FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company Vol. 19, Issue 1

INSIDE THIS ISSUE...

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FROM THE PRESIDENT'S DESK...

We hope everyone's first quarter is off to a great start! It is understandable to look back on 2018 with a little bit of amazement as we endured two hurricanes and a record-breaking year in terms of total rainfall. We heard from several of our policyholders about the challenges of working around the rain or just not being able to work at all. This is never a good situation. Every mill struggled with keeping their wood supply. There is wet, and then there is 2018 wet! We can hope and trust that 2019 should be brighter and dryer.

While the weather was gloomy, the performance of our policyholders and Forestry Mutual staff was the exact opposite. With the final accounting to be completed, 2018 looks to be the mutual's best year since 2013. I want to thank all of our policyholders for their commitment to safety and embracing a no tolerance policy when it comes to keeping their work sites safe.

For those of you who know me, you know I always can see opportunities for improvement when it comes to safety.

Our top concern remains our trucking sector. Let's be clear, performance translates into insurance rates. With the cost of trucks, medical expenses, etc., just one serious truck accident can set a company back financially. The stakes are high and demand everyone's top focus.

A recent article in a national magazine sited that even though commercial truck insurance has gone up over 30% in the last three years, the sector's total losses are still over 100%. This equation continues to limit the amount of company's willing to offer truck insurance in what is already a small pool of companies. Remember, unlike workers compensation insurance, no one is mandated to write truck insurance.

Keith Biggs

Forestry Mutual is dedicated to assisting our policyholders with their truck driver training. If a company wants to hold a training session with your drivers (even others from other companies in the area), please contact your Forestry Mutual field representative. We can facilitate this training.

We also have been actively engaging with our political leaders about the future interstate designations that have been proposed in the southeast. Once a state highway gains federal highway status, trucks are no longer afforded any state initiated weight tolerance. We need all of our policyholders to help with this issue by contacting your federal elected officials in the Senate and House of Representatives by phone, e-mail or even better, a personal visit. Each year, several associations hold "Fly-Ins" in Washington, D.C. where they coordinate meetings between their members and elected officials. I participate in this event annually and can tell you it is well-worth it. Please join in on one of these meet and greet trips this year.

On behalf of our entire staff, I would like to thank you for your support and business. We are proud of our achievements as a mutual, but we also realize there are opportunities for improvement. Safety is a business decision that not only helps your bottom line as a company, but it keeps you, your employees, and the general public safe!

Sincerely,

Keith S. Biggs

WILLIAMS IS NC PITTMAN WINNER

J.M. Williams Timber Company of Apex, North Carolina was named this year's recipient of the E. K. Pittman Safety Award at the Carolina Loggers Association's Annual Meeting. The Pittman Safety Award is Forestry Mutual's most prestigious award, recognizing a logger who demonstrates ideals in attitude and action to ensure a safe and productive workplace.

The award is selected annually to a logger based on the safety record of the company, the focus on safety in day-to-day operations, and the

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(l-r) Kelsey and Jimmy Williams received Forestry Mutual's most prestigious award from Brian Macanka at the Carolina Loggers Association Annual Meeting. (photo courtesy of Haley West)

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

SPRING CLEANING TIME

The cold, snowy and wet winter logging season is ending. Gone should be the wet and muddy extra clothes that we have worn since late November. Mother Nature is waiting to release her splendor in the form of new life in the woods. With the change of seasons, it is a great time to do **SPRING CLEANING** on our logging jobs. Spring cleaning should involve all aspects of our jobs in terms of equipment and awareness.

One of the biggest changes in the Spring logging woods is the new growth that will appear. Mother Nature does a stunning job of transforming a dull and open landscape to a lush and beautiful wonder. This great beauty has some serious drawbacks, including visibility. What over-head hazards that were evident in February are now hidden in April by new leaf growth.

Consequently, we must take extra efforts to identify over-head hazards that may masked by the fresh canopy of leaves. The first order of spring cleaning should be to review the **HEADS UP FOR HAZARDS** program.

- Use well maintained, 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 any overhead hazards.
- Don't place your body under anything that fall or move due to gravity or the loss of hydraulic pressure.
- Maintain at least two tree lengths from all felling operations.
- Be visible! Wear high visibility safety colors.
- Maintain communication with others in the work zone.
- Never walk into a work zone with running equipment or moving equipment until the equipment is stopped, engine shut off and implements grounded.
- Timber cutters shall use proper felling techniques which include; proper face notches, with no by-pass; and adequate hinge wood to control the tree's fall to the ground.
- Timber cutters should be using the five-part felling plan.

(continued on page 4)

MID ATLANTIC LOGGING EXPO SCHEDULED FOR MAY 3-4, 2019

The 2019 Mid-Atlantic Logging & Biomass Expo is set for Friday-Saturday, May 3-4 on a site in the Laurinburg, NC area. In addition to the usual live demonstrations, the Expo will feature a Lumberjack Sports competition. Competitors recruited by the South Atlantic Woodsmen's Association (SAWA) will compete in six different events on Saturday.

Check out **http://midatlantic-logging-biomass-expo.com/** online to learn more. ■

AGENCY CORNER

by Chris Huff, Forestry Mutual

SUBCONTRACTOR LIMITS AND COVERAGES

There is no doubt that by now most of our policyholders have heard of the term "*subcontract exposure*" and how it can impact your business. The main issue with this exposure is directly connected to how the subcontractor is insured in his operation. Essentially, if they are not insured correctly, it can directly affect the insurance coverage that you have in place for your business or operation.

For example, if a logger has a contract with a subcontract hauler, the logger needs to make sure that the hauler is carrying the same limits or higher than what the logger carries. Typically, this is $1 million limit for liability for bodily injury or property damage. The carrier that is insuring the logger is requiring this, and if the logger fails to make sure that the subcontractor is insured correctly, then the logger's insurance company may try to assess the logger for the additional money that they had to pay out due to the lack of coverage. It also may cause the logger's coverage to be cancelled.

