help encourage them to participate in DriveCam’ Managed Services program. This level of investment is a result of PestSure’s commitment to reducing risky driving among its members’ fleets.

“DriveCam has a cutting-edge solution that improves the overall safety performance of our companies’ fleets and reduces claims costs associated with risky driving,” said Victor Hammel, president, PestSure. “Our expanding program is a result of PestSure companies already using the DriveCam program for several years with proven success. Results and feedback from member companies already enrolled in the program have been overwhelmingly positive.”

Regarding the decision to subsidize member organizations, Hammel added, “The goal of the PestSure DriveCam program is to significantly reduce the number of crashes and the resulting liability claims that occur within the PestSure auto liability line of coverage. We hope to accomplish this through the deployment of the DriveCam Driver Risk Management Program throughout our membership, and look forward to permanently changing unsafe driving behavior among our fleet drivers. Our subsidy program is designed to allow PestSure members to deploy the DriveCam solution at a reduced cost.”

“We are proud to have PestSure – an innovative leader in the insurance industry – as part of our client portfolio,” said Bruce Moeller, president and CEO of DriveCam. “DriveCam’s solution enables clients like PestSure to proactively protect the safety of their drivers and the communities they serve by identifying and correcting risky driving behaviors.”

“DriveCam’s solution enables clients like PestSure to proactively protect the safety of their drivers”

Contact Us

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PestSure Autumn Loss Prevention Meetings

The PestSure Autumn Loss Prevention meetings are just around the corner. We are planning two meetings this year. One will be held in Las Vegas and another will be held in the Atlanta area. Please watch your e-mail for details on these safety and loss prevention meetings that you won’t want to miss. Our tentative dates are Atlanta area the week of September 22, and Las Vegas the week of October 6.

Craig Thomas Pest Control



Craig Thomas Pest Control joined PestSure in 2005. He heard about our program from Charlie Frommer, of Evins Pest Control, who has been a long time friend and fellow member of the New York State Pest Management Association. The team at Craig Thomas enjoys a very low accident frequency and Craig attributes this rating to regular communication with his staff. "I am a member of numerous associations, have attended PestSure training programs and make use of the frequent bulletins received from PestSure. All this plays a major factor in decreasing my company's liability." When asked about his experience in the program Craig stated that the superior service and expertise PestSure has offered his company is confirmation of just how specialized they are to our industry. "It is a real pleasure dealing with their dedicated staff that knows our business first hand. All this has helped contribute to our growth."

Craig Thomas grew up involved in the pest control industry and started performing services in 1977. His father, Jim Thomas, owned Mid-Hudson Pest Control and was instrumental in Associated Pest Control and served as President of Empire Pest Control Association.

Craig holds a degree in the Applied Sciences in Natural Resources and Conservation. After college, Craig enforced Federal and State Regulations governing the sale and use of pesticides as a New York State Pesticide Control Specialist for the Department of Environmental Conservation. For more than 10 years, Craig designed and taught a variety of programs on safety, the ecology and environmental protection.

Craig founded Craig Thomas Pest Control in 1996. Craig has served as President of the New York State Pest Management Association and is currently Past President. He has served on the BOD, for NPMA and currently sits on the QualityPro board.

Craig Thomas Pest Control was the first company in New York State to be QualityPro School certified. This involves training and testing all of their school service associates on specific school Integrated Pest Management (IPM) techniques, exceeding state requirements.

"Earning the QualityPro School certification is important to me because I believe the management of pests in sensitive environments, such as a school, demands special care," said Craig Thomas. "This designation demonstrates our commitment to providing quality services to educational facilities."

Craig Thomas Pest Control is now a third generation family owned and operated pest management company serving client's from north of New York City to Albany, New York. Craig Thomas Pest Control is a proud contributor to the United Nations Foundation, "Nothing But Nets" campaign. This campaign is a global, grassroots effort dedicated to saving lives by preventing malaria in Africa.



"When you go into someone's home, the element of trust is elevated . . . I coach our employees on how to enter homes with respect and professionalism . . ."

Craig Thomas

McCall Service and “the truck” Linda Midyett

I made a recent trip to the McCall Service office in Jacksonville, FL where I spent a few hours with part of the McCall Service Team. Our mission for the day was to complete industrial truck training for those employees who use the forklift at McCall. Kudos goes to Manager Roger Collins for recognizing the need and coordinating this effort.

While I had not conducted industrial truck training in about five years, I was able to dig out my old training program, dust it off, polish it up, and we made it through the training just fine. The photo shows the McCall team working hard on the post training exam.

