FORESTRY MUTUAL INSURANCE COMPANY

FMIC

3RD QTR. 2024

INSIDE OUR 3RD QUARTER 2024 EDITION:

PARTNERSHIPS IN FORESTRY - RISK ASSESSMENT - FMCSA RULE - SAW SHOP

LOGGER OF THE YEAR WINNERS: SCOTT BROTHERS AND GARY McCLAM LOGGING

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3rd Quarter 2024

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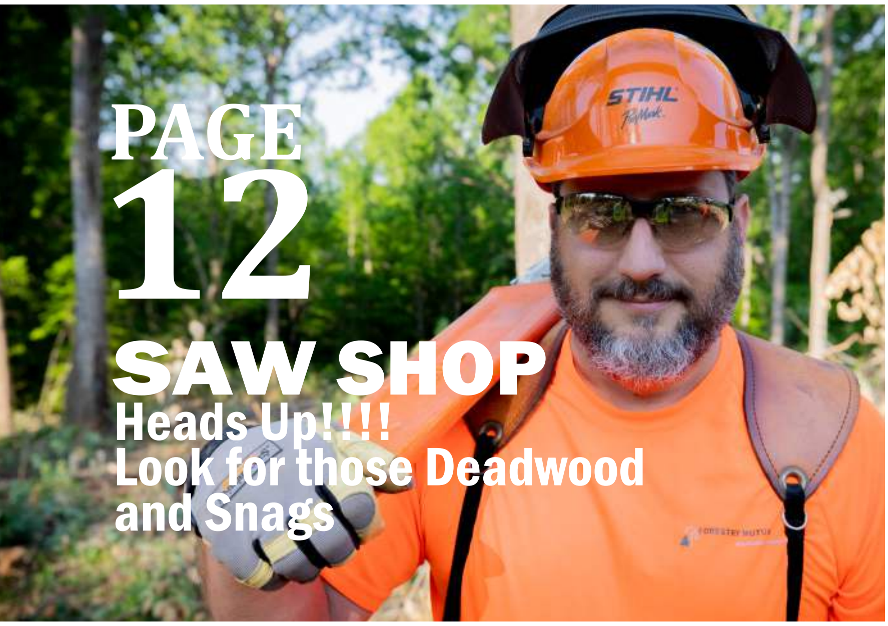

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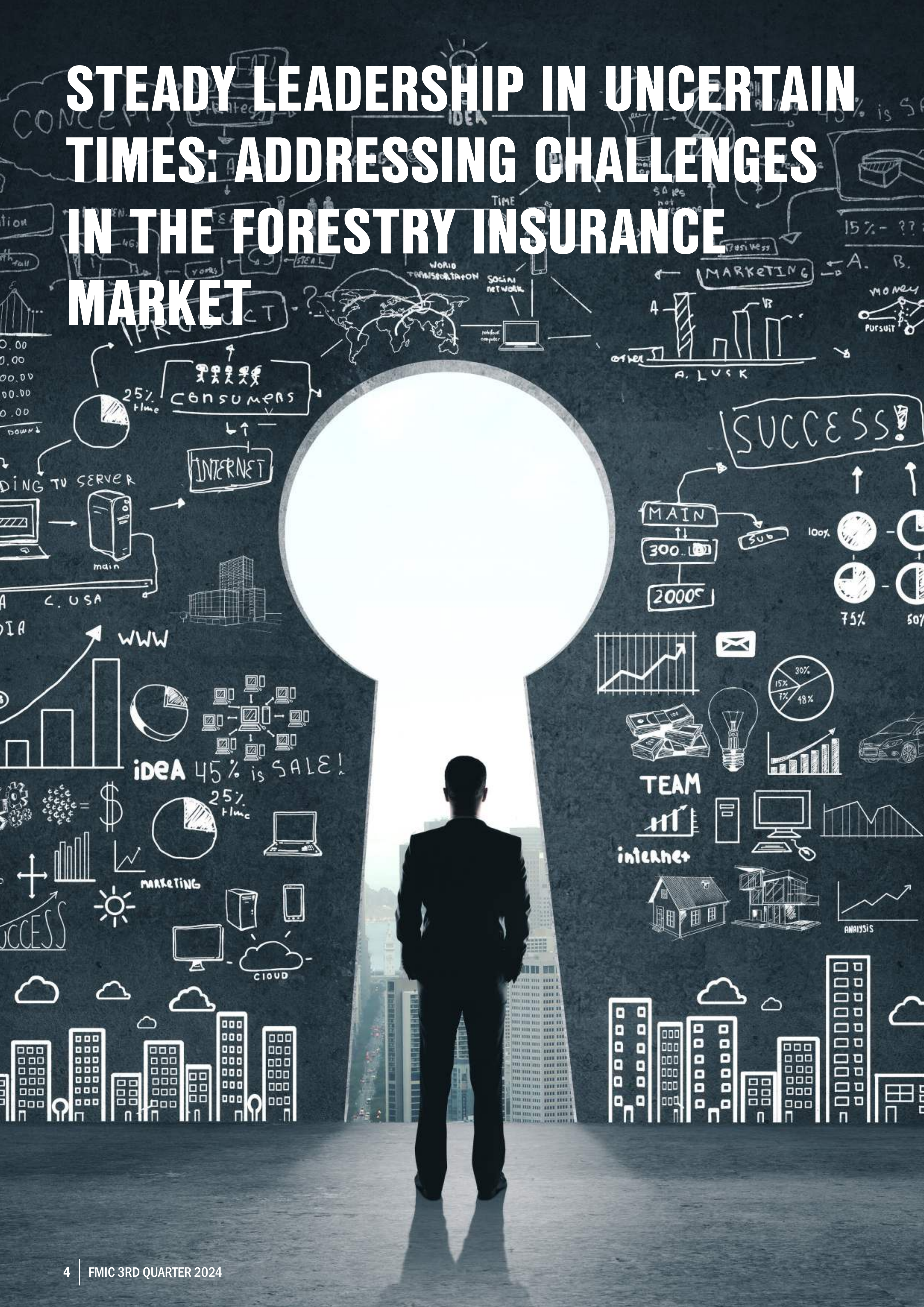
STEADY LEADERSHIP IN UNCERTAIN TIMES: ADDRESSING CHALLENGES IN THE FORESTRY INSURANCE MARKET



Navigating the Challenges

Forestry Mutual Insurance Company continues to navigate the complex landscape of the forestry market with unwavering commitment. Our deep industry knowledge and robust carrier partnerships enable us to offer competitive coverage options tailored to our policyholders' unique needs. With over fifty years of experience, we are equipped to guide our clients through these challenging times.

