FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company Vol. 20, Issue 2

INSIDE THIS ISSUE...

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FROM THE PRESIDENT'S DESK...

Twenty-twenty is surely a different year than I have ever experienced before in my life. I am sure you can say the same. Covid19 has changed the economy and lifestyles as we have never seen before.

Fortunately, Forestry Mutual was as prepared as we could be to handle this crisis. We successfully shifted our employees from an office setting to be able to work remotely. People frequently ask me how Covid19 has impacted our business. My answer is simple: Not nearly as much as the forest products industry's downturn.

On a really brighter note, 2019 ended up being another great year for our company as we once again grew our business and surplus. This is important when you consider that workers compensation rates continue to drop, but the cost of claims is increasing. Covid19 has added to these costs in a subtle way since doctor's appointments and physical therapy sessions have been postponed, adding time for claimant to return to the job.

Keith Biggs

We had a lot of truck driver training classes scheduled for 2020, but we were forced to postpone them due to Covid19. These classes will begin again once we are able to conduct them safely.

The Loss Control Department has developed individual training material for truck drivers than can be done onsite while waiting to be loaded. They have also produced another training video that pertains to truck driving. They have a couple more training videos scheduled to be produced in the near future. Our staff is never idle always trying to figure out things that can help our policyholders maintain a safe work environment for their employees.

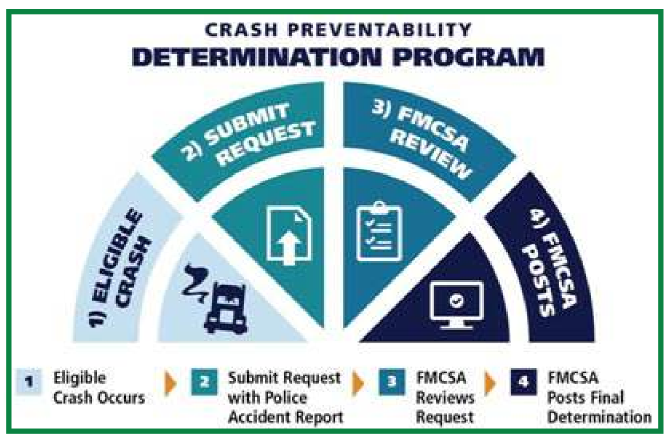
Please be safe and contact me if you have any questions! Thank you for your business.

Sincerely,

Keith S. Biggs

CRASH PREVENTABILITY DETERMINATION PROGRAM (CPDP)

The FMCSA announces the start of the Crash Preventability Determination Program (CPDP). Under this program, if you have an eligible crash that occurred on or after August 1, 2019, you may submit a Request for Data Review (RDR) with the required police accident report and other supporting documents, photos, or videos through the Agency's DataQswebsite.



On July 27, 2017, FMCSA announced a Crash Preventability Demonstration Program to evaluate the preventability of eight categories of crashes through submissions of Requests for Data Review to its national data correction system known as DataQs. On August 5, 2019, based on experiences with the demonstration program, FMCSA proposed a new CPDP with a streamlined process. Based on comments received in response to the August 2019 proposal, FMCSA established the CPDP which will expand the types of eligible crashes, modify the Safety Measurement System to exclude crashes with not preventable determinations from the prioritization algorithm and note the not preventable determinations in the Pre-Employment Screening Program. The following crash types are eligible for participation in the program:

Struck in the Rear type of crash when the CMV was struck:

(continued on page 2)

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

THE "OTHER" INCIDENTS

As if we were not already aware, logging is an inherently dangerous occupation. As an industry, we must stay focused and aware of the risks specific to the tasks that we are performing. As an insurance company, we constantly drill loss control and training towards the manual felling and topping areas of a logging job, which is warranted, but we also have seen an increase in *"other"* types of incidents.

Injuries have been reported while performing *"normal"* maintenance on logging equipment. Remember, every task on a logging job has its own specific risk or hazard. We must constantly be aware and focused on where the specific risk is on the job that we are doing. Highlighted are some risk areas that seem to need attention, according to recent claims reported.

