FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company Vol. 16, Issue 1

INSIDE THIS ISSUE...

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FROM THE PRESIDENT'S DESK...

Forestry Mutual completed 2016 on a positive note thanks to the efforts of our policyholders and our loss prevention staff. We appreciate and value our policyholders cooperation with our various safety initiatives. It has been our recipe for success. Thank you!

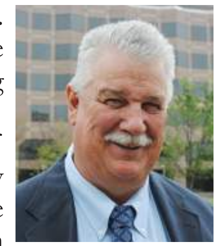
Along those lines, trucking remains a top priority for our industry across the country and our company. Truck drivers and trucking accidents continue once again was our leader in claims filed and the severity of losses.

In conjunction with Forest Mutual Insurance Company (FMIC) Agency, Forestry Mutual recently developed a sample owner and driver book that we be distributing electronically to our policyholders via flash drives. This will allow each company to customize them to meet your operation's needs.

While we are discussing truck safety, how many of our policyholders utilize the SAFER system? The Safety and Fitness Electronic Records (SAFER) System offers company safety data to the industry and the public that can be viewed on the internet. Each company has a SAFER profile based on scores from DOT inspections. Insurance company underwriters review these scores when determining whether they quote an account and what premium to charge. Each of the insurance carriers have their own matrix and assign point values according to the infractions found within a company's SAFER report. As a company, you are accountable for your drivers and their collective SAFER score.

If you are interested in retrieving your SAFER score online, here are some directions.

- Type in www.ai.fmcsa.dot.gov/sms and a screen will appear that requires you to enter your company name or DOT # to access your information.
- Scroll down on the page and look for the box that has this name above it: *Check Motor Carrier Safety and Performance Data.*
- Select your company name if more than one company with the same name.
- Click on the underlined DOT # and view each category by clicking on the box. The information will let you see the write-ups received and your standing among other companies.


Keith Biggs

I also highly recommend the use of dash cameras and GPS systems. How many times have we heard a vehicle crossed the center line or a deer ran out in front of the vehicle causing the accident? For a very small investment (around $130 and up), dash cameras provide the complete picture of the accident in moving color. If you are at fault in an incident, the camera will not be your ally. That is certainly true. However, in those situations when you could use another set of eyes and testimony, a dash camera can be that resource when someone else or something else caused the incident.

Our entire FMIC staff is now equipped with dash cameras in their trucks! We have heard firsthand how they have saved our policyholders. Let's all do our part to stop this trend from getting worse.

Sincerely,

Keith S. Biggs

TEAM SAFE TRUCKING

TST HITS RESET BUTTON

The Team Safe Trucking (TST) organization met in Myrtle Beach, South Carolina, in February to provide an update on its recent reorganization and rededication to its commitment to improve truck driver safety in the forest products industry.

"This is a reboot, if you will," stated newly elected President of Team Safe Trucking Jeremiah O'Donovan. "We have all the pieces in place. We are just simplifying things in an effort to generate information, training materials, and other deliverables to our participating groups by the third quarter of this year."


Jeremiah O'Donovan

O'Donovan leads an executive committee that includes Richard Schwab, vice president; Joanne Reese, Treasurer; J.J. Lemire, secretary; and Keith Biggs, special adviser. And of course, there is Jimmie Locklear, the

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THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

SPRING TIME LOGGING SAFETY

The spring logging woods can prove to be deadly, given the risks that are introduced into an already inherently dangerous occupation. The two major risks that are unleashed in the spring are; reduced visibility and bark slippage.

Around the first week of April in the south, the turkeys are gobbling and the fish are biting as Mother Nature spreads her wings with a brilliant show of new foliage and growth. Overhead hazards that could be easily seen in an open canopy of winter are now hidden by the fresh leaves of spring. Please take the time to review the time proven Heads Up For Hazards program with your crew.

- Use approved personal protective equipment (PPE) for head protection.
- Look and scan at least 50 feet ahead on your path of travel.
- Look and scan at least 100 feet ahead for overhead hazards.
- Don't place yourself under any object that can fall or move due to gravity or the loss of hydraulic pressure.
- Maintain at least two tree lengths from any felling operation.
- Be visible!! Wear high visibility safety colors.
- Maintain communication with anyone in the work area.
- Never walk into a work area with running or moving equipment until the equipment is stopped, engine cut-off and implements grounded.
- Use proper manual felling techniques. Accurate directional felling avoids risk in the manual felling process. The "Controlled Release" or the bore-cut method of the back-cut is recommended, the tree doesn't move while being cut. This method also allows the timber-cutter more time to use and execute his escape from the falling tree!
- Timber-cutters must adjust to a full canopy of leaves; wind is more of a factor now!

Our spring logging environment also has extra risk when the slick inner-bark rivals a banana peel when it comes to footing! The heaviest concentration of slippery bark on the deck area. Truck drivers and deck hands should take extra care to avoid the discarded bark and the slick debarked logs that are present at the landing. Again, Owners should take the time to review Slip/Trip and Fall issues with your entire crew.

- Proper footwear with good ankle support is mandatory.
- All platforms, steps and handles must be kept free from grease, oil and other foreign substances.
- Proper three-point of contact, mount and dismount of equipment.
- Avoid slick bark, logs or limbs. Stump holes, rocks and vines are to be considered safety risks.
- Wear high visibility safety colors. Be seen!!
- When not cutting, the chain brake of the chainsaw must be engaged. More than two steps with a running chainsaw requires the chain brake to be activated.
- Stay on the "uphill" side of felled timber and stems.

The spring logging woods is indeed beautiful. Let's keep a handle on the new risks that are introduced - HEADS-UP!

INSURABILITY OF LOG TRUCKS

by Nick Carter, Forestry Mutual

How many have heard or experienced commercial auto insurance premiums increasing?

I am here to tell you the trucking industry is in a crisis and we must **ACT NOW**.

What are you doing as an organization to control the losses?

Countless quality log trucking operations fall victim to unnecessary and frivolous lawsuits simply for not protecting the company's greatest asset, the driver. A logger does not get paid until that load of wood crosses the scales, and *I do not foresee drones delivering wood any time soon.*

As an insurance agency representing multiple carriers, I can sympathize with both sides of the equation. The upward spiral of commercial auto premiums can quickly outpace the bottom line for the company.

Once a claim occurs, costs escalate quickly. I have heard of a premium with claims increasing up to 300% plus.

What's even of greater concern is the fact that some commercial auto carriers are steering away from writing truck insurance, not just logging but trucking in general. These companies include the likes of AIG, Zurich and Progressive that are no longer writing truck insurance. These carriers withdrew from the market because they were constantly taking a loss.

So you might ask what are driving these costs and frequencies upward? A starting point is the cost of trucks. Trucks have almost doubled in price over the last six years. A new day-cab truck costs upwards of $150,000.

A second factor is that ninety percent of passenger vehicles on the road carry the minimum limits of $25,000 so commercial insurance companies take the underinsured motorist claim. This is something that will most likely need to be addressed by government intervention on behalf of the trucking industry some time in the future.