Our expertise in the wood products industry—including logging, chipping, log hauling, and mill operations—allows us to collaborate effectively with key business partners. This collaboration helps us address the complex insurance needs of our policyholders, reinforced by endorsements from leading trade associations. Together, we build resilient partnerships to tackle daily challenges head-on.

Adapting to Industry Changes

The insurance industry is experiencing heightened loss activity, especially in property and auto lines, leading to higher rates and reduced capacity from both primary insurers and reinsurers. This trend impacts all businesses, including the Forest Products industry. Social inflation is a significant factor, causing claims that once settled for $100,000 to skyrocket to five, ten, or even twenty times more. These inflated costs have become the norm, creating concern among insurance carriers about their capital exposure. As a result, rates increase and reinsurer capacity diminishes, leaving buyers with fewer options and difficult decisions. This growing issue demands our attention and action.

Embracing the Future

At Forestry Mutual, we are committed to helping our policyholders manage their risks with top-tier loss control services and innovative technology. Our goal is to reduce losses from log hauling and provide the insurance products necessary to protect businesses from financial hardship. By promoting the use of dashcams and telematics, we strive to enhance driver safety, improve transport efficiency, and combat social inflation. Our dedication to maintaining best-in-class loss control remains steadfast.
Despite the challenges facing the forest and logging industry, Forestry Mutual is dedicated to creating new opportunities. Our focus on specialized knowledge, strong partnerships, and advanced technology paves the way for a more robust and sustainable industry.

Gratitude for Our Policyholders

We extend our heartfelt thanks to all our policyholders for your continued business. We understand you have choices, and we are devoted to delivering the best insurance experience possible. We are here to support you and address your insurance needs.

Bill Dine, AAI
President, CEO

FORESTRY℠
MUTUAL
INSURANCE COMPANY

Federal Motor Carrier Safety Administration

DRUG & ALCOHOL
CLEARINGHOUSE

REGISTRATION: EMPLOYERS WITH PORTAL ACCOUNTS

RULE II

Clearinghouse-II Final Rule: CDL Downgrades

As required in the Clearinghouse-II final rule, beginning November 18, 2024, State Driver Licensing Agencies (SDLAs) must query the Clearinghouse before issuing, renewing, upgrading, or transferring CDLs and CLPs, and must review a driver's information when notified by the Clearinghouse of a status change. SDLAs will be required to remove the CDL or CLP privilege from the driver's license of an individual subject to the CMV driving prohibition, which would result in a downgrade of the license until the driver complies with the return-to-duty (RTD) requirements. Read the second Clearinghouse final rule

ARE YOU IN COMPLIANCE YET?

ATTENTION ALL TRUCK DRIVERS WHO HAVE BEEN ISSUED A CDL DRIVER'S LICENSE

A few highlights of the rule that goes into effect on November 18, 2024:

- Clearinghouse-II Final Rule: CDL Downgrades

As required in the Clearinghouse-II final rule, beginning November 18, 2024, State Driver Licensing Agencies (SDLAs) must query the Clearinghouse before issuing, renewing, upgrading, or transferring CDLs and CLPs, and must review a driver's information when notified by the Clearinghouse of a status change. SDLAs will be required to remove the CDL or CLP privilege from the driver's license of an individual subject to the CMV driving prohibition, which would result in a downgrade of the license until the driver complies with the return-to-duty (RTD) requirements.
Read the second Clearinghouse final rule.

Employers with FMCSA Portal accounts: https://clearinghouse.fmcsa.dot.gov

REGISTRATION: CDL DRIVERS: https://clearinghouse.fmcsa.dot.gov

- How do owner-operators meet their Clearinghouse obligations?

An owner-operator (an employer who employs himself or herself as a CDL driver, typically a single-driver operation) is subject to the requirements pertaining to employers as well as those pertaining to drivers. Under the Clearinghouse final rule, an employer who employs himself or herself as a CDL driver must designate a consortium/third-party administrator (C/TPA) to comply with the employer's Clearinghouse reporting requirements (§ 382.705(b)(6)).

Don't wait! A year flies by!

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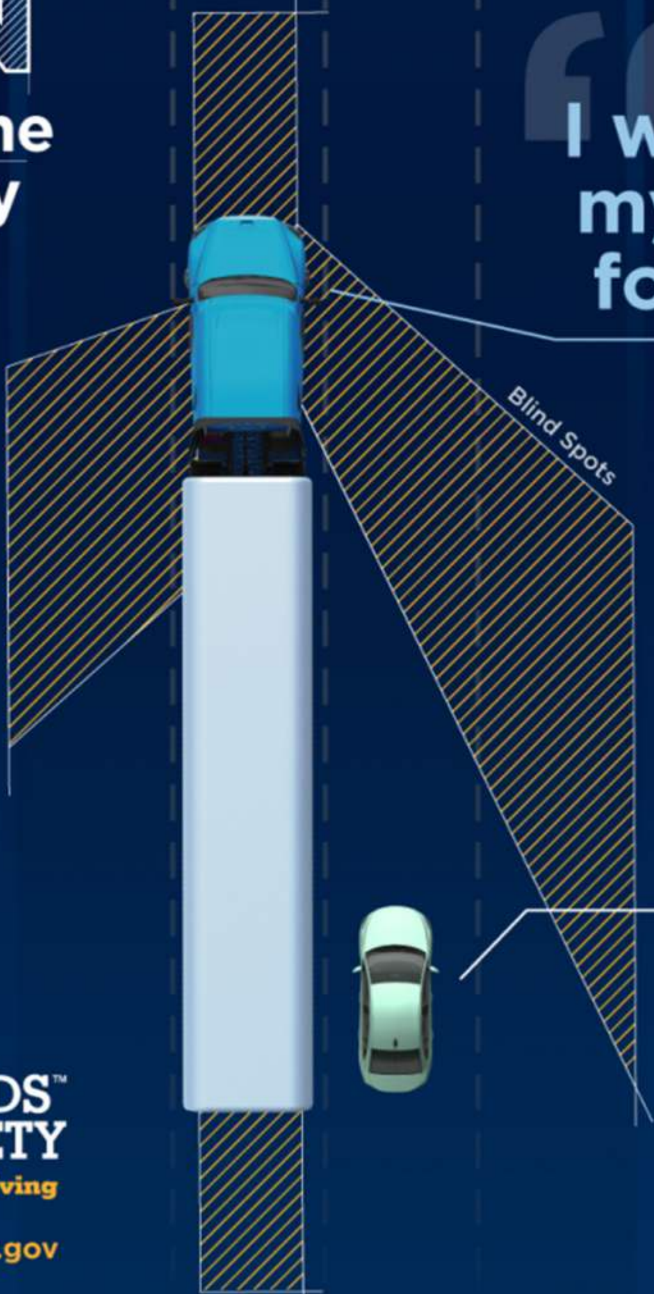
INSURANCE COMPANY

