

SOUNDINGS

"Self Insurance Group Strength"

"The Safety of Employees is an Investment in Success"

August 2016 Volume XIII / Issue VIII



Richard Wood takes the wheel from Joe Roach at AGM Bermuda 2016

On August 5, 2016 the 32nd Annual General Meeting of Signal Mutual was the site of a special announcement.

Joe Roach, set to retire at the end of the calendar year 2016, stated that he has complete confidence in Richard Wood, as he symbolically passed the ship's wheel of Signal Mutual in order that the "...the next 30 years will be even better."

Joe first met Richard 20 years ago and may have had some thought in the back of his mind that this accomplished insurance individual would in the future contribute to Signal's well-being.

Previously, Richard came to America on an American Field Service Scholarship, after obtaining his Bachelor of Science Honors Degree from Plymouth University in 1976. His insurance career began with Richards Hogg International in London; initially training and adjusting principally for Far Eastern clients. While working his way through the ranks and much of the Far East, he became conversant in Japanese. Richard returned to the United States in 1983 as Senior Adjuster and Director for Richards Hogg. He joined Signal Administration, Inc. in 2001.

Richard is an Associate of the Chartered Insurance Institute (ACII) and a Fellow of the Association of Average Adjusters (FAAA).

Currently hailing from Connecticut, Richard has spent his career in places as diverse as London, Tokyo, New York, Manila, Houston and Taipei.



Understanding How We Went From Average to Good: The Four Core Components of Our Safety Performance

Many companies that seek excellence simply try to do better at the basics. We need to understand the thinking and programs that got us from average to good in our safety performance as we improve from good to excellent. Our safety performance has four core components focusing on our safety efforts.

Strategy. It takes every person and every program working in the same direction with the same end goals in mind to accomplish exceptional results. How we communicate safety and motivate each other must match our target of zero incidents. Safety meetings and training are great times to communicate safety. Compliance is only the minimum not the ultimate goal. No employee should hesitate to point out safety issues and assess any perceived risks. Accident prevention must be recognized as the outcome of excellence, not the primary target. Strategy is how to win, not just how “not to lose.”

Assessment. Once the strategy is developed, we can identify the best opportunities to create alignment and fit with our strategy, rather than simply identifying perceived gaps between reality and perfection. We conducted a perception assessment back in 2007 that assisted in our quest for improvement and the development of our behavior-based safety process. Our perception that safety training is adequate might be completely refuted by testing our knowledge on critical safety issues.

Continuous Improvement. Continuous improvement in our performance is the primary goal at every operating location. Specific safety improvement targets should be selected in every work place and should be the focus of all of us. Every day, specific safety improvements should be visible and expected.

Engagement. Aligning ourselves and coaching each other is a good start toward getting everyone engaged in safety, but more is needed. We all need to look at opportunities to be involved in safety in a meaningful way. Some or all of these four core components can and often do become a part of successful safety efforts. Excellence

is a process that grows from sincere intent and effort and from having all the core components in place to enable success.

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2016 Safety Resources Seminar List

October, 2016

- 6th-Accident Incident Investigation~New Jersey***
- 18th-Management by Objectives~New Orleans, LA***
- 20th-Management by Objectives~New York/New Jersey***

November, 2016

- 15th-Management by Objectives~Los Angeles, CA***
- 15th-Hazard Identification~TBD***
- 17th-Management by Objectives~Seattle/Portland***

December, 2016

- 6th-Hazard Identification~Houston, TX***

What are Members saying? Feedback re AGM Bermuda 2016

*David R. Huntley, Insurance Risk Manager,
Global Partners LP, a Signal Member since 2012*

Editor's Note: Prior to the meetings in Bermuda, David was asked by Richard Wood to provide a report to the Managers of Signal Mutual. As a new manager at a Member company, David's perspective is very welcome. David's own words follow:

Thank you again for a very positive experience at my first Signal AGM. As promised, below are my comments regarding the meetings and overall impressions.

Please keep in mind that I am brand new to Global and brand new to this industry so my comments will most likely reflect that position. To set the stage, we at Global did complete a claims review with Signal prior to the AGM and that along with input from Lockton [our brokers] gave me a foundation for the workings of Signal.