Another factor is the rising costs of health care and the reality that the bodily injury costs associated with a non-fatal accident have increased significantly.

Cell phones continue to wreak havoc on our the safety of our roadways. Everyone seems to have a cell phone and the burning desire to talk on it and/or text on it all the while smoking a cigarette or eating a sandwich at the wheel.

It goes without saying that at times it seems if there is an attorney on every street corner looking to capitalize on an accident with an injured party.

Please educate your current driving force on the importance of keeping his/hers driving record clear.

Insurance carriers have really cracked down on the insurability of the driver. It will continue to get tighter.

CDL drivers must realize their livelihood depends on it. Carriers are reviewing drivers records going back as far as 10 years with a special emphasis on the last three years.

Upon review of MVR's, speeding violations seem to be

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JOB SAFETY – WHO'S RESPONSIBLE?

by Jimmy McCraney, Forestry Mutual

Our workforce is not only better off today than it was a century ago, but it is also far better off from a safety perspective. In 1913, the Bureau of Labor Statistics (BLS) documented 23,000 industrial deaths among a workforce of 38 million people, which is the equivalent to 61 deaths per 100,000 workers. Recently, the BLS reported over 6,000 deaths, among a workforce of 134 million people, or fewer than 5 deaths per 100,000.

The numbers indicate that employers have made significant progress towards improving employee safety. The forest products industry should be commended for its commitment to improving its employee safety record. A key to the success in this improvement has been the ability to engage employees, supervisors, and management in making safety a top priority.

The best worker safety and health protection occurs when everyone at the workplace shares responsibility for safety. Employees at all levels should be actively involved in finding and correcting safety and health concerns. Each person must understand the hazards and/or potential hazards that are associated with their area of expertise.

Employees should formally acknowledge these hazards by signing a company's safety and health rules policies. They must know specific workplace hazards, safe work practices, and their role in all types of emergencies. Employers should train all of their new hires as part of job training and later reinforce it with scheduled safety meetings.

Supervisors should be given specific training on how to lead safety meetings and be helpful in identifying hazards in the workplace on a daily basis. Supervisors should be promoting safety programs, correcting safety concerns, and when necessary, taking enforcement measures with employees to ensure the safety of their employees. Supervisors should understand their responsibilities and take them seriously.

Company owners must understand their own responsibilities for safety and health as well. This normally just requires effective communications with supervisors and employees, but understanding, developing and implementing safety programs will increase a company's bottom line over time.

Remember, the best safety and health protection program occurs when everyone shares responsibility for safety. Employees, supervisors, and owners must work together to ensure the workplace is free of unknown hazards. Through the use of meaningful communications and consistent policies, safety in the workplace is achievable!

Forestry Mutual policyholders can now pay their monthly premiums on-line. Should your company be interested in signing up or inquiring this payment method, please contact Brittany Rhinehart or Tammy Bowers at (800) 849-7788.

TST Hits Reset Button...(from page 1)

unofficial spokesman for TST who have never met a stranger in his life.

TST has applied for non-profit status and hopes to earn it by May of 2017. The staff is entirely volunteer. All donations to TST are appreciated and used for program implementation.

The top takeaway from TST is its composition and mission. It is comprised of the four groups that are most impacted by a well-trained and focused forest products drivers - loggers, insurance companies, forest products companies, and various forestry state, regional and national organizations. One of the basic rules with TST is that there are now competitors in the room once the meeting starts. It's all about teamwork. It's all about inclusion.

Every committee that is established has representation from each group to ensure that every initiative is team-oriented. Each group is asked a basic question, What can my segment (logger, insurance company, etc) bring to the table to make things better?

Doing it right saves money for everyone, but more importantly, the proper attitude will reduce accidents and save lives.

There is no better example on what the power of approach and attitude can do for our forest products truckers than Tom Buckingham with the Forest Insurance Center. Three years ago, Buckingham reported that his loss ratios for trucking had consistently been 100% for five years straight. This trend was a road to nowhere. A road to doom and gloom.

Buckingham and his staff set forward to change the attitude within their own ranks first, and then they went after their policyholders' outlook by presenting significant changes as an opportunity to make their business better, more profitable.

"It came down to a basic change in attitude," stated Buckingham to a well-attended TST meeting. "We convinced ourselves that we can raise the bar. We can make a difference."

Among the new requirements, Buckingham led his policyholders through a general review of the hiring practices for truck drivers, equipment maintenance, load securement procedures and weights, pretrip inspections and on-road responsibilities. For those companies that wanted to jump on board, it has been a great ride so far. For others, not so great.

"I'll be honest with this group," stated Buckingham. "I lost some friends over this, but we need to engage people who are going to take the steps to make the roads safer."

He also reached out to establish partnerships with state authorities and state safety oriented organizations to run a truck safety continuing education program. The attitude change has produced results.

This past year, Buckingham saw the loss ratios on his trucking accounts drop significantly, recording loss ratios as low as 13 percent.

In addition to the example presented by Buckingham, the TST group heard several updates from other members who are working on TST initiated projects or their company's truck safety initiatives.

Mark Britton of Kapstone shared his company's Truck Driver Day held at his facility last year where the company along with representatives of the Carolina Loggers Association and the Virginia Loggers Association reviewed safety tips with drivers. The drivers were appreciative of the special recognition and the information that was shared throughout the day.

Scott Barrett with Virginia Tech shared some preliminary results from a survey project on log truck accidents listed by the federal government.

While Barrett reminded the audience he had just started

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Insurability of Log Trucks..(from page 2)

the number one reason for underwriters to decline a driver. It makes sense considering the driver will be behind the wheel of an 80,000-plus pound log truck.

We can control speed on rigs by monitoring the driver's habits by either using telematics or governors. So what can you be doing to be proactive versus reactive?

For less than $200 investment, a dash cam can be your eyes on the road when you are not there to see it for yourself. It can also save your driver from an unwanted citation if he is involved in an accident when not at fault, but he is being blamed for the accident since there are no witnesses available.

The two things that I commonly hear the most from drivers is either an animal ran in front of the truck or that a car pulled out in front of me. In both cases, there is no proof to your story without a witness.

My advice to our policyholders is to invest a little to potentially save a lot. By equipping every truck you put on the road with dash cams and reviewing the habits of your drivers, you can improve your bottom line in terms of insurance and maintenance costs.

I would also remind our policyholders to be very cognitive of your SAFER report. Review the DOT enforcement officers comments to eliminate the same infractions going into the future.

For further information on how you can lower your exposure in the trucking marketplace, please contact your FMIC field representative or agency representative. ■

TST Hits Reset Button...(from page 3)

on the project and certainly needed to be reviewed further, it was interesting that the data appears to show that the fewest log truck accidents occur on the highway as opposed to a different category road such as a side road, etc.

This certainly leads credence to the argument that log trucks should have access to state and federal highways with the existing state weight tolerance to improve the overall safety of our roads.