- *Are lock-out, tag-out procedures being followed?* EVERY TIME?
- *After the machine is properly locked out, do you have a steady, safe place to perform your work? Are your boots muddy? Is the machine free from oil or grease that may cause a slipping incident?*
- *What's going to happen if this wrench slips? Will I be injured from a fall, or will I injure my hands? Am I using the proper tool for the job?*
- *Are you focused on Slip/Trip and Fall issues associated with the deck area? Loose bark, logging mats, and mud are responsible for numerous "other" claims.*
- *Are your employees using their seat belts?* EVERY TIME?
- *Are eye and face protection being used?* EVERY TIME?
- *Is hearing protection used when needed?*
- *Is proper three-points of contact mounting and dismounting being used?* EVERY TIME?
- *Is care being taken while backing vehicles? Are there "blind-spots"?*
- *Are workers reminded of the dangers around the deck area? This is a very busy place. Is high visibility clothing being used? Can you see me? Am I in a safe place?*
- *Am I visible? Am I in a "blind spot"? Is there "sun-glare" present?*
- *Pulling or pushing stuck trucks or logging equipment, where's your body? Are you in a safe place if the cable or chain brakes?*

As you notice, most of the safety questions involve being seen, or visible and keeping the body in a safe position. If the body is not in a bad position, it isn't injured there! We at Forestry Mutual are in the process of requiring all employees to wear high visibility clothing. We feel that this inexpensive requirement gets rid of a lot of risk.

If I can see you, I'm not going to hurt you! The questions asked above seem to be basic, but a great deal of risk can be reduced by following them. The goal is to have employees get in the truck to leave the job, the same way they got there in the morning, healthy and safe! ●

Crash Preventability... *(from page 1)*

• in the rear or on the side at the rear.

Wrong Direction or Illegal Turns type of crash when the CMV was struck:

- by a motorist driving in the wrong direction; or
- by another motorist in a crash when a driver was operating in the wrong direction; or
- by a vehicle that was making a U-turn or illegal turn.

Parked or Legally Stopped type of crash when the CMV was struck:

- while legally stopped at a traffic control device (e.g., stop sign, red light or yield); or while parked, including while the vehicle was unattended.

Failure of the other vehicle to Stop type of crash when the CMV was struck:

- by a vehicle that did not stop or slow in traffic; or
- by a vehicle that failed to stop at a traffic control device.

Under the Influence type of crash when the CMV was struck:

- by an individual under the influence (or related violation, such as operating while intoxicated), according to the legal standard of the jurisdiction where the crash occurred; or
- by another motorist in a crash where an individual was under the influence (or related violation such as operating while intoxicated), according to the legal standard of the jurisdiction where the crash occurred.

Medical Issues, Falling Asleep or Distracted Driving type of crash when the CMV was struck:

- by a driver who experienced a medical issue which contributed to the crash; or
- by a driver who admitted falling asleep or admitted distracted driving (e.g., cellphone, GPS, passengers, other).

Cargo/Equipment/Debris or Infrastructure Failure type of crash when the CMV:

- was struck by cargo, equipment or debris (e.g., fallen rock, fallen trees, unidentifiable items in the road); or crash was a result of an infrastructure failure.

Animal Strike type of crash when the CMV:

- struck an animal

Suicide type of crash when the CMV:

• struck an individual committing or attempting to commit suicide

Rare or Unusual type of crash when the CMV:

- Was involved in a crash type that seldom occurs and does not meet another eligible crash type (e.g., being struck by an airplane or skydiver or being struck by a deceased driver). ●

AGENCY CORNER

by Alan Schaefer, FMIC Insurance Agency

SLOW IS SMOOTH, SMOOTH IS FAST

The trucking industry as a whole is operating on thinner margins than ever before. Contributing factors include driver shortage, rising insurance premiums, mill turn-around time, and overall operating costs.