OUR PLAN

To Share The Road Safely



"I will check my mirrors for others."

TRUCK DRIVER

I will watch for blind spots."

CAR DRIVER

U.S. Department of Transportation
Federal Motor Carrier Safety Administration

OUR ROADS™ OUR SAFETY
Partnership for **Responsible Driving**

www.ShareTheRoadSafely.gov

For more information about Forestry Mutual
and see why we set the standard in insurance coverage.
Click or Scan the QR code now!

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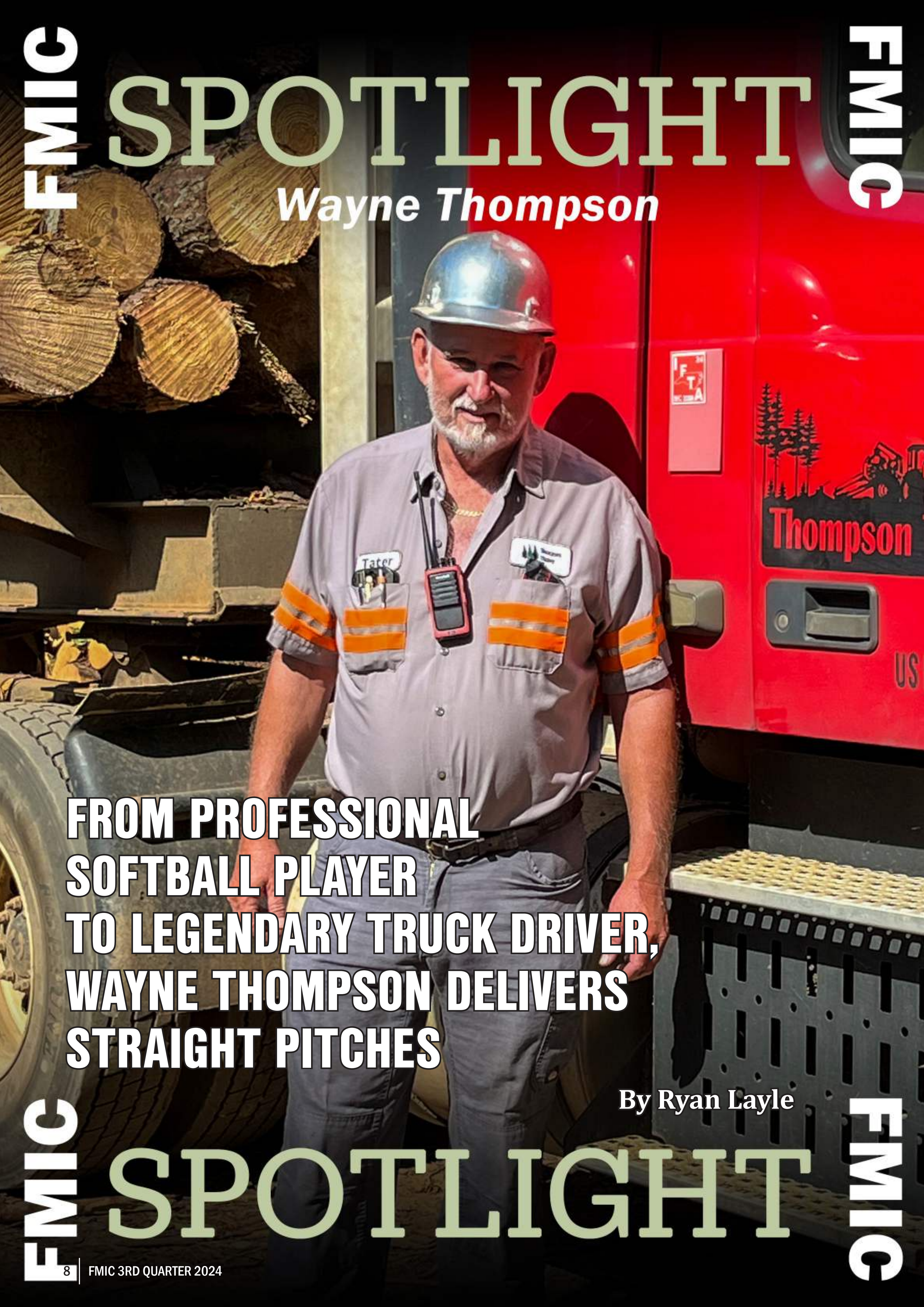

FMIC

SPOTLIGHT

Wayne Thompson

FROM PROFESSIONAL SOFTBALL PLAYER TO LEGENDARY TRUCK DRIVER, WAYNE THOMPSON DELIVERS STRAIGHT PITCHES

By Ryan Layle

SPOTLIGHT

Wayne Thompson has been working in the woods in some capacity for 40 years. His interest in the forestry industry began as a young boy when he helped out around the sawmill that his grandfather owned and ran. Now, hauling logs for Thompson Timber Enterprises, Inc., Wayne *(Tater)* Thompson can work alongside two of his sons, Travis and Troyia Thompson. Wayne is an essential component of the success of Thompson Timber. According to Travis and Troyia, Wayne can operate any piece of equipment and can drive the wheels off of any truck. Whether Wayne is hauling 25 tons of logs for Thompson Timber Enterprises, Inc., or hauling 21 tons of potatoes over the road as he did years ago, Wayne admitted to me, *"It's just what I've always done."* "*Yeah, I can run the skidder, the loader, and the cutter, but I prefer driving."* Wayne prefers driving because it brings a level of *"peacefulness"* to him.