The meeting wrapped up with a review of general impressions from the participants in the room. Some were making their first meeting while others have been involved since the program's inception three years ago. The comments varied in terms of content, but the overwhelming sense of optimism for the Team Safe Trucking program was obvious. This is a program that can make a difference!

If you are interested in learning more about this program, there is a website and a Facebook page you can find by searching for Team Safe Trucking. ■

Insurance fraud impacts everyone. Call us at our toll free number 1-800-849-7788 if you suspect insurance fraud is being or has been committed.

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FROM THE PRESIDENT'S DESK...

I am disappointed to share that our trucking issue has become the same story, different day. In March alone, we experienced seven log truck wrecks.

I can only hope that if we keep harping on this truck safety epidemic, someone will take note. Our staff is visiting all of our accounts and stressing safe trucking.

In addition, our policyholders will be receiving a training book for drivers along with an owner's guide to assist you with your drivers. Not only is it now our area with the largest losses, but the auto insurance carriers are not seeing any light at the end of the tunnel.

We must figure out a way to ensure that we are putting good drivers on the road. Please have safety meeting with your drivers.

Forestry Mutual is considering sending out a text message every Monday morning around 4:30 a.m. to all drivers that we have cell phone numbers on file to encourage them to be safe on the roadways. This message will focus on a safety tip for the week.

TEAM Safe Trucking is continues develop quality training materials for our drivers. Please visit the website for flyers and other training materials. The website is www.teamsafetrucking.com.

Keith Biggs

Another area we wish to bring to your attention to within the trucking realm is the Pre-Employment Screening Program (PSP) Report. What is a PSP report? If you go to the Federal Motor Carrier Safety Administration's website - https://www.psp.fmcsa.dot.gov/psp/default.aspx - it will take you to a wealth of information.

The PSP allows carriers, individual drivers, and industry service providers access to commercial drivers' safety records from the Federal Motor Carrier Safety Administration's (FMCSA) Motor Carrier Management Information System (MCMIS). The PSP record details five years of crash records and three years of roadside inspection data from the FMCSA Motor Carrier Management Information System (MCMIS) database.

We appreciate the efforts our policyholders put forth everyday to ensure the safety and well-being of their employees. If you need any training assistance, please contact your field representative or give me a call at (919) 880-1006.

Sincerely,

Keith S. Biggs

C.K. GREENE: FRA'S 2017 SOUTHEASTERN REGION OUTSTANDING LOGGER

The Forest Resources Association and STIHL Incorporated honored C.K. Greene, owner of Virginia Custom Thinning & Chipping LLC in Dolphin, Virginia, as FRA's Southeastern Region 2017 Outstanding Logger at its Southeastern Region (SER) Awards Dinner in Charleston, South Carolina on May 3.

Greene is a North Carolina State University graduate in Forestry who spent 14 years as a procurement forester before he started his own logging business in 2007.

Beginning with a three-man crew cutting small tracts, he has now become a fully mechanized operation. As his business has grown, he credits the great attitude of his crew members for his success. He displays his own good attitude, stating that "the biggest room in the world is the room for improvement."

Greene runs nine of his own trucks, hauling under the trucking business name of Virginia Trees, LLC. The truck platform scales he uses at his log decks ensure that his trucks achieve full payloads while remaining under legal weight limits.

Greene has an excellent safety record, due to his emphasis on safety. He participates in many safety initiatives with Forestry Mutual Insurance and uses the Virginia SHARP Logger Safety Checklist book to keep him on track. He has a designated

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(l-r) Southeastern Regional Chairman Barry Parrish presented C.K. Greene with the FRA's 2017 Southeastern Region Outstanding Logger Award along with STIHL's Kent Hall.

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

DEAD WOOD AND SNAGS - LOOK UP!

Overhead hazards in the logging woods have wreaked havoc to our forest industry for years. Dead trees and snags are a major issue for our overall safety in the woods. An overhead hazard incident or being struck from above can prove to be catastrophic.

Usually a 'struck-by" incident involves the upper body which include the head; neck and the spinal column. As an industry, we have seen a rise in incidents involving dead trees and snags. Whether the job is fully mechanized or a manual operation using chainsaws, the risk from above is present.

Many of the recent incidents have involved logging crews with mechanized felling equipment. With that said, dead trees and snags affect everyone in the woods. Forest industry owners and management people should constantly keep employees aware of the dangers and consequences of the overhead hazards that lurk in their work place. Risk must be identified and dealt with to prevent a loss. Please take the time to have a safety briefing with your crew on **OVERHEAD HAZARDS. LOOK UP!!**

- Use approved and well maintained personal protective equipment (PPE) for head protection.
- Look and scan at least 50 ahead on your ground path. Look for vines that could affect standing timber.
- Look and scan for 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, engine cut-off and the hydraulic attachments grounded.

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Bryan Wagner addresses loggers during a field day demonstration.

CYBER LIABILITY

by Nick Carter, Forestry Mutual

We have all heard news reports and stories where large corporations' computers get hacked and personal information is compromised. Target, Sachs Goldman and even the United States government have fallen victim to cyber crimes. Health care providers are also a preferred target of these hackers. Much of today's commerce is conducted in some form or other through the internet. There are over three billion internet users in the world.

The cyber criminals are after the millions of personal records that can be accessed through the internet. This personal information can be social security numbers, employer identification numbers, driver license numbers, bank account numbers, and passwords. The list goes on and on. In the last few years insurance companies have begun to provide cyber liability coverage in the event of a data breach. Victims of cyber crimes, where personal information is lost, are liable for any damages incurred by the person whose information was lost. Also, there are now federal and state laws that list what a victim of cyber crime is required to do regarding notifying those persons whose personal information was lost. This notification process can get very expensive.

The excuse to ignore this reality is always, "...but I run a small business, so no one is interested in hacking my computers."

Do you have personal information in your data base, file payroll taxes, do online banking, email, make purchases over the internet, manage health or retirement benefits for yourself or employees?

If the answer is yes than you are at risk. Hackers can get personal information and assume your or your employee's identity, apply for credit cards in your name, and access your bank account. They can see your internet activity and use this to trick you into making a mistake.

"Phishing" (sounds like fishing) is the hackers favorite tool. If they can get access to your address list for email, they can send you an email that looks just like someone's email you normally correspond with. The email will read, "Hey buddy I ran across the website and just knew you'd like the prices on the items they sell." And a link to a website will be listed. You decide to check it out so you click the link and immediately a worm is downloaded to your computer. This hacker just got access to everything in your data base. Scary, right? It happens every day and these hackers continually come up with new schemes to infiltrate your data.

Here are some of the things you can do to safeguard your data. First, have good anti-virus and malware installed on your computer to catch worms from being loaded. Also, use a secure internet connection that is password protected. When you're not using the computer, disconnect from the internet – or better yet, turn off your computer. Be cautious of suspicious emails you receive that ask for information or list websites for you to go to. Also, use only trusted websites that require you to register as a user with your own password. Especially if you are making purchases.