In an industry with so many external factors affecting your profitability, it is imperative to focus on *controlling the controllables*. When it comes to the mills, rising insurance costs, weather, or economic downturn these factors, for the most part, are out of your control.

The number one controllable is speed. With the feast or famine industry we live in today, speed is more important than ever considering fuel and maintenance costs and increased risk exposure. Receiving mid-week cut-offs from the mill, our industry mistakenly can incentivize unsafe driving behavior. In the Southeastern United States, trucking can account anywhere from 25%-45% of timber harvesting costs thus transportation efficiency is a vital piece of the puzzle (Siry et al. 2006, TimberMart-South 2017).

According to American Trucker Magazine, every 5 mph over 65 mph represents a 7% decrease in fuel efficiency. On top of that, fuel prices are very volatile. An increase of just $0.25/gallon can increase the cost of operating a log truck by almost $4,000 per year.

Not only does speeding increase unnecessary fuel consumption, but it also increases annual maintenance costs. A single speeding ticket for 15+ over the speed limit can be the difference between a driver being approved or not approved by the insurance carrier. Given the current shortage of qualified drivers we all know too well, the "reward" of speeding is simply not worth the many risks that will eventually present themselves. This is not a matter of "if" but "when."

Consider two loaded log trucks headed to the mill; truck A traveling at an average speed limit of 55 mph and truck B traveling 10 mph over at 65-mph. On a 40 mile haul, it will take truck A approximately 43.5 minutes to arrive at the mill and truck B's trip will take approximately 37 minutes. The round trip "drive time" of Truck A is 87 minutes and round trip for Truck B is 74 minutes. All other factors considered constant, that is a round trip difference of 13 minutes. That being said, it would take almost 7 (6.69) round trips to the mill for Truck B to achieve an "additional load" over Truck A. If both trucks average three loads a day, that would be an additional 2.24 loads per week on a five-day work week. On a four-day week, that is only 1.79 additional loads. At the end of the day, your driver would be traveling at sustained speeds of 10+ over the speed limit to and from the mill for the benefit of roughly two extra loads per week.

When it comes to wear and tear, fuel consumption, endangering the public roadways and overall risk exposure, the juice is simply not worth the squeeze. All it takes is any truck to get stopped for traveling above the posted limit, and that time you were "making up" is completely negated. Not to mention your driver has now been cited for speeding and the repercussions in today's insurance climate can be monumental.

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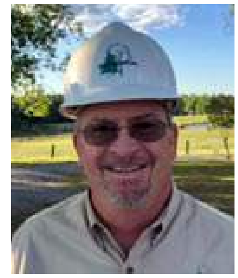
THE RISK ASSESSMENT

by David McLean, Forestry Mutual

ACCOUNTABILITY - A LEADER'S ROLE



David McLean

In a previous article, Forestry Mutual's Director of Loss Control, Greg Plumley, wrote about the definition of accountability. I would like to add to those comments and discuss the role of the owner or leader of an operation as it relates to accountability. In this article, we will use the words "owner" and "leader" as one and the same. An owner should always be viewed as a leader.

As Greg stated in his article, "real, sustained accountability has to come from within the individual doing the work." Accountability is not something that a leader gives to his or her employees, rather it is a mind-set that a leader should strive to instill in each of his employees. An employee should have the viewpoint that if something within his or her control goes wrong or fails, then it is his or her fault and *the buck stops here*. No one else is to blame if that person could control the outcome themselves.

As a leader, how do you instill this attitude or this frame of mind? How do you get each of your employees to have the mind-set that they are accountable for the outcome of whatever they do? Remember, accountability is saying "I have control over the outcome of this task or operation, and if it fails, it is no one else's fault – it is on me."