One question that I have received from numerous loggers recently is how and why are so many subcontract haulers able to continue to haul with only $750,000 in coverage. The answer to that is two-fold.

First, the state only requires that a trucking company carry $750,000 in coverage, but that doesn't change the fact that they need $1 million due to contract agreements. It is the logger's responsibility to make sure the subcontractors are properly insured before allowing the subcontract hauler to work for them. They need to request a certificate from the subcontractor showing the $1 million in coverage. The policy should also list the logger as an additional insured.

The second reason that there are some subcontractors still hauling with only $750,000 is because they do not have a direct contract with the mills. Most sawmills or paper mills require a contract with the logger or wood dealer to haul wood to their mills. The contract with the mill is with the logger or wood dealer and not the hauler.

So, the mill is requiring the logger or wood dealer to have certain coverages on their insurance such as $1 million on their commercial auto and possibly even an umbrella on top of that. The logger must provide certificates to the mill before they can send wood in.

Since the contract is with the logger or wood dealer, the mill does not have a direct contract with the subcontract haulers so the trucks that are actually coming into the mill may not have the coverage that the mill requires. It is the logger's responsibility to make sure the subcontractor does have the correct coverage to replicate what the mill is requiring of your business.

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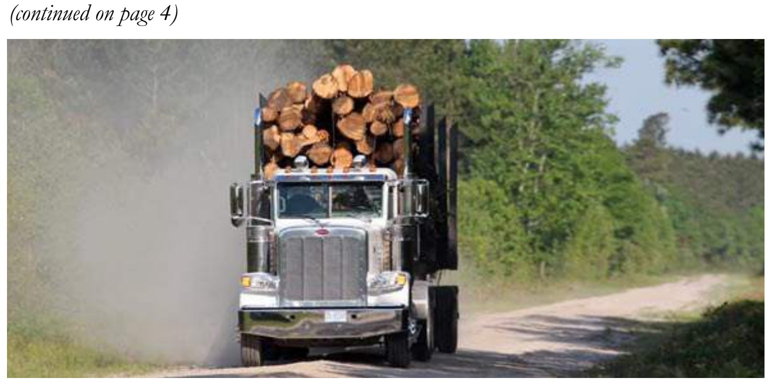

It is important to get insurance certificates from your subcontractors and make sure that the coverage you are requiring from them is listed correctly to limit your exposure.

WORKPLACE BACK INJURIES ARE COMMON

by Jim McCraney, Forestry Mutual

Most companies/employers in the wood working industry nationwide do not know that over 230,000 employees suffer from disabling back injuries each year, resulting in medical and/or workers compensation payments that have a negative impact on a company.

Companies that experience an employee with a sustained back injury know the consequences too well! Most notably, the loss of a trained employee, production cost, and potential long-term disability expense.

There are countless tasks in the forest products industry that include physical lifting and movement of materials that could result in injury, especially if employees are not properly trained. In some cases, an employee simply might not be physically able to conduct the job. So, what's the answer?

Unfortunately, there is no single answer, but there are a few per-cautions to back lifting injuries that can help reduce back injuries and other injuries caused by overexertion.

First, the workplace or logging operation should be arranged to keep manual materials handling/lifting to a minimum.

Second, when materials must be moved by hand, keeping some basic safety practices in mind will help to reduce the likelihood of injury.

To minimize the amount of materials handled, think through the entire route the load will traveled. Can its path be shortened?

For example, working a sawmill green-chain operation, can the lifting/stacking of lumber be shortened to allow for a shorter distance the employee(s) has to carry their loads. Or possibly at a pallet mill to group or combine materials in a different way so they can be conducted and moved by a forklift? And in logging operations, don't forget to consider how machines are serviced since this has caused many back injuries.

When moving a load think about if it can be moved safely by one person?

If the size of the load can't be changed, make it a policy to require two employees to move it instead of one?

Can handles be attached to the load to move it more easily?

Should a loader or forklift assist in moving the load?

But when handling materials manually, keep certain things in mind to help reduce the risks of injury:

- Most important, keep the load close to your body. Bend at the waist and pick up a load with your legs.
- Consider work clothing –loose clothing can cause you to trip/fall with a load.
- Remind employees about walking/working surfaces –wet, wood debris, other clutter are hazards.
- If a load requires some help make sure the supervisor enforces it as a safety policy.
- Wear shoes that give you secure balance and good traction – Example: cowboy boots do not!
- Carry loads between your knees and waist without bending back to reduce chance of strain.
- Avoid twisting your body when picking up and carrying a load.
- Before moving the load, size it up - know the weight and stability.
- Avoid sudden motions or jerking actions.
- Anticipate load shift changes and be prepared for any speed or direction changes during lift.

Try to reduce the frequency of lifts made at work; keep activities such as pushing, pulling, or carrying to a minimum. Collectively, reducing these activities will help reduce back injuries. ■

*Williams is NC Pittman Winner...**(from page 1)*

J.M. Williams Timber Company of Apex, NC was this year's E.K. Pittman Award Winner for North Carolina.

company's overall experience module.

Jimmy Williams and his crew currently own an experience module of 0.89 with only one claim since joining Forestry Mutual as a policyholder in 1995. The one claim, yes, it was Jimmy.

Williams credits his crew and the assistance he receives from Forestry Mutual staff for the company's top safety record. His cousin Matthew Lambert has been with the company since 2000. Ken Campbell joined Williams in 2010. Greg Jones has been contract hauling for Williams since 2006. Most recently, Jimmy's cousin Stephen Lambert joined the company in 2015 as a truck driver.

Williams and his mom, Eliza Williams, own and operate J.M. Williams Timber Company. Eliza handles the paperwork while Jimmy oversees the field work. Jimmy and his father, Macon, started the company in 1995 during the decline of the tobacco market. ■

Former State Senator Michael Walters of Claybourn Walters Logging Company was awarded the Carolina Loggers Association's Political Activist Award.