The first step in protecting yourself is to realize that cyber liability is real. Take the first step to safety by contacting your agent to discuss whether cyber liability coverage may be of benefit to you. ■

SAFETY INFORMATION FOR DRIVERS

Here I go - beating a dead horse! Let's discuss truck drivers and the incidents of injuries that have occurred. Fatalities, paralyzing injuries, severe burns, broken bones, etc. So, Forestry Mutual Insurance Company is adding a new approach to augment our emphasis on truck safety.

We now are sending Driver Safety and Safety Alerts directly to the drivers via a mass texting program. If you are not receiving these texts, then contact your field representative. He has the authorization forms that

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WOOD INDUSTRY VS. SUBSTANCE ABUSE

by Jimmy McCraney, Forestry Mutual

The wood industry is paying a high price for alcohol and drug abuse. Some of the costs are obvious; they include increased accidents, property damage, and employee work absences. Other costs, such as low employee morale and high illness rates, are not as evident as the physical part, but the effects are equally harmful to workplace safety. The good news is that employers have enormous power to protect their company employees from alcohol and drug abuse. The best defense is to have a drug-free workplace program in place as the first line of defense against alcohol and drug problems. Consider the following:

- Nearly one half of all work-related injuries can be traced back to alcohol.
- 60% of all alcohol-related work performance problems are attributable to employees who drink during the lunch and/or afternoon break.
- Alcohol use is common among mechanics, truck drivers, and skilled laborers.
- Employees who frequently use illicit drugs use three times as many sick benefits as the average worker and are five times more likely to file a workers' compensation claim.

A written drug-free workplace policy should be an essential part of any company safety program. All policies have a few aspects in common. First, a policy should clearly state why the policy is being implemented. It can be as simple as your company is committed to protecting the safety, health and well-being of its employees and that abuse of alcohol and drugs compromises this dedication.

Second, the policy should clearly outline behaviors that are prohibited. At a minimum, this should include a statement that the "use, possession, transfer or sale of illegal drugs or controlled substances by employees is prohibited." Use and misuse of alcohol or drugs can and does impair the ability of an employee to perform their duties and endangers the employee, co-workers, and company property.

The third element is a thorough explanation of the consequences for violating the policy. Working or reporting to work, conducting company business or being on premises while under the influence of an illegal drug, alcohol or in an impaired condition will result in appropriate disciplinary action up to and including termination. Additionally, any employee involved in a work related accident may be subject to urine and breathe testing.

It is important to note that diagnosis of an alcohol or other drug problem is not your job. However, remaining alert to changes in an employee's performance is very important. Because alcohol and drug seriously affects an employee's ability to fulfill his/her responsibilities, employers and/or supervisors play a key role in keeping a workplace alcohol and drug free. And remember, intervention may be followed to confront an employee about a performance problem that may be related to alcohol and drug abuse. But the intervention should be focused on the employee's performance problem.

Implementing an alcohol and drug abuse policy can protect your employees and company assets. Individuals who can't adhere to a drug-free workplace policy seek employment at companies that don't have one, and "the cost of just one accident caused by an impaired employee could devastate your company". ■

FORESTRY MUTUAL HEADS TO WASHINGTON FOR ALC DAY

The Carolina Loggers Association and Forestry Mutual were part of the American Loggers Council contingent that visited Washington, D.C. in May to advocate on the behalf of professional loggers across the nation.

Two of the top items were extending the existing state weight tolerances to federal highways and supporting the Future Logging Careers Act.

(l-r) CLA's Jack Swanner, Forestry Mutual's Jimmie Locklear and Keith Biggs posed for a photo in Washington, D.C.

Currently, North Carolina forest and agricultural products are given a 10,000 pound tolerance from the state of North Carolina since weather can impact weights during transportation. While this is extremely beneficial to the forest products community by providing more efficiency in trucking, loaded trucks cannot travel on federal highways since the weight is restricted to 80,000 pounds.

The forest products community is seeking to have the state weight tolerances applied to any future federal highway designations as well as grandfathering some of the most recent designations into the weight tolerance allowance.

This would allow trucks to avoid secondary roads when there are federal highways available to forest products truckers. Secondly, it would create more direct routes in many instances.

The ALC is also requesting support of its Future Logging Careers Act that is sponsored in the U.S. House by Representative Poliquin of Maine and Representative Labrador of Idaho as well as it's Senate companion bill with sponsors Senator King of Maine and Senator Risch of Idaho.

The Future Logging Careers Act would ensure that the next generation of mechanical timber harvesters can gain on-the-ground safety training and experience under the close supervision of their parents. Timber harvesting operations are similar to family farms with sophisticated and expensive harvesting equipment that requires young men and women to learn how to run the business, including equipment operation and maintenance, prior to the age of eighteen.

This bill amends the Fair Labor Standards Act of 1938 to allow for sixteen and seventeen year old children in mechanized logging operations to work in the business under parental supervision. ■

*Safety Information for Divers Alerts...**(from page 2)*

will add your name and cell phone to the master database and at 4:30 a.m., yes 4:30 a.m., each Monday morning you will receive the latest updates. We chose Monday at 4:30 a.m. since it is the beginning of the work week and early enough to have the drivers read the text before they start driving. DO NOT TEXT AND DRIVE! That was our first message that went out.

If the information about the type and frequencies of accidents that have occurred in recent months may stimulate our drivers into being more cautious. We will solicit feedback on how to improve this service. As we grow our database, we can increase the size of the messages. If there are specific topics that you feel we should address, then respond to the text and we will be informed of the feedback. Future topics will cover all areas of the drivers' daily activities from pre-trip inspections, rollovers, speed, landing gear injuries, and many other topics.

So on Monday morning when the phone sounds, please read the short safety message and remember the information daily as you complete your driving tasks. PLEASE arrive alive! ■

C.K. Greene FRA SE Logger of Year *(from page 1)*

compartment in his service truck, which he has labeled "The Office." C.K. and all his crew members know that "the office" is where they go to find helpful safety information, including the latitude/longitude readings and directions to the tract in the event of an emergency.

Greene is proud of his work and welcomes public scrutiny of his harvests. He displays company signs on his job, which bring him additional customers, not complaints. Greene is active politically and is involved in serving his community. Here is a partial listing of his activities:

- Member of the Virginia Loggers Association Board and a Virginia Forestry Association member.
- His involvement in truck weight issues in Virginia helped loggers legislatively achieve greater log truck weight variances.
- He is a member of the Emporia, VA Chamber of Commerce and has addressed the city council on numerous occasions, making sure the city council "stays reasonable" when it comes to letting commercial vehicles drive through town to get to nearby mill locations.

In recognition of this Award, FRA's SER Chairman Barry Parrish presented Greene with a wooden crosscut-saw plaque, and STIHL Incorporated's Kent Hall presented him with a STIHL MS 461 chainsaw gift certificate and $250 check.

"I love my career," stated Greene when receiving the award, "I love my forestry work."

FRA's Outstanding Logger Award program is designed to raise the visibility of professional logging contractors and to encourage other loggers to adopt the performance of the award winners. The Regional Award winner becomes a nominee for FRA's National Outstanding Logger recognition.STIHL Incorporated serves as the sponsor of FRA's Regional and National Outstanding Logger Awards. ■

Special thanks to Rick Meyer with the FRA for sharing this article and photo.