Wayne "Tater" Thompson, a father of 5 and grandfather of 4 has dedicated much of his work life to the Forestry Industry but has done other things as well. Wayne also spent several years building houses and operating two service stations in Green Creek, NC.

This 66-year-old log-hauling professional starts his workday in Green Creek, NC, around 5:00 am, with a cup of sweet tea and his vitamins, then goes outside to feed his animals before heading to the job site. Meeting up with the rest of the crew in the woods between 6:30 and 7:00, Wayne gets his first load of the day on the road. Wayne is currently the only driver for Thompson Timber Enterprises, Inc., which keeps him busy and on the road. He is so busy, in fact, that Wayne describes how he eats his lunch while he is either being loaded at the log site or unloaded at the mill. Staying busy is a good thing, and hauling logs as opposed to hauling over the road allows Wayne to be home every night.

Having his evenings and weekends free is important to Wayne for his enjoyment of non-work-related activities. When away from the woods and the mills, Wayne may enjoy the open road on his Heritage Softail or ride horses. Depending on the time of year, he may be on the trail riding side-by-sides with family and friends or hunting for deer, bears, or birds. An outdoorsman, to say the least, what Wayne enjoys the most are long days of sport fishing on Salty Dog, his 40' Yacht. Wayne definitely knows how to make the most of his time away from work.

When asked what he believes has made him successful as a driver, Wayne described how experience has been the biggest part of that. From operating all sorts of equipment types to driving many different types of vehicles, this has given him confidence behind the wheel. He also mentioned that *"not being afraid"* has been very important as well. Wayne indicated that he believes fear behind the wheel of a loaded log truck will not be beneficial to the driver. Being aware of and respecting the load has also added to his success.

Some other tips that Wayne shared about helping new drivers negotiate today's challenging road conditions are *"Know your routes,"* Don't just rely on a GPS. Also, *"Pay attention to what is around you," "not only what is in front of you." Drivers need to know wh*ere and when to be more careful. Wayne said he would tell newer drivers, *"Don't push your luck in curves".*

If the peacefulness is what Wayne likes most about the job, what is it that he likes least about the job? When asked this question, Wayne spoke about how many more cars there are on the road these days and how many are inexperienced motorists. That coupled with the fact that a large percentage of them cannot put their phones down. Wayne said, "*It's just so dangerous; nobody's paying attention.*"

I asked Wayne to tell me something about him that not many people would know. He told me about how he played competitive softball in the Major Plus Softball League. Wayne was a part of a remarkable 26 World Championships while playing in this league. Major Plus traveled all over, and Wayne described how he got to play in Palm Springs 5 times. Wayne played several positions for his team but spent most of his playing time as the third baseman. I joked with him about having an appetite for danger. Driving loaded log trucks on America's *"safe"* roadways and playing third base in a competitive softball league can be equally hazardous. On many of those trips for so many years with his team, softball wasn't the only thing Wayne was doing. In between games, he would sell potatoes. He described how, at one tournament, he brought 6,000 pounds of potatoes to sell. He had them in 100-pound sacks. This side hustle allowed him to make extra money; this is how he got a nickname that stuck: "Tater."

Tater Thompson is an ambitious, talented, and humble man who has not been afraid to try something new for much of his life. When asked how he would define success, Tater said to me with a chuckle, *"Be born with a silver spoon in your mouth."* In all seriousness, he gave me two words that he would use to define success, *"Hard Work."* Based on all that Wayne "Tater" Thompson has accomplished, that makes perfect sense.

FORESTRY MUTUAL℠ INSURANCE COMPANY

By Greg Plumley

WORK SMARTER, NOT HARDER, IN THE HEAT

In the past thirty years, the forest industry has been blessed by mechanization. The amount of hard and demanding physical labor has been significantly reduced. The introduction of grapple skidders, feller-bunchers, buck saws, and delimbers has reduced risk in the forest industry. Such equipment has also reduced the physical exertion of logging employees. Mechanized forest equipment operators enjoy incredible creature comforts, heaters, and air conditioners. The cabs of the newer logging equipment provide for a comfortable working environment.

On the other side of the coin, timber cutters and saw-hands have a very physically demanding job. When the heat of the summer is thrown into this equation, fatigue is the result. Fatigue is a very serious risk that must be dealt with in our industry. It's human nature; a tired or fatigued person will take a shortcut. Shortcuts in the logging woods can prove to be lethal. Fatigue affects the thought process. If we can limit or reduce fatigue levels, we end up with an alert, clear-thinking timber cutter. To limit fatigue in the summer heat, we must look at personal health and physical exertion. Above all, we must stay hydrated. Gas for the saw and water for me are sayings that should be followed. Strenuous physical exertion may be reduced by working a little smarter, not harder.

TIPS FOR HOT WEATHER MANUAL LOGGING

• Drink plenty of water before, during, and after exposure to the heat. Dark yellow urine is a sign that not enough water is being consumed.
• Avoid caffeinated drinks; they tend to make you thirstier.
• Keep in the shade as much as possible.
• Wear light-colored, loose-fitting clothing.
• Doctors recommend at least 8 glasses of water on a normal day, twice that should be consumed during high heat periods.
• Work smart; the brain can save a lot of footsteps, fewer footsteps, and less fatigue.
• If at all possible do most of the manual felling during the early morning to avoid the heat of the day.
• If possible, toppers should be stationed in a shaded "safe zone" from the skidders.
• Limit the time your toppers are exposed to the direct sun. Make one trip out of the safe zone to top 3 or 4 drags, rather than running out to top a single drag of wood.
• Timber cutters can cut their whole drag, before going down to top the timber. Limit your trips up and down the slope.

Ultimately, we have to work in the heat to feed our families and pay the bills. Fatigue can be reduced if we pay attention to keeping enough water in and thinking through our work plans. We must remember that fatigue breaks down the thought process. A sharp and alert mind will conquer risk by employing a proper technique or a correct decision. Beat the summer heat by working smarter, not harder.