Subcontractors Coverages...(from page 2)

Another coverage issue that has arisen recently was the actual type of coverage listed on certificates for subcontract haulers. We have recently seen certificates from some haulers given to our policyholders that shows $1 million in coverage, however, it is not standard liability coverage. It is non-trucking liability or NTL. This coverage is specifically for when the truck is being used for non-business purposes or personal use. So, it will not cover the truck if he is hauling wood for you.

The reason they are trying to do this is because this coverage is very cheap. This is a secondary coverage to your regular liability and is not meant to take the place of that coverage. So always be aware of what coverages are listed on the certificate.

As you can see your subcontract exposure can directly affect your business. Please remember to always get certificates from subcontractors and make sure that the coverage you are requiring from them is listed correctly. ■

Spring Cleaning...(from page 2)

Other areas all loggers should consider heading into the Spring adjustment time should be:

- Inspect, clean or replace PPE.
- Have a **SLIP/TRIP/FALL** safety meeting. The bark on the trees and logs will soon be slipping, creating a hazardous condition on the job.
- Stress the three-point of contact mount and dismount of logging equipment.
- Power-wash and clean equipment. By doing a good job of spring cleaning, several risk categories can be addressed and dealt with. By removing the risk out of our jobs, the chance of injury is greatly reduced. With the logging risks reduced, we can enjoy the beauty that Mother Nature has in store for us. Have a safe spring season! ■

MIRACLE SHOOT SUPPORTS LOG A LOAD

The 24th Annual Colony Tire Sporting Clays Miracle Shoot will take place August 2-3, 2019 at Rose Hill Farms in Nashville, NC. Registration fees are $65 for adults and $35 for youth under 15. Fees include 50 round shoot, T-shirt, lunch and raffle drawings. Prizes will be awarded for first, second and third place finishes in all classes and age divisions. Over 27 guns to be awarded on the afternoon. **For sponsorship or more event information, please call (252) 847-5437.** ■

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FROM THE PRESIDENT'S DESK...

I am sorry to report William Cale passed away in April of this year. Most recognize his as Bill Cale. Bill was the very first Forestry Mutual employee, hired in 1985 to lead Forestry Mutual when we were still a self-insurers fund.

Before signing on as executive director with Forestry Mutual, Cale worked with Hewitt Coleman who was administering the Fund.

Bill and I went way back. Bill was one of my high school teachers before he joined with Hewitt Coleman. During these high school days, I helped Bill most Saturdays on the farm when we were not bird hunting or fishing. Bill actually helped me land a job with Hewitt Coleman.

Soon after being named executive director of our self insurers, he hired me and Coy Baker as loss control representatives. Bill believed in analyzing claims and took loss close control very seriously. While Bill left the Fund in 1997, many of the attitudes and approaches we take to loss control are still followed today.

We certainly appreciate and respect all of Bill's contributions to our company!

Building on our tradition of being a policyholder needs driven company established by Bill Cale and our long-time policyholders, I would like to take the time and explain what makes Forestry Mutual different from your other carriers.

It starts with our culture and history. A history that many of our policyholders have helped to create. We dedicate a tremendous amount of time, energy and resources in our loss control efforts and underwriting.

We are now operating in six states with loss control engineers in all but one state, but we will be fulfilling that position in the near future. There are, counting the Director of Loss Control, a total of twelve in the field. These representatives not only do safety inspections, safety meeting, and audits, but most also do CPR training.

To my knowledge, Forestry Mutual is the only insurance carrier to have two chainsaw trainers on staff to help teach, train, and mentor our policyholders on the proper way to fell and top trees. In addition, our chainsaw trainers are the key field instructors during various professional logging training programs across the Southeast. This is a service that benefits our entire industry!

Keith Biggs

At the mill and manufacturing level, we maintain staff members that are focused on helping our policyholders to stay on top of safety issues and compliance with OSHA.

As you can see, we take a proactive approach to safety, which in turn, reduces exposure to accidents for our policyholders. Our goal is to be more than just your insurance provider.

Forestry Mutual participates in the forestry and logger associations within the states we operate. We are the endorsed provider for most of these organization. Forestry Mutual supports these associations with more than $450,000 a year to help our industry. Unlike the other carriers, all we do is insure the forest products industry.

(l-r) Keith Biggs, Perry Hunt, Ewell Smith, U.S. Represenative David Rouzer, John Hatcher and Chip Capps pose for a photo in Washington, DC.

In addition to assisting with training and support of annual meetings, Forestry Mutual is an active participant in several lobbying efforts in a given year at the local, state and federal leve.. Earlier this year, I spent several days with a delegation from our industry in Washington DC, reaching out to our elected officials on national issues that impact our industry.

We may be a monoline workers compensation carrier operating in just six southeast states, but I am proud to report that we were the only carrier in Washington, DC that week. Many of the topics we discussed with our representatives impact our entire industry - not just insurance. Our goal is to help our policyholders be safe and profitable by lobbying for a fair and stable regulatory environment.

I guess my questions is, where are all the other insurance carriers? Seems like all those companies are offering their policyholders is an insurance rate. Why are they not looking out for the future of our industry? This might be why our industry

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THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

HOT WEATHER LOGGING

Our jobs in the forest industry require us to work in all types of weather conditions, year-round. This article will provide an overview of heat and working in the summer logging woods. OSHA has an annual training requirement to address this situation entitled the Heat Stress Management Program. This program is intended to educate your employees on how to prevent heat related illnesses and to ultimately avoid the possibility of suffering a heat stroke. Heat stroke is a life-threatening illness with a very high death rate. If honest to goodness heat stroke is diagnosed, the chance of survival is slim. The goal of the training is to educate our people on the different stages of heat sickness to avoid the risk of a heat stroke.