Well, there are a few key points that a leader must understand and embrace before he or she can expect their employees to take accountability for their work or actions. These points are:

1) Accountability starts with the owner/leader. As a leader, you are responsible for developing your operation's culture and reputation. Part of that culture should be accountability, and you must demonstrate it at all times if you expect your employees to adopt that philosophy. If you make a commitment to an employee, then you must fulfill that commitment and make it clear that you are accountable for completing the task. If your operation fails to make a commitment to a customer, a vendor, or anyone else, you must demonstrate to your employees that you accept full accountability for that failure of your operation and that you will ensure necessary steps are taken to correct the failure.

2) Be consistent. Accountability can't just happen when it is convenient or easy. As a leader, you must **ALWAYS** demonstrate that you are accountable for your operation. You should never offer up excuses for why your operation failed – not to those to whom you made the commitment, and certainly never to, or in front of, your employees.

3) Be consistent. Wait, wasn't that Point 2? Yes, and it is also Point 3. Just as you have to consistently demonstrate your accountability, you also have to hold every employee accountable equally. Accountability can not just apply to your poor performer or an employee you don't like. It can't apply to all employees except a relative. It has to apply to **EVERYONE**.

(continued on page 4)

Accountability - A Leader's Role...(from page 3)

4) Be consistent. See a theme here? Accountability must apply at all times – meaning it has to apply even when you as a leader may understand perfectly why the employee failed. Let's take a situation where you have a great employee that always goes the extra mile. He never says "no" and is fully committed to your operation.

You **KNOW** this employee chose not to follow a safety procedure because he knew your business was under a commitment to get that last load out that day. Shortcuts were taken. While the employee knew better, he made a decision to take shortcuts to meet the deadline and, in his eyes, uphold your company's reputation. However, in doing so, another employee was injured.

So, while you understand **WHY** the employee failed to follow procedures, you must still hold that employee accountable. You never delegated to that employee the authority to make changes to procedures, and while his intentions were good, he still damaged your company's reputation. That wasn't his call to make – you must hold him accountable.

5) Accountability isn't easy, but it is essential. There will be times where one or more of your employees may feel your are being unfair. In reality, it is just the opposite. If you explain "why" an employee is being held accountable, and review the outcome of their actions, while they may not like it, they will understand it and respect the need for it. Eventually, it will establish a culture that everyone has ownership for his or her actions. It creates an environment where everyone will eventually trust one another to do their job.

In the end, if as a leader, you embrace and enforce accountability consistently, your employees will be even more trustworthy, loyal, productive, and safe. Likewise, your company's reputation will be enhanced as a company with integrity. To coin a well-used phrase, accountability isn't for the faint of heart, but not embracing it can be fatal to your business. ●

Slow is Smooth, Slow is Fast...(from page 3)

You cannot afford to have company drivers speeding up and down the road without having the knowledge and ability to address issues and concerns. Today's most effective fleet management solution is a GPS monitoring system. This will allow you to view the speed of your drivers in real time and make solid managerial decisions. A real focus on the details is critical to the health of our industry. Speeding is not a victimless crime and is quite frankly the most controllable aspect of your fleet, so why not take control? You owe it to yourself, your fleet, and others on the public highways to be proactive on the issue. ●

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Scott McKee	Field Rep. - Area 11	540-392-3997
David McLean	Field Rep. - Area 3	910-303-0396
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FROM THE PRESIDENT'S DESK...

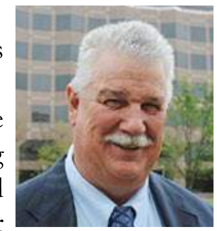
To say the least, 2020 has been an unusual year. While I typically provide an update to our policyholders in this space, I would like to take this opportunity to express my respect for and gratitude to one of our outgoing board of directors, Mr. Paul Davis of South Mountain Pulpwood.

Paul Davis' tenure on our board extends all the way back to 1972 - In fact, we were still a Self-Insurers Fund at that point in our company's history.

In addition to being a pioneer board member, his active policyholder account number is 58. He truly is one of the last of the founding fathers of this organization. We all owe him a great debt of gratitude for his service over the years in making Forestry Mutual what it is today.