PRESS RELEASE

Forestry Mutual Insurance Company

AM Best Once Again Affirms A- (Excellent) Rating of Forestry Mutual Insurance Company

Raleigh, September 8, 2023 -- Today, Forestry Mutual Insurance Company (FMIC) announced that AM Best has affirmed its Financial Strength Rating (FSR) of A- (Excellent) and its Issuer Credit Rating (ICR) of A- (Excellent) both with a stable outlook.

At FMIC, we take immense pride in our legacy of financial excellence, a testament to our steadfast approach to business. Our commitment and dedication are not just reflected in our work but are also endorsed by reputable bodies. *"FMIC's continued financial excellence is exemplified by our business approach, and we are honored by the ongoing recognition from AM Best,"* shares Bill Dine, President and CEO.

FMIC's devotion to the wood products industry is unwavering. We stand by loggers, mills, and every enterprise we cover, underscoring our commitment to their prosperity and success. *"The resilience and strength of FMIC lie in its people. Every member of our team lives our mission every day,"* Bill Dine emphasizes. *"We are not just offering insurance; we are providing assurance, confidence, and added value to all our policyholders."*

At FMIC, we believe that our duty extends beyond mere transactions. It's about forging long-lasting relationships, understanding the needs of our clientele, and delivering on our promises. Thank you for placing your trust in FMIC.

The affirmed ratings reflect the sustained improvement in FMIC's balance sheet strength, which is supported by risk-adjusted capitalization at the strongest level, as measured by Best's Capital Adequacy Ratio (BCAR). The improved assessment is the result of several factors: strong policyholder surplus growth over the past five-year period; solid liquidity metrics; favorable loss reserving trends; and the maintaining of a solid reinsurance program with a manageable retention. Further, surplus growth, coupled with a lower premium base, has led to declining underwriting leverage measures. AM Best expects that FMIC's operating profitability will continue to increase the company's surplus base prospectively.

The ratings also reflect FMIC's adequate operating performance, which is supported by disciplined underwriting practices and a conservative investment strategy. The limited business profile reflects the company's position as a monoline workers' compensation writer for the logging and forestry industries, which exposes it to risks associated with the timber industry, such as changes in demand for wood products. AM Best considers the company's ERM framework and risk management capabilities to be appropriate for its risk profile. FMIC is recognized for its aggressive safety and loss control processes, along with a commitment to long-term stability for its members.

About Forestry Mutual Insurance Company.
Forestry Mutual Insurance Company has been a trusted leader in providing insurance coverage to the wood products industry for over fifty years. Founded in 1971, Forestry Mutual has been dedicated to serving the insurance needs of businesses involved in logging, sawmills, pulp and paper mills, and related industries. Visit www.forestrymutual.com to learn more.

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President/CEO
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HEADS UP! DEADWOOD AND SNAGS!

In the last quarter, Western NC and East TN experienced two claims in the same week. The claims involved two timber cutters on two separate jobs being struck by dead or rotten wood. During the same time frame, around the same area of the states, the US Forest Service experienced two injuries to sawyers being struck by dead limbs. Fortunately, none of these incidents resulted in the "last call". Each employee suffered injuries but has been treated and is recovering.

This raises a concern that we have all had for years but cannot take our eyes off. That is the concern for overhead hazards. Being the first step in the ***"5-Part Felling Plan",*** we must keep our heads up while in the woods. We must do everything possible to identify the overhead hazards and do our diligence to mitigate them. Dead trees and snags are a major issue when it comes to overhead hazards. Whether the job is fully mechanized or a manual felling operation using chainsaws, the risk from above is present. Dead trees and snags affect everyone in the woods. One of the best ways to address this issue is through awareness of this problem. By constantly keeping employees aware of the dangers and consequences of the overhead hazards, they may be able to identify and mitigate the risk and help prevent a loss. Here are a few reminders to cover with your crew.

- **Use approved and well-maintained personal protective equipment (PPE) for head protection.**

- **Look and scan at least 50 feet ahead on your ground path. Look for vines that could affect standing timber.**

- **Look and scan at least 100 feet ahead for all overhead hazards, especially dead trees and snags.**

- **Do not place your body under anything that can fall due to gravity or the loss of hydraulic pressure.**

- **Maintain at least two tree lengths from all felling areas. (300 feet or 100 yards)**

- **Be visible, wear high-visibility clothing.**

- **Maintain communication with everyone in the work area.**

- **Never walk into a work area with running or moving equipment until the equipment is stopped, the engine is cut off, and the hydraulic attachments grounded.**

A great way to start and maintain awareness of overhead hazards is with the HEADS UP FOR HAZARDS program. Here are a few more tips to dive a little deeper into dealing with dead trees and snags on the job.

• Dead trees and snags shall be removed when at all possible.

• If the situation is too dangerous, isolate and flag the affected area, no one is allowed near the hazard.

• Use mechanical means to remove dead trees and snags. Never attempt to manually remove such hazards when the mechanical option is available!

• If mechanical help can't access the area of the deadwood, assess the situation. Is the tree stable enough to put on the ground manually?

Your 5-part felling plan will help you make a good decision!!

• If the tree can be safely cut, place your face notch about waist high. This will allow you to be in an upright position when making the back cut. Bending over increases the exposure of your spine and back. Standing upright makes you less of a target. It also allows the hard hat to help deflect any falling debris. Looking up is also easier if you are standing.

• If possible, don't try to force a dead tree. Hitting a wedge in a dead tree may cause debris to fall from its top. Adjust your plan to cut the tree with its front lean, this will give you the option to make an accurate path of fall, one side or the other. It is very important that you avoid hitting adjacent timber in fear of thrown or flying objects from above.

• What type of back-cut are you going to use? It is recommended to use a conventional back-cut on dead trees. Dead trees are dead FIBER!

The controlled-release back-cut will not work effectively if the decayed hinge breaks, again use your felling plan.

• ESCAPE from the falling snag! Eyes to the sky!! Be prepared for any throwback or falling debris.

• REVIEW rule number 3. DO NOT MANUALLY FELL DEAD TREES AND SNAGS IF MECHANIZED EQUIPMENT IS AVAILABLE!