- **Heat Cramps are the first signs of the body getting over-heated.** Heat cramps are muscle spasms that affect the legs; arms and sometimes the stomach. Heat cramps can be painful; they are caused by excessive sweating. Water and sports drinks that contain electrolytes are suggested to help the body. Fruits such as bananas and grapes help to replace lost potassium in the system. While heat cramps are not considered serious, we must take note of these early signs of a heat problem. Workers should drink 5 – 7 ounces of water every 20 minutes while exposed to excessive heat conditions.
- **Heat Exhaustion occurs when the internal cooling system is over-worked.** This serious phase occurs when the body sweats more liquid than is being replaced. Symptoms of heat exhaustion are; fatigue; dizziness; clumsiness; headache; nausea; hyperventilation; clammy skin; loss of appetite; weak and rapid pulse and possibly low to normal blood pressure. Trained employees can recognize and helping other employees that may be having a problem. If heat exhaustion is present, we must cool the core temperature down. Get the employee to a cool area, the air-conditioned cabs of logging equipment or service trucks can be of great help. The worker should lie down, with the feet slightly elevated. Applying cool water and fanning the victim will help get the core temperature lowered. Encourage the worker to drink water or sports drinks. If cooling measures are not working, medical help should be sought. Again, it is very important to get the core body temperature lowered!

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AGENCY CORNER

by Jimmie Locklear, Forestry Mutual

LOG TRAILER MOUNTED HEADACHE RACKS & ICE CREAM

NHRA Funny Car driver Eric Medlen once said, "A person can never be unhappy when eating ice cream". This statement had special meaning after Medlen was tragically killed during a Funny Car test run in 2007.

Medlen's family and fans sought comfort in his words and held an "Ice Cream Party" in his honor at the next race. One major legacy that was left behind by Eric Medlen happened after his death: The NHRA enacted a new safety requirement within the Funny Car division that states that the roll bars within the car now must be padded. The roll bars are padded with a heavy foam rubber insulation and wrapped with seven layers of Nomex fabric to make the foam rubber more resistant to fire. This has dramatically reduced the kinds of injuries among drivers that Medlen suffered which ultimately resulted in his death.

So, what in the world does this have to do with log trailer mounted headache racks? Well, tree length loads of trees remind me of an ice cream cone. Tapered from the butts in the front portion of the load to much smaller tops at the rear, the load has an "ice cream cone" appearance and characteristics.

Much like ice cream in an ice cream cone, the tree length logs are not secured at the front of the trailer when a sudden movement or stop occurs. The point of the log trailer mounted headache rack is to prevent the logs from sliding forward and crushing the truck cab during a sudden stop and spilling the load of logs. Most importantly the rack prevents the logs from gaining momentum which drastically increases the damage during and event.

The result of a passenger vehicle pulling out in front of a log truck loaded with tree length hardwood pulpwood. Without a trailer mounted headache rack installed, the driver suffered life threatening injuries in his attempt to avoid hitting the passenger vehicle.

I have witnessed several crash scenes where drivers suffered serious injuries when unfortunately, no log trailer mounted headache rack was present.

Let's face it, truck mounted headache racks or cab racks do a good job of protecting the truck cab from small objects that may damage the truck cab but provide very little protection when a 25-ton load of logs shift forward during a sudden stop or crash.

The main function of the log trailer mounted headache rack is to help

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TRUCKING DEFENSIVE DRIVING TIPS

by Jim McCraney, Forestry Mutual

Getting behind the wheel of a log/lumber truck is a daily event for many truck drivers, but it is likely to be the most dangerous thing you will do all week. According to statistics, trucking accidents are the fifth leading cause of vehicle accidents and/or deaths in the United States. Your individual odds may be even higher depending on the interstates or back roads you may drive. The following are some safety tips to keep truck drivers focused on the job at hand and arrive at their destination safely.

- **Focus on the task at hand:** Don't let cell phones, text messages, radio, distract your driving. Always pay attention to the road and your vehicle. The NHTSA states that 11 percent of fatal crashes are caused by distracted driving.
- **Expect other drivers to make mistakes:** Don't trust anyone but yourself.
- **Slow down:** A U.S. Census reported 33,808 fatalities due to speeding.
- **Wear your seat belt:** It is the law, and they reduce serious/fatal injury.
- **When in doubt, yield:** If you aren't certain who has the right of way, err on the side of caution. Better to lose a bit of time than to get caught in a collision.
- **Stop on red:** The leading cause of intersection collisions is running a "RED LIGHT".
- **Use your turn signals:** Confusion is the enemy of safe truck driving. Make your lane changes and turns predictable and smooth, and always signal in advance. Failure to signal can invalidate your insurance claim after an accident, which means you will be responsible for damages.
- **Road rage:** Road rage has led to too many trucking accidents; anticipate vehicle actions.
- **Keep a buffer between vehicles:** Tailgating leads to rear-end collisions, and you will be the blame for any fatal accident or vehicle repairs. One-third of all traffic accidents are caused by tailgating.
- **Monitor your blind spots:** The rule of thumb is that if you can't see the driver in the truck mirror, they can't see you. Accidents involving log/lumber trucks of this type most-likely prove fatal.
- **Adjust for rain:** When the roads are slick and wet your braking times increase. Slow down as much as is possible. Learn to detect and react properly to hydroplaning.
- **Pre-trip inspections:** Inflate your tires appropriately and change them when they are worn. Properly inflated tires make for safer handling; blowouts can cause an instant loss of control.
- **Truck headlights:** Anytime visibility is impaired on winding roads, during fog, rain, snow, or low light, make sure you can be seen by turning on your headlights.
- **Maintain your vehicle:** Again, make sure you conduct pre-trip inspections of your trucks. If your truck becomes disabled on a busy highway or interstate, signal to other vehicles and pull over to the shoulder, if possible.
- **Respond safely to tailgaters:** If someone is following too closely, add twice as much space between your truck and the car/truck in front of yours. This increases your ability to see and prepare for a collision. Then carefully and gradually decrease your speed to slightly below the speed of surrounding traffic, and try to move into a right-hand lane, to let the tailgater pass.
- **Keep a steady pace:** Sudden increases and decreases in speed, unexpected lane changes, and unpredictable stops make it hard for other drivers to anticipate your actions. Be predictable.
- **Look far ahead of your vehicle:** Keep your eyes far down the road and anticipate problems before you come to them. Look for erratic drivers, slow traffic, intersections, and highway debris. ■

The President's Desk... *(from page 1)*

continues to experience carriers coming and out of the forest products sector.