Deadwood and Snags... *(from page 2)*

The Heads Up for Hazards program is a great way to start.

- 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 five-part felling plan will help you make a good decision!!
- If the tree can be safely cut, make your face-notch belt-high. Using a higher than normal face-notch lets the timber-cutter stand erect while making his back-cut. The simple fact of this technique is less spinal column exposure.
- Do not force a dead tree. Hitting a wedge in a dead tree may cause debris to fall from its top. Cut the tree with its front lean, giving you the option to make an accurate path of fall.
- What type of a back-cut are you going use? I usually will recommend using a conventional back-cut on dead trees. The controlled-release back-cut will not work effectively if the decayed hinge breaks.

The risk of dead trees and snags has always been present in the logging woods. Good decisions lead to reduced risk. Lessened risk prevents or lessens the chance of an injury. Until next time LOOK UP AGAIN! ■

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FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company Vol. 16, Issue 3

INSIDE THIS ISSUE...

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FROM THE PRESIDENT'S DESK...

First of all, **THANK YOU!** Forestry Mutual just received another upgrade from AM Best going from a B+ to a B++. This is our company's all-time best rating. It was achieved through a lot of due diligence by our policyholders and staff.

Trucking continues to be a tough nut to crack. A quick review of our statistics reveal that truck drivers are responsible for 28% of all of our losses across the spectrum of our policyholders. Within that 28% claim area, roughly 23% involve vehicular wrecks.

Speed continues to be the number one cause of these wrecks. Excessive speed includes driving too fast for road conditions, curves in the road, exit ramps and existing weather. Our drivers need to slow down so they can adjust to the variable road conditions they encounter every day.

Forestry Mutual continues to encourage the use of GPS and dash cameras in company trucks and vehicles. These can help monitor the driving habits of drivers as well as provide critical footage in the event of an accident.

In terms of overall safety, I saw a sign the other day: "If you think safety is expensive try accidents." We suggest our policyholders to think about their day-to-day operations with this sign in mind.

Keith Biggs

Is your company lucky or safe? How many times have you or your supervisors observed employees performing an unsafe act? Regardless of how minor you may think the infraction may be at the time, doing nothing to correct the action could be promoting bad behavior. This behavior could lead to an injury in the near future.

CALL TO ACTION -- As we observe more truck driver positive drug test on accident reports, Forestry Mutual is considering requesting its companies to take steps to get out in front of this issue. You have two choices: Enrollment in a drug testing consortium or administer a drug free workplace program.

Before we implement this policy, **WE NEED YOUR FEEDBACK!** We can coordinate a FMIC consortium so all of our policyholders can comply with the federal laws for drug testing. We also have a written guidance template for companies wishing to develop their own program. **PLEASE** text your comments and or preferences to (919) 770-1600 or send an e-mail to jlemire@forestrymutual.com. Your input is valuable to help shape the program for all our policyholders.

On behalf of our staff, I thank you for your support of our company and your business. Please call me at (919) 880-1006 if I can be of any assistance.

Sincerely,

Keith S. Biggs

OSHNC TRAINING EDUCATES OFFICERS

Bryan Wagner led the field sessions of the OSHNC training.

OSHNC compliance officers and consultants recently met at Howell Woods Environmental Learning Center in Four Oaks, NC to gain a better understanding of the logging profession. The week-long workshop stressed hands-on demonstrations of the safety challenges loggers face on a daily basis.

"Great training," stated OSHNC Compliance Officer Mark Rasdall. "Especially the practical portions of it. The demonstrations. To me, I am a hands-on, visual kind of guy, you show me that stuff and then let me touch and feel. To me, that's the best way to learn. Death by power point is never a good thing. We eliminated a lot of that in here by having a lot of practical, crawl-walk-run method of teaching. It was outstanding."

Forestry Mutual's Bryan Wagner led the field training exercises, teaching the same techniques he demonstrates

(continued on page 4)

SAFETY ALERT

by J.J. Lemire
Director of Loss Control
for Forestry Mutual

More and more auto insurance companies are requiring that employers with commercial license drivers (CDL) on their payroll to demonstrate the existence of legitimate drug and alcohol program with testing procedures in place to receive a quote for an auto policy. Insurers acknowledge such a drug testing program as proof of an employer's commitment to a drug-free workplace. For the employers, a drug program can prevent claims due to improper or illegal drug and alcohol use, leading to fewer workers' compensation claims and a better bottom line.

State laws dictate what must be in a drug and alcohol policy. As a minimum, the policy must state that you prohibit the use, sale, dispensing, or possession of illegal drugs, narcotics, and alcoholic beverages on company property or during working hours whether on company property or not, such as drivers. This covers all legal or prescription drugs that might impair an employee's ability to perform their job and covers any prescription drugs that are not used as prescribed or by the person for which they are prescribed.

Drug testing policies must also address who is to be tested, when they will be tested, and what will happen with a positive test.

It is generally accepted that if employers inform all applicants about an existing drug testing program, most substance abusers will not apply in the first place.

The drug policy should require employees to be tested automatically post-accident, for reasonable cause or suspicion, and/or randomly. The policy should include a statement that refusing to participate in a drug test, diluting a test, or any alterations of a sample test will result in termination.

It is important to clarify in the policy on whether you will terminate employees who test positive (following a confirmation test) or will allow them to continue employment if they go to an Employee Assistance Program and follow the requirements of the program, sign a last chance agreement, and agree to be tested at any time over the next year without notice.

Forestry Mutual has an agreement with Nationwide Testing Association (NTA) to assist our policyholders in their efforts to be in compliance with the appropriate state and federal laws on this issue. NTA has provided drug and alcohol testing services to businesses throughout the United States since 1988. Their testing programs meet all federal requirements for USDOT Drug and Alcohol Testing programs. In addition, NTA can tailor a drug and alcohol testing program that will conform to the Drug Free Workplace statutes in any state.

Since many of our smaller policyholders do not have enough employees to qualify to conduct random testing, Forestry Mutual established a consortium with NTA specifically for our policyholders. They can join this group and participate in random testing.

For more information, please contact NTA at (800) 452-0030 or visit their website at www.ntatesting.com. NTA is proud to offer a 20% discount to any client referred to NTA from Forestry Mutual on all products and services offered by NTA.

Please contact your field representative or Forestry Mutual at (800) 849-7788 if you need further assistance. Make sure they know you are a Forestry Mutual Insurance Company policyholder. ■

(l-r) Greg Helton, Bryan Wagner and STIHL's Mike Preddy presented Randall Vess with a chain saw for his victory in Forestry Mutual's Chain Saw Challenge in Marion, NC.