New leaves in the Spring make identifying the overhead hazards even more difficult. We must take the time to look up and recognize the hazards, especially the dead trees and snags. If we can train our employees to keep their heads up, look for these hazards, and mitigate them properly, we can reduce the risk. Lessening risks prevents or lessens the chance of injury. Contact your Field Representative if training is needed.

Remember,
Look Up!
And then Look Up Again!

ANNUAL REMINDER

Greg Plumley – Director of Loss Control

Claims Reporting and Drug & Alcohol Screening Requirements

The following information assists policyholders in meeting their obligation for properly reporting injuries to Forestry Mutual and explaining when a drug & alcohol screening is required. Policy and procedures can be located in the FMIC Operations Manual Section F Claims Reporting.

1. FMIC Operations Manual, Section III, Loss Control Procedures, F, Claims Reporting, 3. a. states:

All policyholders are required to notify the Mutual of any employee accident, for which a doctor's visit is needed within 24 hours of the date on which the policyholder or any of its supervisory personnel is first made aware of the injury.

Should the policyholder fail to provide such notice, the Mutual may deny coverage for the unreported claim and may seek reimbursement by the policyholder for any payments made by the Mutual as the result of the unreported claim.

A. Call **1-800-849-7788** to report claims promptly or use the appropriate State forms on our website. **www.forestrymutual.com** Click on the claims box on the left side.

B. If you feel a claim is not legitimate, report your suspicions as soon as possible.

C. If you have any questions regarding the status of a claim, reporting a claim, completing a form, or the validity of a claim, please get in touch with the claims department immediately.

D. It is imperative that the policyholder immediately notifies the claims department when a claimant returns to work. Also, any change that you feel may affect the claimant's status, such as termination of employment, knowledge of another job, etc., should be reported immediately.

2. FMIC Operations Manual, Section III, Loss Control Procedures, F, Claims Reporting, 3.b. states:

Any injury to an employee that requires emergency treatment at a medical facility will require a drug and alcohol screen by that treating facility. It is the policyholder's responsibility to order the drug and alcohol screen from the treating facility. If the policyholder cannot obtain a drug and alcohol screening at the time of treatment, immediately contact the Mutual's claims department at 1-800-849-7788 and request their intervention. If, in any case, the employer fails to fulfill this requirement, the Mutual may deny coverage of the claim.

3. Techniques to Reduce Claims Costs

The best way to control the cost of both your minor and major compensation claim is to avoid the emergency room when possible. We encourage all policyholders to establish themselves with a local general practitioner and orthopedic group with the understanding that when feasible, all injured employees will be directed to one of these doctors first as opposed to the emergency room.

4. OSHA Record-keeping Requirements

OSHA requires employers to post a summary of the total number of job-related injuries and illnesses that occurred during the previous calendar year. Summaries must be posted from February 1 to April 30, 2022. However, employers need only post the Summary (OSHA Form 300A), not the OSHA 300 Log. If you had no recordable injuries or illnesses in 2021, you still must post the form with zeros on the total line.

In order for employees to view the OSHA 300A Summary, post it in a common area such as a break room or on a bulletin board, or wherever you post other important notices to employees. Also, a reminder that employers with ten (10) or fewer employees, and employers in certain industry groups, are normally exempt from federal OSHA injury and illness record-keeping and posting requirements. **~FMIC**

AM BEST in 2023 affirmed our insurance ranking as A- Excellent rating. Forestry Mutual offers our outstanding insurance programs and phenomenal customer service to a new list of companies like never before. If you have any below-listed services or know of someone who does, keep Forestry Mutual in mind and get your quote today.

Together we can make a difference.

LOGGING OPERATIONS:
- Log Hauling
- Non-Mechanized Logging
- Mechanized Logging
- Excavating
- Stump Removal Operations
- Grading (Forestry Roads)
- Right of Way Clearing
- Chipping Operations

SAWMILL, PALLET, LUMBER MILLS:
- Sawmill Operations
- Permanent & Portable
- Planing Operations
- Pallet Manufacturing
- Mulch & Grinding Operations
- Barrel Manufacturing
- Log Home Manufacturing
- Plywood Manufacturing
- Veneer Mills
- Dry Kiln Operations
- Resaw Operations
- Box & Crate Manufacturing
- Truss Manufacturing
- Wood Flooring Manufacturing

WOOD RELATED OPERATIONS:
- Cabinet Manufacturing
- Wood Furniture Manufacturing
- Furniture Stock Manufacturing
- Furniture Frame Shops
- Furniture Assembly Operations
- Wood Turning Operations
- Carpentry Shops
- Church Pew & Altar Manufacturing
- Moulding & Millwork
- Wooden Door Manufacturing
- Casket Manufacturing
- Wood Component Operations

To learn more about the added lines of insurance service Forestry Mutual can offer.

Visit www.forestrymutual.com
Call 800-849-7788 to have an agent reach out to you today
Email us at info@forestrymutual.com to set up an appointment.

FORESTRY MUTUAL INSURANCE COMPANY PROUDLY BESTOWED ITS PRESTIGIOUS E.K. PITTMAN AWARD FOR 2023 UPON THE REGION 1 LOGGER OF THE YEAR IN KEYSVILLE, VIRGINIA. THE ESTEEMED RECIPIENTS WERE JAMES AND PAUL SCOTT OF SCOTT BROTHERS LOGGING, LLC.

The award is named in honor of the first Chairman of the Board of Trustees of Forestry Mutual and presented to those companies chosen by the president and staff of Forestry Mutual based on their safety record and continued emphasis on safety in the workplace. This is Forestry Mutual's most prestigious award. Mr. Pittman served from 1971-1984 and was a strong proponent of Safety Training & Education and the use of Personal Protective Equipment.

The Logger of the Year Award recognizes only top-performing logging companies that show a genuine concern for the safety of their organization and employees and go above and beyond the essential safety requirements to ensure a safe and productive work environment.

Scott Brothers Logging has been a Forestry Mutual policyholder since 2014 and employs twelve employees, five in the woods, and seven CDL drivers. Their safety record speaks for itself. Over the last ten years as a policyholder, Scott Brothers Logging has had a loss ratio of 0% in loss claims. An impressive feat for a company in the logging industry. Scott Brothers Logging is an exceptionally maintained and productive job. They operate up to three logging crews with eight trucks. Maintaining that amount of equipment and trucks is a stand-alone, full-time job. Their sister, Wanda Murray, keeps up to date with all employees, who are trained and certified for what an insurance company asks for, and utilizes the many services offered by Forestry Mutual.