Going back to our founding days with Bill Cale, Forestry Mutual seeks to raise the level of professionalism of our industry while providing quality insurance at an attractive rate. We achieve this through the participation of our terrific policyholders and our mutual commitment to safety!

If you have any questions about Forestry Mutual, please contact me at (919) 880-1006. On behalf of our staff, we appreciate your business!

Sincerely,

Keith S. Biggs

Forestry Mutual was pleased to once again to be a major exhibitor at the Mid-Atlantic Logging and Biomass Expo that was held just outside of Laurinburg, NC earlier in the year.

Log Trailer Mounted Headache Racks... *(from page 2)*

keep the load within the bounds of the trailer bolsters and binders. Driver safety and damage to your truck are very important, but I believe preventing your load from spilling and causing major property damage and/or personal injury to others is equally important.

During my almost 30 year career involving loss control and safety within the logging industry, I have found we often learn from experiences just like the NHRA did with Eric Medlen's tragedy. Our concern for driver safety and public safety must drive us to constantly evaluate and improve our habits and equipment. Unfortunately, this often occurs after a major incident involving injury, but the real travesty is that we don't take action.

On behalf of FMIC Insurance Agency, I want to encourage all logging and trucking operations to give serious consideration to adding a trailer mounted headache rack if you have log trailers without them.

Also, I hope you will never forget Eric Medlen's legacy and words of comp fort: "a person can never be unhappy when eating ice cream" …Ice Cream Party anyone? ■

MIRACLE SHOOT SUPPORTS LOG A LOAD

The 24th Annual Colony Tire Sporting Clays Miracle Shoot will take place August 2-3, 2019 at Rose Hill Farms in Nashville, NC. Registration fees are $65 for adults and $35 for youth under 15. Fees include 50 round shoot, T-shirt, lunch and raffle drawings. Prizes will be awarded for first, second and third place finishes in all classes and age divisions. Over 27 guns to be awarded on the afternoon. **For sponsorship or more event information, please call (252) 847-5437.** ■

Hot Weather Logging...(from page 2)

- **Heat Stroke --- Call 911!!** Heat Stroke happens when the core temperature reaches deadly extremes, often 103 – 108 degrees. When these levels are met, the body starts shutting down! Seconds count! Get the body cool, while waiting for the EMT's to arrive! Trained employees can save lives.

TIPS FOR HOT WEATHER LOGGING

- Drink plenty of water before, during and after exposure to the heat. Dark yellow colored urine is a sign of not enough water being consumed.
- Avoid caffeinated drinks; they tend to make you thirstier.
- Keep in the shade as much as possible. The deck or landing areas are noted "hot-spots" on a logging job. Lunch or break areas are well suited inside the tree line, off of the landing or deck site. (Be sure to check for OVERHEAD HAZARDS before choosing the cooler lunch area.)
- 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 foot steps, less foot steps, 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 single drags of wood.
- Timber cutters can cut their whole drag, before going down to top the timber. Limit your trips up and down the slope.
- Timber cutters and saw-hands can be outfitted with hydration bags or "camel packs" to have easy access to much needed water during the work day. Typically, this equipment holds 64 ounces of water, and is worn in the middle of the upper back, they aren't bulky and the weight is a non-issue. These bags are equipped with a "bite-tube" to allow access to water, even while sawing. I started wearing this system about two years ago, and wish I had discovered this equipment sooner!
- Equipment operators should keep a "trained eye" on ground personnel for signs of heat stress.

If we pay attention to keeping enough water in, and thinking through our work plans, fatigue and heat stress can be reduced. A sharp and alert mind will conquer risk by employing a proper technique or a correct decision. We can beat the summer heat by keeping an eye on each other! ■

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FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company Vol. 19, Issue 3

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FROM THE PRESIDENT'S DESK...

I am happy to report that Forestry Mutual continues to raise its profile in the insurance world by achieving another boost in our AM Best rating to a B+. The next step would be into the A's, and that would be a remarkable accomplishment for a monoline workers compensation carrier in a high-risk industry such as ours. On behalf of our entire staff, I want to thank each of our policyholders for their dedication to safety in the workplace.

(l-r) xx presented Keith Biggs with a special award at the Virginia Loggers Association Annual Meeting.

In our last issue, I highlighted the impact Bill Cale, the first director of Forestry Mutual, had on the development of our company. I would be remiss if I did not highlight the positive influence of another one of our founding individuals, George Pace.

There might be a few of you who have not met George, but most of us recognized George as one of the calm, powerful forces behind the establishment and growth of this company from a self-insured fund to a mutual.

You might remember the E.F. Hutton television ad - when E.F. Hutton talks, people listen. The same can be said for George Pace.

He had a way of answering your questions with a story. Somewhere in that story was the answer you were seeking, really making you assess the situation from all angles.

I would like to thank George for his efforts over the years guiding Forestry Mutual as our company's chairman of the board of directors as contributing to my development as a leader of this organization.

(continued on page 3)

WRIGHT NAMED VIRGINIA LOGGER OF THE YEAR AND VLA'S HIGHEST HONOR

Ronnie Wright and his crews with Ronnie E. Wright Logging, Inc. were honored as Forestry Mutual Insurance Company E. K. Pittman Safety Award and Ronnie was recognized for the Distinguished Service Award from the Virginia Loggers Association at the Virginia Loggers Association in August. It was quite a night for a man who has dedicated his career to the forest products community and especially, the logging segment.