I started Thursday morning at the Executive Safety Leadership (ESL) meeting. This gave me a very clear understanding of Signal's commitment to Safety and how to integrate Signal's safety resources into our organizations. It also gave me the opportunity to meet Larry Toepper, Signal's Safety resource assigned to the Global account. This was extremely beneficial and gave Larry and me the opportunity to start formulating our game plan of working together in the future. I have already initiated conversations with our EH&S folks here at Global and integrating Signal's safety resources into our company will be a primary focus going forward.

My only suggestion for the ESL meeting would be to have less lecture format and more real life experiences and examples. Perhaps having a Member present real life examples and success stories of how they utilized Signal's resources to drive safety within their organization would be beneficial. [Editor's Note: David has learned subsequently that a full-day ESL meeting frequently incorporates this exact "MO".]

I also attended the Wellness – Highway to Health session put on by Kelly Ingram-Mitchell which I thought was excellent. Wellness programs in today's corporate world are gaining in popularity and Kelly's insights were very relevant, not only from a corporate perspective but from a personal standpoint as well.

The First Time Attendee meeting was a good opportunity to see other first timers. One other suggestion, and again this is perhaps due to the fact that I am brand new to the industry, would be a "Signal 101" session. Such a session could incorporate perhaps an hour for first timers summarizing how Signal works, the relationship with Charles Taylor and an explanation of the AGM. Having a bit more knowledge going into the AGM would have been beneficial.

In terms of the AGM, there was a lot of very useful and educational information presented from the perspective of a first timer. I very much enjoyed the variety of speakers and placing a face with the name of a variety of key executives within the organization was of great benefit. The speakers were all very engaging and the length of the presentations was very effective. One example that sticks in my mind is Mo Ashab's actuarial presentation. Let's face it, actuarial presentations can be a bit dry, but the way Mo related the role of an actuary to the specific areas within Signal was very effective. Lastly, being there for the passing of the "ship's wheel" from Joe to Richard was quite an honor.

Over the course of three days, I can honestly say that I was left with a strong sense of Signal's commitment to safety, to its Members and to promoting a commitment to family, not only the Signal family but to each Member's personal family opening the entire function to family members. It is rare in today's business culture to see that – it is very refreshing and I am honored to be a part of it.

Lastly, all of the social functions were "top notch," very well done and gave everyone the opportunity to network with other Members, socialize with Signal management and relax in an absolutely beautiful environment.

I hope you find my comments meaningful. Any questions please let me know. I can be reached using the contact information below.

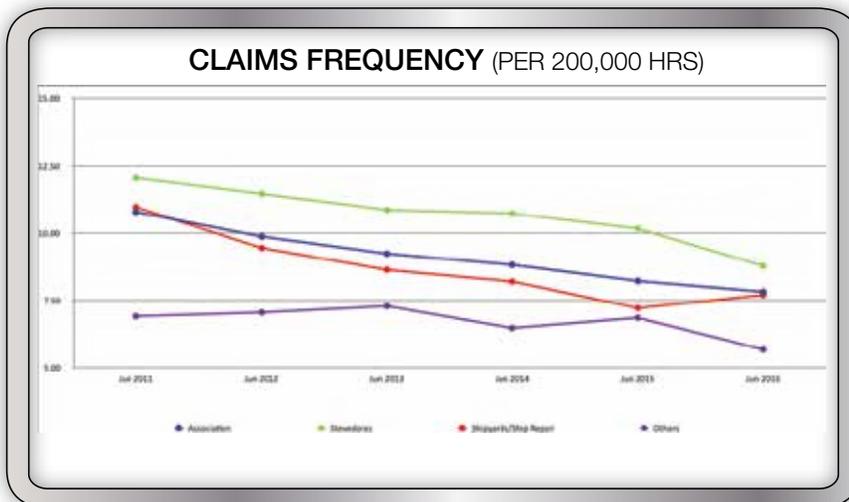
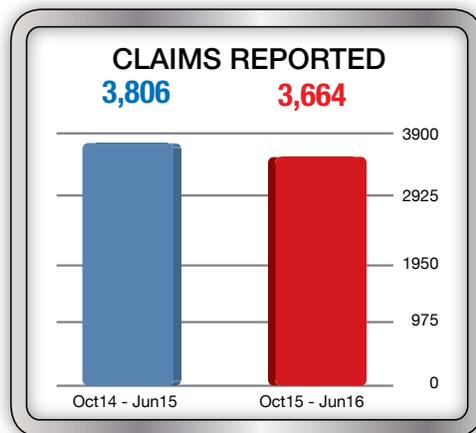
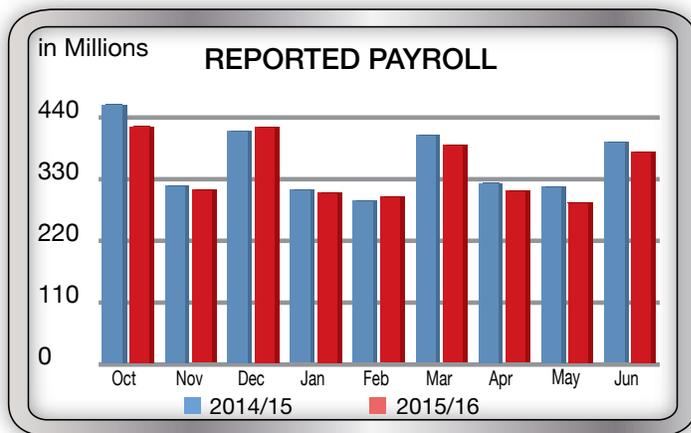
Thanks again and Cheers!