Paul and James's dad, William Scott, started logging in 1995. William and James were a small logging crew while Paul attended college to become a teacher. Paul always helped his father and brother every chance he got in the woods. It wasn't long before Paul realized his home was teaching logging and joined his father and brother in 1997. Years down the road, in 2011, James and Paul became Scott Brothers Logging LLC.

Scott Brothers Logging still today consists of close family members: one sister, two sons, four nephews, and also a few cousins. Scott Brothers Logging has grown to five knuckle-boom loaders, six log skidders, four feller-bunchers, eight road trucks, and ten log trailers. They work with timber companies that manage a large percentage of land in Virginia. Scott Brothers cut mostly pine plantation wood and some hardwood tracts. Paul and James have both stated numerous times how fortunate they have been to have family members and good employees working for them, which contributes to the success of their business and is a big reason they are receiving this award.

Forestry Mutual guarantees extensive loss control services and is proud to continue to serve James and Paul Scott and their employees. It is just not every day that a policyholder can guarantee the service in return. Scott Brothers Logging LLC exemplifies how a logging company can be productive while maintaining a safety culture.

Forestry Mutual Insurance Company proudly bestowed its prestigious E.K. Pittman Award for 2023 upon the Region 2 Logger of the Year in Kingstree South Carolina. The esteemed recipients were Gary McClam Loggging, LLC.

The award is named in honor of the first Chairman of the Board of Trustees of Forestry Mutual and presented to those companies chosen by the president and staff of Forestry Mutual based on their safety record and continued emphasis on safety in the workplace. This is Forestry Mutual's most prestigious award. Mr. Pittman served from 1971-1984 and was a strong proponent of Safety Training & Education and the use of Personal Protective Equipment.

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As we can all agree 2023 has been a difficult year in the forest product industry with mill closures in Canton, NC and Charleston, SC the wood flow has been difficult to say the least. Just like in years past the logging communities seem to always find a way to weather the storm through grit and determination. The E.K. Pittman award is presented to a logger based on the safety record of the company, the focus on day-to-day operations and the Company's overall experience mod and loss ratio.

The award recipient for this honor this year is Gary McClam Logging, Inc located in Kingstree, SC. The recipient has held their insurance with forestry Mutual since 2014. Gary McClam Logging, Inc. is owned and operated by Mr. Gary McClam and his son-in-law David McGee. Mr. Gary has over 35 years of owning and managing the logging crew under his belt and is training David to take the reins in the future.

Through many trials and tribulations, the crew has overcome adverse situations many times. They credit many of their accomplishments to their logging crew and family. They understand the importance of strategic relationships and fostering those relationships to benefit their own operations and the perception of the entire logging community. By having a mind set of proactive vs reactive helps put his operations out front.

Involvement in associations like the South Carolina Timber Producers Association and being TOP logger trained, Mr. Gary understands the importance of supporting his profession. Gary McClam Logging has been a Forestry Mutual policy holder for ten years and has only filed two small medical only claims. Their hard work and safety conscientious continue to save them dividends making them a great role model for our industry.

FORESTRY MUTUAL℠
INSURANCE COMPANY

PARTNER SHIPS IN FORESTRY

MISSISSIPPI

Mississippi Forestry Association

GROWING GREEN: MFA'S DYNAMIC YEAR IN MISSISSIPPI FORESTRY

Casey Anderson,
Mississippi Forestry Association Executive Director

By Casey Anderson

It is hard to believe this year is halfway over. Mississippi Forestry Association (MFA) was certainly busy during the first six months of the year, and it does not appear things will slow down any for the remaining six months.

The 2023 drought and subsequent beetle damage in Mississippi has drastically impacted our landowner members across the state, but most notably in the southwest portion of the state. Even landowners who have been skillfully managing their timber for years have found themselves with a significant number of dead trees on their property. For these landowners, it has caused a large hit to their wallets or retirement incomes. It is a priority for MFA to help these landowners find financial help, as well as information about next steps to cut the dead trees and manage the remaining timber. We know it also affects loggers as it changes the way properties are thinned or clear cut, if they can be cut at all. Like Forestry Mutual, we want to make sure our logging members are safe. MFA will keep all members updated as we learn more about financial programs and safe and effective ways to thin the timber.

MFA has also seen an increased need and increased opportunities for workforce development in the state. More workers are needed in all areas of the forest industry, from loggers and foresters to mill workers and truck drivers, so MFA staff members have been attending career fairs across the state to teach students about the wide variety of jobs available within the industry.

We also hosted a forestry day for career coaches in the Jackson and Brookhaven areas of the state. The first stop for the day was an active logging site where a forester and logger spoke to the career coaches about forestry and logging jobs in the state. The career coaches were able to watch the equipment in action and ask questions about the career opportunities available for their students and the educational pathways to those careers. Following the logging site tour, career coaches were taken on a mill tour. Mill representatives taught the coaches about the variety of jobs available in a mill and about the different processes and equipment involved in turning logs into lumber.

To end the tour day, the career coaches heard from other industry partners, followed by presentations by MFA staff members Casey Anderson, Lauren Hawkins, and Jonathan Smith about career and educational materials available through ForestryWorks and Project Learning Tree.

MFA will host additional career coach tours across the state throughout the year through funding from the 2023 Sustainable Forestry Initiative Education Grant. Career coaches have a direct impact on Mississippi students as they work with them to determine their future career paths, so it is important that we educate career coaches on the variety of great careers available within the forest and forest products industry.

To further increase our visibility and effectiveness in the workforce development world, MFA has hired a workforce development coordinator, Susan Shedd, to expand and improve our efforts. Susan's diverse background includes work with Career and Technical Education (CTE) programs, implementing Work-Based Learning (WBL) within her programs, and regulatory compliance and endorsement within the environmental sector. We are excited about the knowledge and fresh ideas she is bringing to the table for the forest industry.

Lastly, mark your calendar for the 2024 MFA Annual Meeting which will be held October 23-25, at the Sheraton Refuge Hotel and Conference Center in Flowood, Mississippi. Forestry Mutual is always a wonderful supporter and sponsor of this event, so we look forward to having them, and you, there!