"I can't be more proud to see so many people here tonight," stated Ronnie Wright as he reflected on the start and development of the Virginia Loggers Association over the past 20 years. "I never dreamed in my wildest dreams that this organization would come to where it is today. I always said we were 20 years too late in doing this, but I don't know that we were not right on time."

Ronald E. Wright Logging, Inc. is based out of Ebony, Virginia and provides forest products for WestRock and other local markets through his River Ridge Forest Products partnership company.

(continued on page 3)

Ronnie Wright was joined by his family as he received Forestry Mutual's Logger of the Year and the Virginia Loggers Association Distinguished Service Award.

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

LOGGERS SHOW SKILL IN KINGSPORT, TN

The Kingsport Fun Fest Chainsaw Safety Competition was held on July 13, 2019 at Cloud Park, in Kingsport, Tennessee. Timber-cutters from four southern states competed for the title of champion. Some of the best timber-cutters in the southeast waged war in qualifying events to gain access to the finals.

The qualifying events are training tools that are used to enhance safety; efficiency; and production in the forest industry. The competitors were scored on safety; precision and accuracy. The top six competitors transferred to the finals, the tree felling event. As usual, the felling event drew a good crowd of anxious onlookers. When the dust settled, it was Randall Vess of Wood Lawn, North Carolina taking the champions title and awards. By winning the event, the Western North Carolina native was awarded a new Stihl 462 chainsaw and prize money. Mr. Vess is no stranger to logging competitions, he has many victories in his home state of North Carolina. Mr. Vess works in the woods and operates a tracked feller-buncher for Stockton Logging out of Marion, North Carolina.

Second and third place finishers were the brothers Gibson, Johnny and Charles. Both brothers have numerous logging contest titles throughout the years. Going into the tree felling event the brothers were tied in the point standings. After the dust settled from the felling event, it was Johnny Gibson claiming second place while Charles took the third-place money. A great showing for the Gibson boys! Both men work in the woods for Gibson Logging, Johnny is the owner of the business located out of Duffield, VA. The crowd witnessed a show of extraordinary skill levels and a true sense of professionalism. The competitors drove home the fact that training and education can reduce risk and enhance productivity in the forest industry.

Thanks to our sponsors: Forestry Mutual, Domtar Paper - Kingsport Mill, Gibson Logging, Stihl, Virginia Forest Products, Southern Forest Products, Columbia Forest Products, Unaka, AEP Power, New River Forest Products, Mead Tractor, Carter Cat, Forest Products and Area Band Boosters. ■

LEMIRE AND HAVENS SET TO RETIRE

Forestry Mutual said farewell and best wishes to two long time employees. After 21 years, John "JJ" Lemire retired as Director of Loss Control on August 31, 2019. Anthony, "Tony" Havens retired September 30, 2019, as the Southern NC Field Representative after 20 years at FMIC.

During his 21 years, Lemire started as a field representative with NCFA Self Insurance Fund. He was promoted to the Sawmill and Manufacturer Trainer position where he developed safety programs, most that are still in use today. He was then promoted to Director of Loss Control (DLC).

During his tenure as DLC, Lemire served as Chairman of the South Wide Safety Committee, Chair of the Timber Harvesting and Transportation Safety Foundation and has been a member of both TEAM Fire and TEAM Safe Trucking. He helped develop many safety videos and safety meetings specific to logging and sawmill safety. Lemire, a 24-year Air Force Veteran, has had two long and distinguished careers, serving both our country and the wood product industry.

Havens worked along-side Lemire and came to FMIC as it transitioned from a self-insurance fund into the mutual company. Their leadership led FMIC to achieve 16 consecutive years of loss ratios below 50% at December 31st of each calendar year.

Havens was instrumental in developing safety programs for the loggers and helped produce videos that have helped the wood industry see less injuries. These programs resulted in logging rates across several states fall dramatically for loggers. He was responsible for updating our computers and developed databases and programs that are still in use t. Havens is today. He is also an Air Force Veteran, having retired after 18 years in the Air Force. He has had two notable and distinguished careers as he served our country and the wood product industry.

Both men have been with FMIC as it grew. They helped the Mutual to expand into five additional states outside North Carolina. They have made us proud to have worked with them and everyone at FMIC wishes them great health and prosperity it their retirement. ■

DASHCAM DEAL

Was that my truck in the accident? Was my driver at fault in the accident? Did the driver run the stoplight? Did the driver disobey the traffic signs? I wonder if my driver was speeding? Did an animal run out in the road and he swerved to miss it? Was my driver even paying attention or was he distracted? Did the weather have anything to do with the accident? Could this accident have been avoided? I wonder if my driver had the dashcam plugged in?

These are all questions that can be answered before the billboard or TV attorney working against you and your company will have the answers to with a Samsara dashcam in your vehicle. Forestry Mutual & FMIC Insurance Agency has done a lot of research on trying to find the best dashcam for the logging sector and Samsara stood the test bar none. The great thing about Samsara is that it integrates both the dashcam capabilities as well as the GPS location monitoring capabilities. There are two options in the cameras- forward facing and dual facing, which you can get a 180-degree view in front of you or that plus looking at the driver. With the dual facing camera, it integrates a driver monitoring feature where if the driver starts to dose off an alert will go off to startle them. The features seem endless

(continued on page 4)

Wright Named Virginia Logger of the Year...(from page 1)

(l-r) XXX presented Ronnie Wright with the VLA's Lifetime Achievement Award.

Ronnie began his logging career in 1979 working for Herbert Conne, affectionally known as Punkien by some! Ronnie worked for Conner for three years before purchasing logging equipment from Conner to start his own business. Ronnie may have started out small, but after 37 years surviving in the logging field, he has grown his enterprise to 23 employees - three logging crews, a mechanic shop with three employees, and three truck drivers.