FAKE OR REAL?

by Jimmy McCraney, Forestry Mutual

Most claims reported to Forestry Mutual from our policyholders for workplace related injuries are legitimate. However, some recent claims reported are questionable or fraudulent. In some cases, employees fake an injury to collect worker's compensation benefits. Reporting false injuries is known as Workers Compensation Fraud. It can lead to imprisonment, fines, and a criminal record. When an employee collects benefits to which they are not entitled, our policyholders pay the price. Thus, it is important to know the warning signs that an employee may be trying to make a false accident claim:

- The injury occurs either at the end of the day on a Friday or on a Monday morning. The worker may have sustained an injury over the weekend.
- There are no witnesses to the injury. A red flag that no injury actually occurred.
- Employee is not consistent about what happened. Accident events keep changing.
- Employee delays reporting injury. An injury that allegedly occurred days earlier.
- Employee exhibits behavioral issues. An employee who is dissatisfied with their job is more likely to fake an injury.
- Employee is a repeat injury. A worker who has received significant payments in the past may seek another gain.
- Employee refuses to take a drug test. A clue that the employee may be using drugs at work.

You can help prevent workers' compensation fraud by taking the following steps:

- Establish a policy that all injuries or suspected injures be reported immediately.
- Conduct a thorough background check on prospective employees.
- Make workplace safety a priority. Create and implement a comprehensive safety plan.
- Establish procedures for reporting accidents, responding to injuries, and filing claims.
- Implement a return-to-work program for injured employees.
- Inform employees that your company does not tolerate fraudulent behavior.

Please remind your employees of the penalties in making a fake or falsified injury claim that includes, fines, lost job, jail time and/or a criminal record. ■

DO I NEED AN UMBRELLA OR EXCESS POLICIES?

by Chris Huff, Forestry Mutual

Do I need an umbrella or excess liability policy? The answer in most cases is yes since it provides extra protection on the liability side of your underlying policy. An underlying policy is defined as any insurance policy that provides the initial or primary liability insurance.

While an umbrella policy and an excess policy provide additional coverage, there is a critical difference between the two. The umbrella policy may include additional coverages that are not listed on the underlying policy. The excess policy carries the exact same coverages of the underlying policy.

One of the main reasons you may be offered an excess policy instead of an umbrella policy depends on who quotes your business. If your carrier of your underlying policy quotes additional coverage for your business, most likely it will be an umbrella policy. In some cases, carriers do not offer umbrella coverage and your agent may have to go to another market for coverage. In these situations, the additional coverage will be offered as an excess policy.

For example, on a commercial policy, the umbrella or excess policy would cover the underlying liability policies on the commercial auto, general liability, and the worker's compensation employer's liability. The basic principles are that if you have a claim that is filed on any one of those underlying policies, and the limits are met, then the umbrella or excess would kick in.

A perfect example of this would be if you had a vehicle accident on your commercial auto policy where you were at fault and caused injury or damage to another person or vehicle. The liability side of your coverage would cover the other person's injuries or damages. If you had a $1 million-dollar limit on that policy and the limit was met, then the umbrella or excess would pick up after that up to its limits such as another $1 million. From a business owner standpoint, an umbrella or excess is a policy for peace of mind.

Another example of a commercial umbrella or excess policy being used would be if a logger were cutting a tract of timber and inadvertently hit a power line. The initial cost of fixing the pole and lines may not be that much, but the power line is supplying power to some type of home or business. By cutting that power, you may be keeping a company from being able to perform their business, which could add up to a large amount very quickly.

Umbrella and/or excess policies only kick in when the underlying policy limits are exhausted. For example, if you have a general liability policy with $100,000 of fire/overcut limits, there could be exclusions in the umbrella and/or excess policy that do not cover that category.

Although it is a great idea to purchase an umbrella policy or excess policy, you may not have a choice. Some mills and timber dealers are requiring these additional policies with their contracts.

One other item you may also want to consider is adding an umbrella policy to your personal lines of insurance. This coverage tends to be very inexpensive.

The one main issue I have not addressed so far is cost. Obviously, there is an additional expense for these policies, but for amount of coverage, it is still relatively cheap.

We tend to live in a quick to sue society these days. Consequently, the need for an umbrella or excess policy has never been greater. ■

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

AVOID DISTRACTIONS... STAY FOCUSED!

The fall season brings many physical challenges as the days get shorter and the weather colder. But the mental challenges are more subtle when you consider the distractions such as holidays - Thanksgiving and Christmas - and other seasons like football and hunting. We work in a very unforgiving environment. One minor distraction can be disastrous for you or your crew.

Proper communication and spacing are key to log deck safety.

Our statistics show that the fourth quarter of the year is our most tragic. We must stay focused on the task at hand. Quite simply, we must play all four quarters of the year. Below are some areas to pay attention to during the fourth quarter. Remember, the logging crew is a team!

MANUAL FELLING

- Be aware of all overhead hazards
- Be aware and use proper felling techniques
- Be aware, proper notching and hinge-wood are mandatory
- Be aware, maintain proper distance from other workers, two tree lengths
- Be aware of "blind spots" on mobile logging equipment

LIMBING and TOPPING

- Be aware of all overhead hazards
- Be aware of tension wood, body placement is very important
- Be aware, use top-locks and limb-locks when tension is present
- Be aware, keep adequate distance from all mobile logging equipment
- Be aware of "blind spots" on mobile logging equipment

EQUIPMENT OPERATORS

- Be aware of all overhead hazards
- Be aware, use proper three points of contact while mounting and dismounting
- Be aware, use lock and tag out procedures while doing maintenance
- Be aware, keep and maintain proper working distance from all ground personnel

I believe **AWARENESS** makes all the other things come together. Have a safe fourth quarter! ■

OSHNC Training...(from page 1)

throughout Forestry Mutual's five-state area of operations. The felling plan calls for loggers to 1) look for overhead hazards, 2) determine good side/bad side of tree 3) plan the escape path, 4) determine hinge thickness, cut for hinge, 5) deliver back cut to release trigger. A quick video summary of this technique can be found on the ProLogger Page on the NCFA's website, www.ncforesty.org.

Step four of the procedure – determining and establishing the proper hinge wood thickness – is the key to the entire program for these officers since it will be the one tangible element they can look for when inspecting a logging operation. As its name suggests, this wood provides the hinge that keeps the tree falling in the desired direction and at a desired pace with no rebound or irregular movement by the tree's trunk from the stump area when the tree hits the ground. This is critical.

"The eight feet around the base of the tree are where the overwhelming majority of fatalities occur during felling operations," stated Bryan Wagner. "That circle – that's our danger zone. My goal is to give my guys the tools to get out of Dodge safely."

Compliance officers took the time to gather around each stump to see how the hinge-wood looked on the stump.

Wagner also took the liberty of "miscutting" one tree to show how improper cuts do not provide the same stability during the tree's decent as the hinge-wood cut. Some of these unsafe felling techniques are called swing cuts, bypass and straight-through cuts. The officers had the opportunity to see what these dangerous cutting methods look like on the remaining stump.

Later in the week, Forestry Mutual President Keith Biggs stepped to the podium to moderate a series of real life scenarios where a timber cutter had expired due to a mistake.

