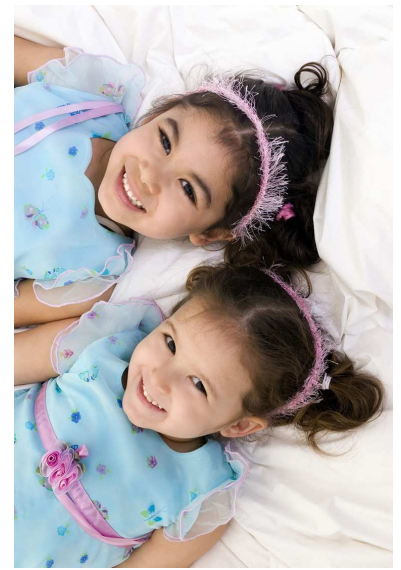


You may not have to live with your decision not to work safe,



But somebody will.



Rockwood Casualty Insurance Company (Rockwood) may provide safety management services to its insureds in order to reduce the risk of loss that may lead to insurance claims. The information and advice we provide is not intended to include all possible safety measures and controls. Rockwood does not warrant that losses and claims will be avoided or mitigated if our recommendations are followed. The safety management services we provide do not relieve the insured of its own duties and obligations with regard to safety matters, nor does Rockwood guarantee to the insured or others that the insured's property and/or operations are safe, healthful, or in compliance with applicable laws, regulations or standards. The insured remains responsible for its own operations, safety practices and procedures and should consult with legal counsel and safety professionals, of its own choosing, as it deems appropriate.

Safety Tip # 230
09-24-08