The Pittman award is based on safety - not production. Ronnie and his crew have a NCCI Experience Mod of .78 and a Current Loss Ratio of 0%, which means ZERO lost time claims in the woods. This is quite an achievement for all three crews.

Humble at heart, Ronnie acknowledged he would not be where he was today if it were not for the loyalty and diligence of his crew.

"I am proud for my crew," stated Wright. "A lot of the boys have stuck wtih me through thick and thin. I reckon a lot of the time, I might have gotten a little overbearing, but that's the way this business runs."

Ronnie truly believes in treating his workforce like family, and not surprisingly, his turnover rate is next to zero over the years!

Away from the logging deck, Ronnie loves to sing each week at church and was once part of a singing group called Experimental Soul Productions. He also likes to go fast! Ronnie has been into go carts and motorcycles over the years.

"There are two words that describe Ronnie Wright," stated Forestry Mutual's Chris Huff who presented the award, "Respect and Professional".

In addition to his managing his own company, Ronnie has served on the Virginia Loggers Association Board of Directors since its inception in 2002. He served as president from 2004 to 2010. Ronnie singled out Judd and Carmen Smith for their dediciation to the profession in his acceptance speech.

"I have to say this one thing about Carmen Smith," stated Wright. "I went to a loggers council meeting in Salem around 2000. There were eight or ten people. And there was this woman sitting there, sort of off to the side. I thought to myself, what's this woman doing at a loggers meeting? Well, over the past 20 years, I have found out what that woman was doing there because she has been the biggest part of this organization - she works tireless for it. I want to thank Carmen and Judd Smith both for what they have done over the years. ■

HEAT STRESS MANAGEMENT

by Jim McCraney, Forestry Mutual

Employees working in the logging and woodworking industries are susceptible to three major forms of heat-related illnesses, including heat cramps, heat exhaustion, and heat stroke.

Heat Cramps

Heat cramps are muscle spasms which usually affect the arms, legs, or stomach. They are caused by heavy sweating. To prevent them, drink products that have electrolyte type solutions such as Gatorade and try eating more fruits like bananas.

Heat Exhaustion

Heat exhaustion is more serious than heat cramps. It occurs when the body's internal air-conditioning system is overworked. In heat exhaustion, the surface blood vessels and capillaries which cool the blood collapse from loss of body fluids. This happens when you don't drink enough fluids to replace what you're sweating away. The symptoms of heat exhaustion include: headache, heavy sweating, intense thirst, dizziness, fatigue, loss of coordination, nausea, impaired judgment, hyperventilation, tingling in hands or feet, and anxiety. Somebody suffering these symptoms should be moved to a cool location such as a shaded area or air-conditioned vehicle or facility.

Heat Stroke

Heat stroke is a life-threatening illness with a high death rate. It occurs when the body has depleted its supply of water and salt, and the victim's body temperature rises to deadly levels. A heat stroke victim may first suffer heat cramps and/or the heat exhaustion before progressing into the heat stroke stage, but this is not always the case. Heat stroke is sometimes mistaken for heart attack. The early symptoms of heat stroke include a high body temperature (103 degrees F); a distinct absence of sweating (usually); hot red or flushed dry skin; rapid pulse; difficulty breathing; constricted pupils; any/all the signs or symptoms of heat exhaustion such as dizziness, headache, nausea, vomiting, or confusion. Advance symptoms may be seizure or convulsions, collapse, loss of consciousness, and a body temperature of over 108° F. It is vital to lower a heat stroke victim's body temperature. Pour water on them, fan them, or apply cold packs. Call 911 for assistance immediately!

Preventing Heat Stress

Maintaining a high level of physical fitness is one of the best ways to protect yourself. In most cases an employees' body adjusts to hot work in 4 to 8 days. Adjusting to hot weather may be helped by taking 250 milligrams of vitamin C daily. Adjust to hot weather activity gradually. Set a sensible pace, take breaks, and always replace fluids caused by sweating. ■

From the President's Desk...(from page 1)

In partnership news, Forestry Mutual has teamed up with Samsara to provide some new programs for the installation and use of truck cameras and well as GPS. The most appealing part of this service is that it is based in the cloud, meaining there is no card to maintain within the camera. This system is hard wired and when the truck is turned on it is operational. There are more details within this issue. It is important to note that you can contact Samsara directly or work through your field representative with Forestry Mutual.

Once again, we appreciate your business and look forward to serving your safety and insurance needs!

Sincerely,

Keith S. Biggs

Dashcam Deal...(from page 2)

with the technology this offers. It also can track pre-trip/post-trip walk arounds, maintenance schedules and many more useful tools.

Therefore, FMIC & FMICA teamed up with Samsara to be able to offer our clients discounts for this product we believe will save you money in the long run when that questionable claim does occur. The Samsara dashcam is hardwired into your vehicle through the EMC and is cloud based monitoring that way there is no tampering with the camera or footage. If the device is not working for any reason you will be notified and Samsara will overnight you a new camera at no cost. Owners can instantly review collisions, near misses, and distracted driving events right on there smart phones.

Please review the Samsara flyer insert as well as the pricing structure in the monthly newsletter. Call your Forestry Mutual or FMIC agency representative to have a Samsara rep contact you for more information and to do a demonstration. Don't get caught without footage of a not at fault accident you could very well be liable for. ■

National Truck Appreciation Week - Forestry Mutual is making the rounds at different facilities to share safety information. Here, Forestry Mutual's Eddie Campbell and Chris Huff (second and third from the left) joined Enviva's Southampton facility for their safety day.

Howdy Partner! It was Hillbilly Night at the Virginia Loggers Association and here are some of the top costume winners - Judd Smith, Angela and Keith Biggs

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Newsletter of the Forestry Mutual Insurance Company — Vol. 19, Issue 4

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FROM THE PRESIDENT'S DESK...