Biggs encouraged the officers to be diligent and fair in their duties. He explained to the group that Forestry Mutual has several standing "no tolerance" policies such as PPE, Lock Out – Tag Out, and proper felling. If a policyholder is found in violation of a "no tolerance" policy, they are dealt with harshly.

"If you come on a jobsite and the loggers are not wearing PPE, please give them a citation," stated Biggs. "And if they are one of my guys, let me know. There is no excuse in this day and age for any of our guys to be out in the woods without the proper PPE."

Keeping with the design of the course, the compliance officers were then taken out to the woods to tour five pre-set fatality scenes. Officers were challenged to examine the site and piece together what could have been the cause of the tragedy. Not surprisingly, the groups quickly honed in on the stumps for clues.

"The better understanding of the things that go on in the woods as a OSHA inspector is outstanding," stated Mark Rasdall.

The training exercise is a partnership effort between Forestry Mutual Insurance Company, North Carolina Forestry Association, Carolina Loggers Association and North Carolina Department of Labor. The program was supported by a grant from the NC SFI Implementation Committee. ■

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FROM THE PRESIDENT'S DESK...

I am pleased to report that Forestry Mutual is having another financially strong year, and we appreciate our policyholders diligence to their safety programs. However, at the risk of sounding like a broken record, trucking claims continue to trend in a negative direction - up. This is not good for our company, our policyholders and the forest products industry.

Forestry Mutual and Team Safe Trucking (TST) are committed to developing a solution to address the high number of truck incidents. TST has completed its first training module, and it has been posted to the TST website. Please check it out. There are two more modules currently under production. These training videos will address two separate audiences - the logger/truck owner and the truck driver.

Upon review of our company's losses in the truck driving arena, speed is still the number one cause for these accidents. Recently, we have also seen more and more drivers testing positive for drugs, including non CDL service truck drivers. It is still hard for me to believe that any one could get behind an 80-thousand pound plus vehicle while impaired by some substance. Not only do they jeopardize their on life, but also the lives of others on the road - that includes YOU, me and our family members.

Keith Biggs

The majority of our policyholders know and understand that Federal Law requires that all drivers be pre-employed drug tested and enrolled into a testing consortium. Forestry Mutual is looking strongly at auditing our policyholders to ensure that all of their drivers are in some type of consortium.

As a reminder, I would encourage our policyholders to realize the import role their various state associations play in the regulatory and legislative process. Please be active in your state associations. Collectively, this teamwork makes a huge difference for our industry as a whole.

On behalf of our staff, I would like to wish our policyholders a safe and happy holiday season. If there is anything that you would like to see us improve or add to our training please let us know. Thank you for your business!

Sincerely,

Keith S. Biggs

THE INCREASING COSTS OF FOREST PRODUCTS TRANSPORTATION INSURANCE

by Jimmie Locklear, Forestry Mutual

Jimmie Locklear

After two years of traveling across the United States to increase awareness of the difficulties facing forest products transportation, one thing has become very clear to me: A whole lot of folks still don't get it.

Many years ago, I was a logger and small truck fleet owner facing some of the typical challenges facing log truck owners, and I didn't get it either. I can relate, but it is going to tangible corrective actions to begin to witness real improvements in our truck safety statistics.

Let's face it, numbers don't lie. Many insurance companies failed to properly underwrite log trucking risks over the last 20 years. Premiums were artificially low because of the intense competition among insurance carriers. It was not unusual for premiums to drop significantly annually for most loggers and truckers.

During this same time, claims costs were increasing drastically in response to the increases in vehicle values, medical treatment/compensation costs, and legal action settlements.

Today, the real numbers associated with transportation claims have shocked the U.S. commercial truck insurance industry. For the past six years, major carriers have reported losing money on this market.

Some of you may remember the old slogan, "You can pay me now, or pay me later", well, it is safe to say that we are now in the "pay me later" portion.

The wood supply chain struggles with various issues, but none more important than the transportation of

(continued on page 2)

SAFETY ALERT
by J.J. Lemire
Director of Loss Control
for Forestry Mutual

ANNUAL REMINDERS FOR OUR POLICYHOLDERS

Claims Reporting

The following information will assist policyholders to meet their obligation to properly report injuries to Forestry Mutual.

1. All policyholders are required to notify Forestry Mutual of any employee accident for which a doctor's visit is required within five days 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, Forestry Mutual may deny coverage for the unreported claim and may seek reimbursement by the policyholder for any payments made by Forestry Mutual as the result of the unreported claim.
2. Any employee that is injured and is treated at a hospital emergency room must have a drug and alcohol screen completed by the 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 screen, you must at the time of treatment immediately contact Forestry Mutual's claims department (800-849-7788) and request their intervention. If in any case the employer fails to fulfill this requirement, Forestry Mutual may deny coverage of the claim.
   a. Call 1-800-849-7788 to report claims promptly or use the state appropriate 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 contact the claims department immediately.
3. 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.

(continued on page 4)

Quite a Group Here! (l-r) Jack Swanner, Bryan Wagner, Joanne Reese, Keith Biggs, and Chuck Daniels pose for a photo at Drake Landing after a safety meeting.

*Increasing Costs of Forest Products Trans...**(from page 1)*

raw forest products to the mills. The forest industry must begin addressing issues such as the qualified driver shortage, the lack of truck driver training programs, and the overall lack of compliance with government regulations by many log truck owners. If these issues are not addressed in a meaningful way, insurance premiums will continue to increase. Interestingly, the problem seems to be much more severe in the southeastern region of the country.

The problems facing the transportation of forest products seem to vary.

In the midwest, the Michigan Association of Timbermen is working closely with Michigan Center for Truck Safety to develop training for truck drivers. Tom Buckingham, the General Manager of Forest Insurance Center, coordinates truck driver training classes for drivers in both Michigan and Wisconsin. These programs have lowered the number of log truck crashes in his area of operation in a short time frame.

In the northeast, the Professional Logging Contractors of Maine began log truck driver specific training program as part of their PLC Spring Safety Training, earning direct credits towoards their Master Logger certification. Dana Doran, Executive Director of the PLC, is confident these programs have benefited the Maine wood products transportation segment by improving relations between log truck operators and state/federal transportation officials.

The entire forest products industry must address these issues in a serious and consistent way. There are effective programs out there in certain areas of our country, but it is going to take a much more coordinated effort to deliver comprehensive training to more loggers and truck drivers. Finding ways to incentivize loggers and truckers who participate in training and do all the right things is crucial to our success.

In terms of compliance, it is extremely import for log truck owners to comply with FMCSA regulations. If you own a log truck(s), listed below are some of the actions mandated by the FMCSA:

1) You must have a written application on file for every CDL driver that you hire.
2) You must request, review and keep a copy of a Motor Vehicle Record for every CDL driver.
3) FMCSA requires owners of trucking operations to contact previous employers of CDL Drivers.
4) Make sure that your insurance carrier approves the drivers MVR before letting them drive.
5) All CDL drivers must be drug tested prior to employment, then placed in a consortium.
6) New hire drivers must pass a road test/ride along and it must be documented.