Mr. Davis not only served on our board, but he also served on our investment committee. A keen, somewhat reserved board member at times, Mr. Davis never failed to speak up when he deemed it appropriate. Consequently, when he spoke, he had the full attention of board.

I appreciate that Mr. Davis has been with our organization through thick and thin! Like so many of our early leaders, he believed safety was essential if the industry was to survive and prosper.



Keith Biggs

Many on our board share this admiration for Paul Davis.

"Mr. Davis always listened to the entire conversation before expressing an opinion on any given topic," stated Board Chair Michael Walters. "He never let us forget the importance of safety in any discussion about the forest products community. He helped navigate the success of the company for many years and set out a framework for success well into the future."

"Mr. Davis' presence, knowledge and leadership will truly be missed," stated Board Member Marshall Thompson. "A genuine gentleman, he brought so much to this organization. I learned very quickly that when Mr. Davis spoke, you best listen."

"As a relative newcomer to the board, I was impressed how Mr. Davis remained committed to safety in all discussions," stated Board Member Joey Ferguson. "That commitment has resulted in countless improvements across the spectrum of forest products operations."

In closing, I would echo our board members sentiments. Thank you, Mr. Paul Davis, for your many years of service to our organization and the forest products community. Your leadership will certainly be missed, but it will not be forgotten.

Sincerely,

Keith S. Biggs

2019 E.K. PITTMAN SAFETY AWARD WINNERS

by Shawn Fulks, Brian Macanka, Philip Sligh

Our E.K. Pittman Safety Award presentations were forced to be delayed out of safety concerns due to COVID 19, but we are happy to finally announce this year's winners.

The E.K. Pittman Award is Forestry Mutual's top award and named in honor of our first Chairman of the Board. Pittman served as Chair from 1971-1984 and was a strong proponent of safety training and the use of personal protective equipment. The award is presented to those deserving companies are chosen by Forestry Mutual staff based on the company's overall safety

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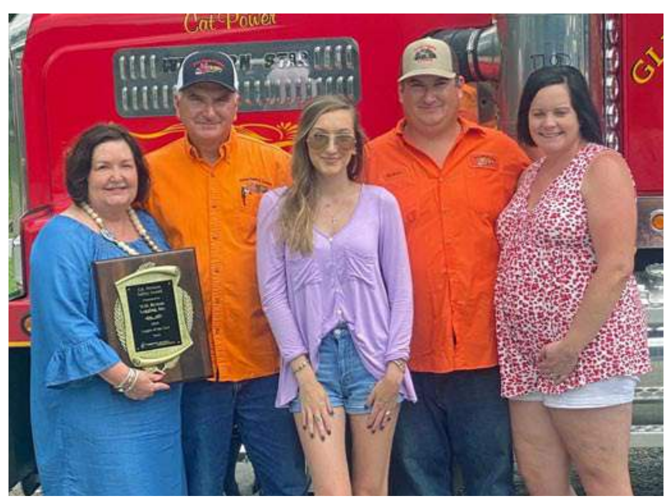


2019 North Carolina Loggers of the Year - W.D. Byrum Logging, Inc. (l-r) Francis and Greg Byrum, Alyssa Hoggard, Andrew and Danielle Byrum.

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

DON'T BE TOO CLOSE

Forestry Mutual insures logging operations in six different states so we see all types. Developing training and education for such a diverse work force may seem difficult, but if we look at the Big Picture, things get a little easier. Observing safe working distances and using proper body positioning plays a huge role in reducing the risk on ANY logging job. Simply put, if the body isn't in the "bad" place, it won't be injured there. A big share of the training on a manual job focuses around the chainsaw. Do you use the "Five-Part Felling Plan"?

1. Check for all overhead hazards, what's up there that could hurt me?
2. Determine the "side" lean of the tree. The weighted side of the tree is the "bad Side". Limit your exposure on the bad side of the tree.
3. Escape!! Your escape shall be a 45 degree angle away from the direction of fall. Get as far away from the falling stem as possible.
4. Determine your hinge thickness. The hinge is your steering wheel while the tree falls.
5. Decide what type of back-cut you will use. The controlled-release back-cut is preferred, the tree isn't moving while being cut.