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Signal Dashboard

A pertinent selection of Signal Mutual's quarterly KPIs are displayed for your perusal below. In preparation of this quarter ending June 30, 2016, the Managers especially note that the shipyards/ship repair industry shows an increase in claims frequency ratio due to the slowdown in this sector from low energy prices and the impact of the global economy. The net result was a greater reduction in man-hours versus the reduction in the number of claims which led to the increase in claims frequency ratio.



Job Safety Analysis – making every morning effective and timely



Best Practice – Job Safety Analysis – Making every morning effective and timely.

Best Practices raise the bar for expectations in a company and drive superior results. They work to define a company's safety commitment and values. In this column best practice examples are offered as next steps in your Safety Management System.

Job Safety Analysis ("JSAs") has been in use by many Signal Members for years. The process of conducting and using JSAs is a proven, effective tool to assist in reducing injuries in the workplace. Has your company instituted this Best Practice yet?

The purpose, and overriding drive to put into place a daily JSA program is to ensure tasks are fully understood, the hazards are discussed and safe work practices and/or needed equipment is understood. This aligns the work, the worker and their tools for success each day. Usually completed at the crew level, a JSA provides timely information both as a consistent and meaningful way for each crew to discuss hazards and safe work processes. Even if a similar task is being completed over multiple days, the JSA can highlight any changes in the job, such as: nearby contractors, adjacent work, weather or tools/equipment needed for the day.

An additional advantage of putting in place a JSA process is the synergy gained between the processes of job safety analysis, incident investigation and employee orientation/training. By modifying a JSA with information gained from incident investigations relative to the task, timely improvement to hazard controls can be provided to employees daily. In addition, safe practices developed at the JSA level and included in employee orientation allow new employees to be better prepared for the work they may be completing. All of these efforts strengthen your overall Safety Management System. Interested in starting a JSA program? Contact your Signal Safety Manager for details.

Maiden call of the Hyundai Saturn to New York

As the leader of customer-focused terminal operations

in North America, GCT USA, a Signal Member since 1988, welcomed the Hyundai Saturn to GCT Bayonne on July 29, 2016. The Saturn is the first of five Hyundai ships in the G6's New York Express (NYX) service calling the port of New York and New Jersey through the expanded Panama Canal.

The Saturn and its sisters are the first Hyundai neo-Panamax class vessels deployed on the Transpacific-US East Coast trade lane, all boasting a cellular capacity of 10,077 TEUs. Serving New York as the first North American port-of-call, the enhanced NYX service connects the largest East Coast market to the carrier's wider network in Latin America and Central/Northeast Asia. Calling state-of-the-art GCT Bayonne, the Saturn is handled at the port's marquee big ship ready facility, which already services the largest vessels transiting the new Panama locks and the Suez Canal.