Some of these requirements may seem trivial, but I can cite several crashes that could have been prevented if these simple measures had been taken.

As a former log truck owner, I can hear it now, "We can't do all that…We can barely make it work now." The next line is: "I don't have the time...or...I can't afford to miss a load of wood to do all that." I fully understand, but compassion is not a solution and complaining will not help move wood safely and efficiently to the mill.

During the last couple of years of creating awareness around the country to this very serious problem, my focus has now shifted from much needed driver training to a more important issue at hand of training the owners. We must do both, NOW! Getting the owners doing the right thing in terms of driver selection and hiring practices

(continued on page 3)

AVOIDING FALLS DURING ICY CONDITIONS

by Jimmy McCraney, Forestry Mutual

During this time of the year, we ask that all of our policyholders to inform their employees about the hazards created by icy conditions. Please "DO NOT" underestimate the dangers of snow and ice. Most injuries occur on ground surfaces as employees are entering and/or exiting trucks, loaders, skidders and forklifts. Not surprisingly, most of these accidents occur between the hours of 6:00 - 11:00 a.m.

These ice-related injuries result in fractures or dislocations of the wrist, shoulder and/or ankle. Even when surfaces do not look especially icy or slippery, it is very possible that a thin sheet of transparent ice or "Black Ice" can be in an employee's entrance or exit route. Please remind employees to report icy conditions so they can be identified and corrected as soon as possible.

Many slips and falls happen in places where employees regard as safe and secure, typically outside door entrances, on steps, walking path or while getting out of the car/truck. If you are out walking in snow or icy conditions wear appropriate footwear, don't walk with your hands in your pockets, walk with your hands out and wear gloves to help break a fall should it occur. It's better to have a broken wrist than a cracked skull! Forestry Mutual has recommends the following precautions to avoid the possibility of fractures, dislocated body parts, and time away from the job due to a slip/fall on icy surfaces:

- Be extremely careful as frost, ice and snow; all increase your risk of a slip and fall hazard.
- Make sure to always wear appropriate footwear and consider using a walking stick or pole.
- Wear clothing that does not restrict your vision. Stay warm, but DO NOT impair your vision with hoodies, ski masks, scarves, hats, etc.
- If you can't avoid the ice and snow, bend your knees slightly and take slower, shorter steps to help reduce the chance of a slip and fall and an injury.
- Outside steps and truck steps; build up icy conditions fast, so use extreme caution.
- Be aware of overhead hazards! Falling icicles and chunks of snow pose a serious risk.
- Identify the areas used by employees most likely to be affected by ice; building entrances, parking lots, walkways or path ways, sloped areas, and areas constantly in the shade or wet.
- Regardless of your site or location, always ensure that regularly used walkways or path ways are promptly cleared when icy conditions exist. ■

*Transportation Insurance...**(from page 2)*

is critical. The industry and our livelihoods depend on it.

If you are involved in the trucking of forest products, I would recommend to you to join TEAM Safe Trucking at some level as soon as possible. We need to be proactive to ensure the future of the forest products industry. No matter at what capacity in the supply chain your business may fall into, you you will be impacted, and we need your help.

In closing, please review your truck owner/driver policies. Make sure they are in line with the truck driver training programs already established by your insurance carrier. Take advantage of any regional training programs. The sooner we address training, the sooner we will find a solution to this trucking crises! ■

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

BRRR...BE PREPARED FOR COLD WEATHER LOGGING

Loggers are a tough breed of people. The nature of our work makes us work rain, shine, sleet or snow. We must work in extreme weather conditions to feed our families and provide the raw materials for our industry. Typically, the winter season brings a wide range of weather conditions. Being able to work comfortably in bad conditions can ensure our safety and profitability. Remember, the bills don't stop coming just because it's cold outside.

Modern logging equipment is equipped with many creature comfort options. Good heaters, defrosters and air conditioning units are available for our equipment operators. It is usually "nice and toasty" in the cab of logging equipment during the winter.

What if the machine breaks down or the operator is forced to be in the harsh elements? Are you properly dressed to work in the cold and wet conditions? Physical exertion is limited for machine operators and drivers.

The opposite is true for timber-cutters and toppers. High physical demand is the norm for saw-hands. Perspiration must be wicked away from the skin to remain dry. Wet or damp clothing allows the cold to set in. Basic cold weather gear should include from head to toe:

1. The head is a major area for heat loss in the human body. Hard hats are mandatory on the logging job. Hard hat liners can be added to retain body heat and protect the ears from the elements. Chainsaw operators helmet system has earmuffs built in, they provide protection from extreme conditions.
2. For the neck area, a turtleneck or a choker can retain body heat created in the chest area. Do not wear scarves, or any other thing that can be entangled in moving parts such as fans, belts and PTO shafts.
3. A first layer of long underwear should retain the body's core temperature. Synthetic material, capable of wicking moisture away from the skin is preferred. Cotton material tends to absorb moisture and stays wet, encouraging cold. Layered clothing allows heat retention and lets perspiration travel away from the skin, keeping the body dry. Wool and synthetic materials such as Polar fleece are a good choice for the second layer of clothing. A wind and moisture resistant shell is recommended for the outer layer of clothing. Insulated bib overalls are a favorite choice for equipment operators.
4. The hands are another major area for heat loss. Extreme cold can cause frostbite to unprotected skin. Avoid touching metal objects with bare hands in extreme cold conditions. Lined or insulated leather gloves are a good choice for mechanized equipment operators. Timber-cutters have the choice of protective gloves or mitts. Chainsaw mitts are favored for warmth and can be worn with liners for extra warmth. Chainsaw mitts have the index finger separate to operate the throttle of the chainsaw.
5. The final area to be protected is the feet. Heavy duty insulated boots are recommended. Good traction is important in mud, snow and ice, choose the right sole to insure your safety. Avoid

(continued on page 4)

Annual Reminders...(from page 2)

Techniques to Reduce Claims Costs

The best way to control the cost of both your minor or 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.

OSHA Recordkeeping 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, 2018. However, employers need only post the Summary (OSHA Form 300A), not the OSHA 300 Log. If you had no recordable injuries or illnesses in 2017, 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 10 or fewer employees, and employers in certain industry groups, are normally exempt from federal OSHA injury and illness record keeping and posting requirements. ■

TEAM SAFE TRUCKING

Cold Weather Logging...(from page 3)

tight fitting boots, they can restrict blood flow and limit the amount of trapped air used for insulation. The outside covering of boots can be made from rubber, leather, or synthetics; the key is to keep the feet dry. A good moisture wicking sock is recommended. If the boots are wet after the day's work, dry them. Keep the boots free from mud. Boot dryers are available from logging supply houses and sporting good stores. Leather boots benefit from a dressing of products like mink oil. Wet and cold feet are uncomfortable and can be a distraction during day. Distractions cause risk.

Our industry requires forest products year-round, sometimes 24-7. To keep the industry going and our families fed, we must be able to work in all forms of weather. Being able to work comfortably in the cold will insure our safety and productivity. Stay warm and dry, be safe. ■

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