Safety issues effecting both mechanized and manual operations should surely include safe working distances. Again, this is a body position subject! If the body isn't there, it won't be injured there!

- No one is allowed within two tree lengths of any felling operation.
- Proper distance is to be observed around skidding activities. The skidder can hurt you from a long way away.
- Skidders shall not enter the "safe zone" of ground personnel.
- High visibility clothing shall be worn. If I can see you, I won't hurt you!
- Be aware of "blind spots" on mobile logging equipment.

Body position is very important at the deck or landing area. Remember, this is a very busy place!

- Never walk under anything that could fall on you, this includes equipment and processed timber.
- Avoid walking on log piles.
- Drivers should exit the truck before loading. Drivers should remain in a "safe area" until the truck is loaded.
- Avoid pinch points. A major pinch point is between the loader and the log truck.
- Never stand "in-line" to a buck saw. The buck saw shall be set pointing away from people and equipment.
- Be aware of "blind spots" in equipment. Don't approach any machine until the operator acknowledges your presence, grounds his machine, and shuts off the engine.
- AGAIN, wear high visibility clothing. Be Seen!

By looking at the "Big Picture" a huge amount of risk can be avoided with any harvesting system. Always remember, if the body isn't in a bad place, it won't be hurt there! Be safe out there! ■

*E.K. Pittman Safety Awards...**(from page 1)*

record and continued emphasis on safety in the workplace. Eight to ten operations are nominated annually. The criteria for selecting a winner are based on the company's safety record.

Jennifer and Adam Wilbourne of Wilbourne Land and Timber, Inc. were honored as Virginia's Loggers of the Year and took this opportunity for a family photo.

Virginia Logger of the Year

Forestry Mutual Insurance Company honored Adam and Jennifer Wilbourne of Wilbourne Land and Timber Inc. as the company's 2019 Virginia Loggers of the Year on July 31, 2020, in Clarksville, Virginia.

Wilbourne Land and Timber, Inc. have an experience mod of .75 and a Loss Ratio of 0%. Wilbourne Land and Timber has been a Forestry Mutual policyholder since 2012 and employs nearly 50 people. Their safety record speaks for itself. Over the last eight years as a policyholder, Wilbourne Land and Timber has filed ZERO loss-claims. An impressive feat for a company that runs five crews, chips, farms, buys timber, and has 20 trucks under their partner company Wilbourne Farms Trucking.

Before striking out on his own in 2012, Adam worked with his family for sixteen years in the logging industry. Adam and his brother Dan started in the logging business at a young age and credits much of their success to the excellent work ethic instilled in them from their parents, David & Sandra Wilbourne. Along with their faith and determination to succeed, as well as Jennifer's excellent managing skills, they have made Wilbourne Land and Timber, a well-known and respected timber buyer and logging outfit in Virginia.

North Carolina Logger of the Year

Forestry Mutual Insurance Company honored Glenn and Andrew Byrum of W.D. Byrum Logging Inc. with its North Carolina Logger of the Year on August 14, 2020, in Merry Hill, North Carolina. W.D. Byrum currently has an experience mod of .77 and a Loss Ratio of 0%.

Glenn Byrum, the owner of W.D. Byrum Logging, started working for his dad, Buddy, in 1975 after graduating high school. A third generation logger, Glenn has logging in his bones. He started his own trucking operation in 1981 with four trucks. In 1987, the company began cutting for Weyerhaeuser and added on a second crew. Today, W.D. Byrum Logging employs over 20 individuals and has two logging operations and full-time trucking operation. Glenn's son Andrew became the fourth generation logger when he

(continued on page 4)

AGENCY CORNER

by Nick Carter, FMIC Insurance Agency

THE IMPORTANCE OF SCREENING DRIVERS

If your first reaction when someone calls to say that they have been in an accident is "Was the driver added to my insurance?", we have a serious problem. The importance of screening drivers before you have them checked by your agency or carrier has become a serious issue over the past few years. This is for all drivers in your vehicles, but especially your CDL drivers. In a time when every newspaper article and TV newscast has a headline of a wreck involving a tractor trailer, it becomes more apparent that we need to pay closer attention to who we let drive our vehicles. All drivers must be approved by your carrier and then added to your policy before the driver is allowed to drive. Failure to do so could result in a denied claim and possible cancellation of your policy. However, there are some things you can do to screen the driver before you ever request your agency or carrier to approve the driver.