"The G6 and Hyundai were market leaders choosing ex-



panded GCT Bayonne," said John Atkins, President of GCT USA. "Complementing Hyundai's reputation of reliability, our demonstrated ability to consistently deliver high productivity and fast turn times gives carriers the confidence to call GCT terminals on both the East and West Coasts."

"Hyundai Merchant Marine has made a significant investment in building and deploying the latest generation of neo-Panamax vessels to serve the vital import/export market in the northeast", said David Arsenault, President

& CEO of Hyundai Merchant Marine America. "We are honored to have New Jersey Lt. Governor Kim Guadagno along with many of our valued customers here today [July 29, 2016] to attend this auspicious maiden call at the Port of New York and New Jersey."

South Korea-based Hyundai Merchant Marine is a leading container carrier deploying increased tonnages on more fuel-efficient vessels with significantly lower emissions via the Panama Canal. GCT USA completed its expansion of GCT Bayonne in 2014, deploying the lowest emission, most efficient equipment fleet serving the largest ships on the trade lane.

Source: media@globalterminals.com Jersey City NJ, July 29, 2016



Town Hall Report

August Town Hall Attended by 112

Kelly Ingram-Mitchell, President of Unify Health Services spent an hour captivating Signal's audience with details about integrating wellness into both workers' compensation and one's own life. Mrs. Ingram-Mitchell has a firm understanding of work injury from both clinical and financial perspectives.

In order to expedite this very interactive Town Hall Meeting, a survey was sent to potential attendees, and Kelly utilized the results to tailor her presentation.



Executive Safety Leadership Meeting offered in Unique Locale

Members from Anchorage, Alaska to Norfolk, Virginia and in-between attended the first ever Executive Safety Leadership ("ESL") Meeting offered at the time of the Signal Mutual Indemnity Association Ltd. Annual General Meeting in Bermuda. The seminar attendees were welcomed by Richard Wood, President and Chief Operating Officer along with Gunther Hoock, V.P. Member Safety Services. They both shared a consistent message of how important the role of the leader's influence is on their company's safety culture. The message continued into Signal's role in supporting the Members with additional resources on their journey to their desired safety culture. The day's presentation was then turned over to Sam Lai, Assistant V.P. – Safety and James Sammons, Assistant V.P. – Safety. Both Signal Safety team members have taken this training module from its original 1990's creation to today's leadership presentation, with a coherent and convincing message leaders can take back and share with their teams. It is exciting to see business executives come together and share their challenges and success stories. During the presentation attendees heard and saw video testimonials from other Signal Member leaders sharing their own message.

A few quotes from attendees:

- Signal is committed to safety and we can utilize Signal's resources within our company
- Revealing to see the style differences between Gen X and Millennials
- Loved the suggestions how to effectively communicate throughout my organization
- Provided me with reinforcement of safety principles, values, and culture
- Showed me ways to better promote culture
- Enjoyed the personal stories, pictures & video from our local industry

This presentation along with others offered by Signal can be customized to Members' individual needs and presented privately.

Dates for Your Calendar

Fall Safety Committee Meeting

San Diego, CA Hotel TBD

October 11-12, 2016

For information contact:

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Signal General Meeting

Omni Amelia Island Plantation

Amelia Island, Florida

January 26-28, 2017

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Maritime Conference

The Westin Cleveland Downtown

Cleveland, Ohio

May 22-24, 2017

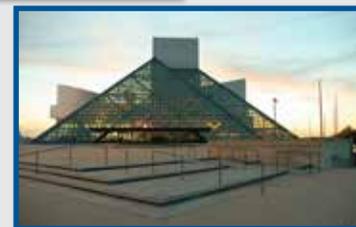
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“ The Safety of Employees is an Investment in Success”



Please share the successful safety accomplishments of your Company and employees. It will help us continue as the Premier USL&H Insurance Organization in the maritime industry. Email your submissions to Nancyann Griesemer Flood at nancyann.flood@signal-ct.com.

If you would like to receive this newsletter, please e-mail Nancyann Griesemer Flood at nancyann.flood@signal-ct.com. Please include your full name, Company name, e-mail address and telephone number.