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TENNESSEE

Tennessee Forestry Association

TENNESSEE FORESTRY ASSOCIATION EDUCATION PROGRAMS FOR ALL AGES

Candace Dinwiddie
Executive Director,
Tennessee Forestry Association

TFA thanks Greg Helton for providing the top-notch chainsaw training at the FFA Forestry Camp held at Falls Creek Falls State Park on the Cumberland Plateau recently. Greg demonstrated chainsaw safety and ensured that the FFA students understood the importance of safety in the woods, especially with harvesting trees in a secure manner

According to Caley Peyton, TFA Education & Outreach Coordinator, *"Greg's professionalism and his ability to relate to the 60+ FFA students in attendance makes our chainsaw safety program one of the highest rated educational activities during the camp".* Both the students and the camp counselors learn so much from Greg. Tennessee is so fortunate that FMIC provides Greg the opportunity to teach our FFA forestry students safety techniques that will be important to their future. This safety information will be so beneficial to these students personally as well as in their future forestry careers."

2024 is the 73rd year for Tennessee FFA Forestry Camp. The camp is hosted by the Tennessee Forestry Association and the Tennessee Dept. of Agriculture. FFA students from across the state participate in the week-long camp. TFA appreciates Forestry Mutual supporting Greg's participation in our state's highly successful FFA Forestry Camp.

2024 FFA CAMP ATTENDEES

The Tennessee Forestry Association has two Teacher Conservation Workshops scheduled this summer. The teacher conservation workshops will be held at Falls Creek Falls State Park in Spencer and the University of Tennessee Lone Oak Farm in Middleton. Topics will include Project Learning Tree training, Green Jobs Curriculum for students, a walk in the woods with forestry professionals, and tours of local sawmills and harvesting operations. Teachers from across the state attend and will leave with a better understanding of the importance of productive forests.

TFA is also hosting Federal Motor Safety Carrier Regulations Compliance workshops across Tennessee. Attendees receive a compliance manual with all the documents, information to ensure adherence to FMSCA standards. Also, information is included in the manual for TFA members to use in case of an audit following a motor vehicle accident. To date four FMSCA regulations workshops have been held with over 80 in attendance. Attendees include mill owners, bookkeepers, contract haulers, loggers and others who work closely with forest industry transportation.

TFA is also hosting Log Truck Driver Safety classes where loggers learn how to ensure that the log trucks pass TN Highway Patrol inspections, safety in the cab, and are aware of laws and regulations about loading, unloading, safety rules at scale houses, and on the road TN laws and regs. 75 + log truck drivers have attended the two workshops to date. Log truck drivers and contract hauling company drivers participate.

Funding for the Federal Motor Safety Carrier compliance workshops and the Log Truck Safety workshops is provided by the TN Dept. of Agriculture Safety Grant. There is no cost to participants at any of the workshops to attend. Lunch is provided at no cost. Lt. John Harmon, retired from the TN Highway Patrol contracts with TFA to instruct these courses.

TFA thanks Forestry Mutual Insurance Company for ensuring that our forest industry and loggers operate safely in the woods and in the mills. Thanks to FMIC for all the support provided to our members and association in the Volunteer State.

VIRGINIA

Virginia Loggers Association

PARTNERSHIP IS A GOOD OFFENSE & DEFENSE

Ron Jenkins,
Executive Director, Virginia Loggers Association

When the Virginia State Police asks for help, Forestry Mutual Insurance and Virginia Loggers Association answer the call! Log truck accidents are on the rise and VSP wants to address the issue before it worsens. The amazing partnership between Forestry Mutual Insurance and the Virginia Loggers Association jumped into action to arrange a meeting for loggers and log haulers in Central Virginia. We have to pull together for our businesses and our strong relationship allows us to make a call, discuss the issues, and move forward.

Greg Plumley answered my call for coordination and responded, *"we are all in"!* That is how a great partnership works effectively for our industry and the safety of everyone. After many years of growing together we also have grown unified in vision and deeper in trust. Forestry Mutual and VLA we have become a well-oiled machine succeeding on defense and offense.

We answered the call from VSP with a solid resounding yes on helping. Within less than a month, our first meeting was put together and over 100 loggers registered to hear speakers from Forestry Mutual, VSP, Setliff Law, and Vestige gave outstanding messages about being safer and supportive of our industry. Loggers spent most of their day listening to speakers and many thought it was so good they asked for the presentations to be emailed to them.

A great tasting lunch was served by a local business sponsored by Forestry Mutual Insurance. The facility was graciously donated by Forest Pro in Keysville. Mr. Tapscott's team allowed their large shop to be converted to a terrific meeting facility and put their work on hold. This was a great defense by partners working for a common cause of safer roads.

Just like a great football team, we get the chance to move our accomplishments closer to our goal with our offensive strategy. Our members who also take our worker's compensation policies through Forestry Mutual are big winners. They receive an excellent insurance policy for their business and become members of VLA, which is a great trade association. Both are arm-in-arm solidarity about the importance of making safety for members and our industry its highest priority.

Forestry Mutual works hard every day to find better ways to address the needs of business owners. We see the most recent example where they will expand their services to other sectors through United Risk Advisors. Their motto is clear about their commitment. The United Risk Advisors is United in Vision and Rooted in Trust.

This straight-forward mission is at the heart of the relationship between Forestry Mutual and VLA. We have been united in vision from the beginning and we continue to acknowledge that we seek a shared vision for the forest products industry and the businesses we serve. We have never deviated from a common vision to create value and benefit to everyone. This remains our number goal just like it did when the two organizations decided to join forces for a unified approach to accomplish our goals.

Our goals would never be accomplished without a trusting relationship. We know each will do what is necessary to perform at our very best whether we are in the offense or defense mode. Both have no choice!

This partnership is one that will grow even stronger because each has its own responsibility and role in the outcome. Neither can do the job alone, but together we have the power to focus on our best assets knowing the other one has our back.

We hope you will read this and want to learn more. VLA will hold its 2024 annual meeting August 8 – 10 at the Williamsburg Lodge. You can learn more about our partnership and the conference at https://www.valoggers.org/vla-annual-meeting/. We would love to see you there and tell you all about our great partnership – one built on shared vision and rooted in trust!

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