For those of you out there with just one or two trucks, remember, the OSHA standard applies to you and you need both a written program and operator training for any employee using the equipment. In addition, you may have pedestrian training to conduct, depending upon the exposure. Please contact me if I can assist you with bringing your program up to date.



Accelerating is by far the “thirstiest” work you can ask your vehicle to do. Hard, fast acceleration guzzles gas and wears out your engine and tires quicker. You can minimize the need to accelerate by avoiding unnecessary slowdowns or holdups in the first place. That means trying to anticipate traffic disruptions so that you can maintain a steady speed.

Racing to a red light or stop sign and then braking at the last minute is a futile and costly habit that wastes fuel and wears out the brakes. Instead, take your foot off the accelerator well in advance of the intersection and coast toward it. The red light may turn green before you get there, so you won't even have to stop.

Experience Modifier Tips Kristina Phillips

I get many questions and comments about experience modifiers. They are difficult to understand, and often do not get the necessary attention until you are hit with a large premium increase due to an inflated mod. By this time, it is too late to fix it, but you can make changes now that will yield positive results in the future.

Here are some tips to improving your experience modifier:

1. Allocate payroll correctly – make sure all dollars are in the correct category. Sometimes people try to put an employee in a lower class code for premium savings. This has an adverse effect on your experience modifier calculation. You are afforded a certain amount of losses based on industry averages by class code that is directly related to the class code. The technician class code has a much higher expected loss ratio than clerical or sales. The more payroll in the higher class code, the higher the expected losses. This means you are allowed more losses before being penalized on the calculation. If you classify someone in sales that should be in the tech category, you are lowering the losses you can have and not be penalized.

Experience Modifiers Tips . . . continued

2. Work with adjusters and employees to close claims as quickly as possible. An open claim on your mod worksheet has to be updated annually. This is what often causes experience modifiers to change mid-term. Open claims are paid plus reserve amounts, and we are unable to determine if it is good or bad. Usually, the longer the claim is open, the more expensive it becomes. This is an unknown factor that makes it difficult to budget or accrue for an expected mod on your renewal.
3. Implement a return to work policy and be consistent in using it. The most expensive claims are the employees that are out of work for long periods of time. The sooner they get back to work, even if part time, the lower the claim amount. Lost time claims have the highest negative impact on the mod. The majority of the states allow a 70% reduction on medical only claims.
4. Consider taking a small deductible on your Workers' Compensation policy. There are several states that allow the losses to be reported to the states NET of the deductible. These states are: AL, CO, GA, HI, IA, KS, KY, NM, OK and RI.

It is never too late to make changes now for better future results. You must be proactive, not reactive.

Kristina Phillips

It is important to remember that your experience modifier worksheet is always dealing with past events, so there is not much you can do right now to improve a current factor. But, it is never too late to make changes now for better future results. You must be proactive, not reactive!

If you would like to have a better understanding of your experience modifier worksheet or wish to discuss any of these ideas in more detail, please give me a call at 1-800-326-6203.

PestSure DriveCam Subsidy

We are pleased to announce a valuable driver safety program opportunity available exclusively to PestSure members who have their auto liability coverage within the program. PestSure is contributing significantly toward the purchase price of your DriveCam solution by offering a \$450 subsidy per installed vehicle.

PestSure and DriveCam first partnered in July 2005. We have modified our previous subsidy for PestSure Members to better address the evolution of the DriveCam product and the improved system features now available. Our decision to expand the program is a result of PestSure companies already using the DriveCam program for several years with proven success.

The goal of the PestSure DriveCam program is to significantly reduce the number of accidents and the resulting liability claims that occur within the PestSure auto liability line of coverage. We hope to accomplish this through the deployment of the DriveCam Driver Safety System throughout our membership, in an effort to permanently change unsafe driving behavior among our fleet drivers.

We are extremely excited about this program. We believe this will help each of you reduce your losses, which will save you deductible expenses, insurance premiums, and make your business more profitable. Please contact us if you are interested in getting more details on the program.

To Qualify for the PestSure Subsidy:

- Auto liability coverage must be currently placed with PestSure.
- Purchase must include a minimum two year Managed Services subscription.
- Purchase quantity must be a minimum of 50% of your total fleet or 100% of a single branch location for the DC3 cellular camera.
- Purchase must include enrollment in the Web-based DriveCam user training.
- Member will allow PestSure access to your DriveCam trending and analysis data.