First, when a driver prospect contacts you about a job opening for a driving position ask him to bring a copy of his MVR (Motor Vehicle Record) with him to an interview. If he does not, there is a form you can have the driver sign giving you permission to run his MVR and you then have the right to know his record. A lot of times this will weed out some drivers because they know that their MVR shows multiple violations and they will not come to meet with you. Once you receive the MVR, take a good look at it. If you notice one or maybe two violations, depending on what the violations are, the driver may be okay, but if you notice more violations you need to consider someone else. As an agency, we know it is hard to find drivers to begin with, but do you really want someone driving your 80,000 pound tractor trailer down the road if he has had multiple at fault accidents or numerous speeding tickets? If you allow a driver that is questionable in your vehicle and then that driver has an accident, you as an owner are then negligent, knowingly putting a bad driver behind the wheel.

After reviewing the driver's MVR, meet with the driver to discuss his past driving history and make sure he has a minimum of three years experience driving. Also, you need to find out if the driver has ever hauled logs before or any other type of load that may shift once in motion?

One other main item here is, what is your first impression of the driver. If you have an uneasy or bad feeling, then it is probably better to keep looking. Also don't forget to let them know they have to pass a drug test and be randomly tested throughout the year.

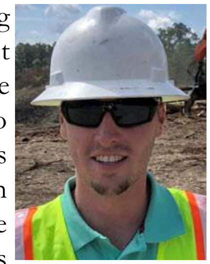
The bottom line is we have got to a do better job screening drivers. This is how you as the owner can assist your agency and carrier from constantly checking drivers that will never meet the carrier requirements. Please make sure all CDL and non-CDL drivers are approved and added to our drivers list as soon as you make any additions or subtractions to your company.

Remember, the truck going down the road is a representation of your company. Your name is on the side of the door, so anything that driver does directly affects your company. ■

THE RISK ASSESSMENT

by Justin Guyer, Forestry Mutual

SAFETY PAYS IN MANY WAYS



Justin Guyer

By many measures working in the logging and forest products industry is the most dangerous occupation in the United States. The equipment and tools used, from chainsaws to heavy-duty logging machines, pose many hazards during a typical workday. Irresistible momentum of falling, rolling, and sliding logs or trees are unforgiving when an employee or equipment is in its path. Studies show that a safe working environment pays in more ways than one. One way to be safe and cut your overall costs is to embrace the safety rules and regulations set forth by Occupational Safety and Health Administration (OSHA).

Why are safety rules and regulation so important? Safety rules and regulations have been implemented due to unsafe acts or conditions that have led to injuries or fatalities in the past. A healthy workplace is essential not only to help protect workers from injury, but it can also lower insurance costs, reduce absenteeism and turnover, increase productivity and quality, as well as raise employee morale. All these reasons are essential to having a successful workplace and reducing the number of injuries.

In the logging industry, many new hires start a logging job with little to no experience. A recent investigation from National Institute for Occupational Safety and Health (NIOSH) indicates that many workers and employees in the logging industry are unaware of the risks associated with logging. Consequently, they are not following the safety standards set forth by OSHA. These standards are put in place to prevent injuries and fatalities among loggers and their employees.

