



Safety First!

Our job is to serve you and the whole agricultural community. We stand ready to meet all your insurance needs and listen for any suggestions on how we can serve you better. From all of us, we say *Thank You* for letting us serve you, your family, and your farm.

Mission:

To provide access to innovative, quality insurance programs for farmers in production agriculture and ag-business, resulting in economic value.

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Message from the President

Safety First is the theme for the Spring Newsletter, and it was chosen for two reasons. First, we want our members to live full, productive happy lives. Secondly, healthy, happy and productive members will help keep insurance premium increases reasonable.

Being conscious of safety is something each and every one of us must do on a daily basis, whether at work, at play, minding the farm or the children. We have included articles on safety in various aspects of our lives. While there is probably little new information contained on these pages, it

is always good to refresh our memories and hopefully keep “safety first” a number one priority.

We at ASA continue to work very hard to assist our members in living happy, healthy lives. However, should you have a Workers’ Comp or a Health Insurance claim, we are here to assist in any way we can. Simply call our service center at (800-654-8840) 24/7 and we will work to resolve your issue.

Wishing you and yours a safe spring!

Max Gannon
President, Agri-Services Agency

We thought you’d like to know..

- Walking is the easiest exercise and can add years to your life and subtract inches from your waist.
- Fiber helps reduce the calories your body absorbs from the food you eat.
- Breathing deeply every 1-2 hours for 5 minutes will promote calmness and renew energy.
- 1% of Americans have food allergies-most food “allergies” are actually digestive problems.
- Health promotion and disease prevention must become the new health care model.

Bulls – Are they worth the risk?

By Lee Hipp

Safety & Loss Control Specialist, ASA

Bulls are no bargain. A dairy bull is enormously powerful, deceptively fast and can be dangerously unpredictable.

In the future, those farms which house and utilize bulls will pay more for not only their Workers' Compensation but liability coverage as well.

"Any time there are potential hazards associated with something the size of a small pickup truck, we have to take the issue of risk very seriously," said Steve Albers, a senior vice president for Zenith Insurance, the largest underwriters of Dairy Workers' Compensation in California.

Bulls pose a constant hazard for employees and are definitely a liability risk for any outside vendor who might go to the dairy farm.

The following is a scenario for which a precedent has already been set. It is now common in the insurance industry to charge more for a simple homeowner's policy if the homeowner owns a certain breed of dog. Some companies won't even consider offering coverage if the

homeowner owns a German Shepherd, Doberman, Pit Bull or Rottweiler.

We realize and know that bulls on farms are known and regarded as hazards by all dairy insurance companies, so extending the dog precedent to bulls is not unthinkable or absurd.

The question is how to determine the cost for this risk and exposure to the farm. That question will be answered as claims and the cost of those claims occur and mature. Higher renewal rates are the best-case scenario, while cancellation of the policy is the worst-case.

Accidents and injuries come from many sources on dairies, but the point insurance brokers, underwriters, and loss prevention engineers will stress is that bulls, unlike other hazards, have a documented history of frequent, and in some instances, tragic accidents that dairy owners **do** have the ability to control.

Take a tragic case of a young man in Wisconsin, who lost his life over a battle with a bull on the family farm in 2001.

The event reminds us that a split second can quickly change our lives and

the dreams we have in this business called dairy farming. On Thursday July 12, following milking, a father and son team decided it was time to sell their bull. In order to get him to market, they needed to get him into the barn. The younger man had said he didn't feel comfortable with the bull and was frightened of him, according to his sister.

While attempting to confine the bull, the son got a little too close, positioning the bull and the young man out of sight behind a manure pile. Before the young man's father knew it, the bull had gored his son, and threw his body into the air.

The 29-year-old died in the hospital. Doctors said even if a medical team had been at the scene, it would have been unlikely he would have lived because the bull had ruptured the young man's spleen.

This young man left behind a father, three brothers and one sister. Later in October, the father called it quits and sold the cows – a sad end to a family dairy farm.

Safety and training have to be a priority at dairies, but it must be the highest priority at those farms that continue to house and maintain a dairy bull. Daily you must ask yourself: is this bull worth the risk and is he a true asset and bargain to my farm?

How to spot a drunk driver

Unfortunately, some people drive drunk. Here are some tips on spotting a drunk driver:

- Weaves, drifts and swirls
- Does not use headlights at night
- Drives very slowly
- Jerky starts and stops
- Slow or no response to traffic signals
- Hits or almost hits other cars



INSURANCE ADVISOR

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For more information,
call 800.654.8840
or visit www.AgServAgency.com

Workers' Compensation – Timing of notification impacts cost

By Trina Hall
Claims Specialist, ASA

Workers' Compensation claims reported to the claims administrator within 5 days cost 30% less than claims reported 21 to 30 days after the injury (statistic according to Workers' Compensation Research Institute). Timely reporting of injuries/accidents is the one aspect of a workers' compensation claim you can control.

We strongly encourage you to report any accident or injury to PMA Management Corp., the administrator of

the workers' compensation claims for ASA, within **24 hours** using one of the methods mentioned below.

1. Fax a completed Employers First Report of Notice to: 888-329-2721
2. Web Based Internet Reporting via: www.pmamc.com. Click on Report a Claim icon. Formal instructions for web-based claim reporting have been provided to all insureds via annual renewal packet information.

3. Mail a completed Employers First Report of Notice to:
PMA Management Corp.
PO BOX 25250
Lehigh Valley, PA 18002

Timely notification will allow for the claims examiner to complete a thorough investigation; a quick decision regarding compensability; and ultimately a more cost effective resolution to the claim.

If you need a form, call us at 800-654-8840.

Be your own advocate during your doctor appointments

A visit to your doctor should be an interactive event. Asking you how you feel is your doctor's way of engaging you in diagnosing and resolving any medical issues.

In order to contribute to the success of the visit and ultimately the success of restoring or maintaining health, it is important to communicate clearly to your

healthcare provider. Below are some tips for a successful trip to your doctor's office.

- Organize any medical records, prescriptions, etc. and bring them with you.
- Make a list of your symptoms; it is easy to forget or become distracted while talking with your provider.

- Refer to your list and make sure you are satisfied with each response.
- Ask for more time if you feel rushed.
- Repeat back and/or record any instructions you must follow.

Your health status is unique to you. Make sure your provider understands you and your concerns.

Healthy replacements when you're cooking

When a recipe calls for

½ cup butter or margarine

1 egg

1 cup cream

pastry pie crust

1 oz. unsweetened baking chocolate

1 cup sugar

1 cup whole milk

Use this instead

½ cup applesauce, prune puree or ¼ cup canola oil, butter, or margarine

2 egg whites or ¼ cup liquid egg substitute

1 cup evaporated milk

phyllo crust with cooking spray between layers, graham cracker crust, Grape Nuts crust

3-4 Tbsp. cocoa powder + 1 Tbsp. canola oil + 1 Tbsp. sugar for frosting or sauces; or ½ cup cocoa for cake or cookies

½ cup sugar + ½ cup Splenda (you can also cut a fourth of the sugar from most recipes)

fat-free milk with 1 Tbsp. unsaturated canola oil



Agri-Services Agency
ASA
P.O. Box 4910
Syracuse, NY 13221-4910

Questions about billing?
Questions about a claim?
Questions about other products?



Call the Service Center
800-654-8840