How do we know safety rules and regulations will work? Once you implement safety rules, it will take time to create a culture that puts safety first. It does not happen overnight. It is a continuous process. Safety meetings are great place to start to ensure safety is always your crew's number one priority. During safety meetings, make sure the employees are up to date on rules and regulations that may have changed. The effectiveness of safety meetings and adhering to rules is measured over time. Studies of recent injuries and fatalities have shown that most could have been prevented by adhering to the established safety procedures. If your operation is consistent with the enforcement of safety rules, you should see positive results in your lack of accident reports. Remember, safety is no ACCIDENT!

How do I enforce safety rules if I'm not there? Many owners throughout the logging industry have additional responsibilities outside of logging. We understand this. Owners should appoint a crew leader/foreman to serve as a safety coordinator. Employees should also sign an acknowledgment of their understanding of the rules and how they apply to the workplace. These rules should have consequences if they are not followed. The accountability of safety rules leads to a safer and more productive workplace.

If you require assistance with your company's safety rules, please contact your Forestry Mutual Field Representative, they are more than willing to provide the service you have come to expect. ■

*E.K. Pittman Safety Awards...**(from page 2)*

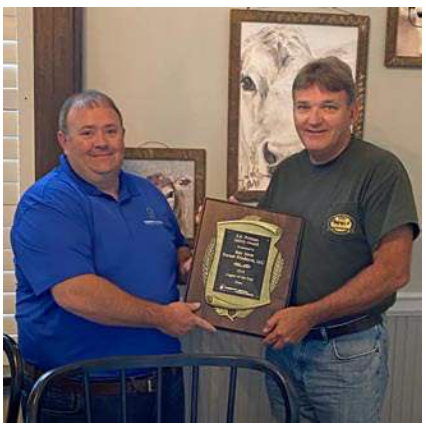
joined the crew after high school. Andrew runs one of the logging crews as well as his own trucking company. Safety is always at the forefront of everything they do. When you combine this focus with great employees, it is easy to see how the company achieved safety excellence. With the support of his wife Francis, Glenn Byrum Logging, Inc. is recognized as one of the premier logging companies in North Carolina.

South Carolina Loggers of the Year

Sometimes, two companies are so close that it is hard to settle on just one. This is the case in South Carolina as Greg Thompkins of Bay Area Forest Products and Travis Brown of Browntown Forest Products were both honored as South Carolina Loggers of the Year. The crews were recognized on August 5, 2020, in Georgetown, South Carolina.

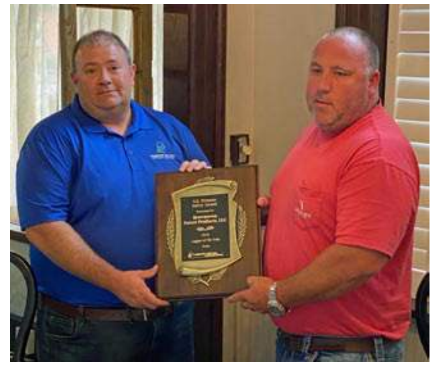
Bay Area Forest Products currently has an experience mod of .80 and a Loss Ratio of 0% while Browntown Forest Products currently has an experience mod of .83 and a Loss Ratio of .74%.

Both recipients have held their insurance with Forestry Mutual since their inception in 2012. These two gentlemen got their start by working and managing crews for Mr. Joe Young, who owned and operated Low Country Forest Products for many years. After working under Mr. Young's leadership, the two of them ventured out in 2012 to start their own businesses.



(l-r) Philip Sligh presented Greg Thompkins with Forestry Mutual's Logger of the Year for South

Through many trials and tribulations, both crews have overcome adverse situations many times. They credit many of their accomplishments to their logging crews and family. They understand the importance of strategic relationships and fostering those relationships to benefit their operations and the perception of the entire logging community. Both agree that having a proactive approach helps put their operations on the right path.



(l-r) Philip Sligh presented Travis Brown with Forestry Mutual's Logger of the Year for South

Involvement in associations like the South Carolina Timber Producers Association and being TOP logger trained, these guys understand the importance of supporting their profession. Browntown and Bay Area Forest Products have been a Forestry Mutual policyholder for eight years and have yet to file a loss-claim. ■

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