At the close of the third quarter of 2019, Forestry Mutual is pleased to report that it has the reached its highest surplus ever, totaling over $29 million. This achievement is even more amazing when you factor in how low workers compensation rates in comparison to the cost of a claims.

We would like to thank our policyholders and our lost control staff for establishing positive relationships that result in safer work environments! Our safety staff shares the best and latest safety training, but unless our policyholders actually put the training in action, it is not worth the effort. Thankfully, our policyholders continue to demonstrate an professional approach to safety information and training!

While our workers compensation is experiencing positive results, we as an industry continue to struggle in reducing our truck loss claims. Remarkably, 33% of our claims were tied to truck driver losses. This has been the trend for the past several years.

Keith Biggs

To slow this trend, Forestry Mutual is cooperating with several organizations and companies to deliver more individual and group truck driver training sessions for our policyholders. If you are interested in taking advantage of this training opportunity, please contact your loss control representative for training that includes online training with the Team Safe Trucking program. These training sessions are free to Forestry Mutual policyholders.

We highlighted our new partnership with Samsara Systems in our last issue. Dash cameras and GPS unites are important investment for any company running one or more trucks. Samsara offers both dash cameras and GPS systems that you can customize for your needs. The system is cloud based, meaning there is no memory card to maintain. It is uploaded to a central server.

On behalf of our staff at Forestry Mutual, I would like to thank our policyholders for another fantastic year! We have some work to do, but we expect that. Safety is a 24/7 commitment! We hope everyone has a safe and happy holiday season.

Sincerely,
Keith S. Biggs

FMCSA ESTABLISHING NEW CLEARINGHOUSE AND NEW DIABETES PROGRAM

The Federal Motor Carrier Administration (FMCSA) is establishing the Commercial Driver's License (CDL) Drug and Alcohol Clearinghouse in January of 2020. This new database will contain information pertaining to violations of the U.S. Department of Transportation (DOT) controlled substances (drug) and alcohol testing program for holders of CDLs. *(please refer to handout in this issue)*

The clearinghouse rule requires employers and others to report information related to violations of the drug and alcohol regulations in 49 Code of Federal Regulations, parts 40 and 382 by current and prospective employees. It will also require employers to query the clearinghouse for current and prospective employees' drug and alcohol violations before permitting those employees to operate a commercial motor vehicle (CMV) on public roads.

The Clearinghouse will enable employers to identify drivers who commit a drug or alcohol program violation while working for one employer, but who fail to subsequently inform another employer. Records of drug and alcohol program violations will remain in the system for five years or until the driver has completed the return-to-duty process.

The FMCSA has eliminated the Federal Diabetes Exemption Program with revised standard. The new standard allows certified medical examiners on FMCSA's National Registry of Certified Medical Examiners to evaluate and determine whether to grant an ITDM individual a medical examiner's certificate (MEC) to drive a CMV in interstate commerce. Exemption holders can

(continued on page 4)

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for Forestry Mutual

COLD WEATHER LOGGING

Loggers are a tough breed of people. The nature of our work makes us work rain, shine sleet or snow. Having grown up cutting timber in the northeast, cold weather was just part of the game. For nearly twenty winters, I cut timber in sub-zero temperatures. A properly dressed and conditioned timber-cutter can be very effective in the cold temperatures. In my case, I didn't have a choice, if I didn't cut timber, I didn't get paid!

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

But 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? Are your timber cutters appropriately dressed to perform at their best in cold conditions?

Basic cold weather gear should include from head to toe:

- 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 operator's helmet system has earmuffs built in; they provide protection from extreme conditions.
- For the neck area, a turtleneck or a choker can retain body heat created in the chest area. Do not wear scarves; they can be entangled in moving parts such as fans, belts and PTO shafts.
- 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. Layered clothing allows heat retention and lets perspiration travel away from the skin, keeping the body dry. Wool and synthetic materials such as Polarfleece 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.

Planning for cold weather is crucial to keeping you and your crew focused on the job at hand.

- 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.
- Heavy duty insulated boots are recommended. Good traction is important in mud, snow and ice; choose the right sole to ensure your safety. Avoid 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. Wet and cold feet are uncomfortable and can be a distraction during day. Distractions cause risk.
- Warming or Burning Barrels are used on "some" jobs. Where I grew up, if you got cold, you worked harder to get warm!!! We have seen some serious accidents caused by employees adding accelerants, such as gas or diesel fuel, to warming barrels. **PLEASE DON'T DO THAT!!!** Under NO circumstance, add a flammable liquid to get the fire started, or to aid the speed of the fire!
- Slips/Trips and Falls are more common in the winter months with the presence of frost; snow and ice. Loader operators especially, should be aware of the possibility of a frost covering, when mounting the loader, for the first time in the morning.
- Pulling or winching stuck equipment or trucks can be very dangerous. DON'T GET "IN THE BITE"!! Ground employees should never be between the stuck vehicle and the pulling or winching equipment. If the cable or chain brakes, are your people in a "safe" place?

Our industry requires the delivery of forest products year-round. Please make sure that you and your crew are appropriately dressed to work comfortably in the cold. Stay warm and dry, be safe! ●

TOO MUCH INSURANCE?

In tough economic conditions, some businesses will look to cut overhead by eliminating non-essential costs - not surprisingly, sometimes that includes insurance coverages on older equipment. However, the ultimate question regarding whether to pay for non-mandatory insurance is "Can I afford not to buy it?"

The purpose of insurance is to protect you from catastrophic loss. So, do you have enough cash reserves to cover a serious loss? Let's say you have a service truck you use everyday in your operation. It is paid for, so to reduce cost, you opted not to carry physical damage insurance. The vehicle is in an accident and is a total loss. Do you have enough resources to replace that vehicle?

The question at hand is referred to as risk assessment. In order to make wise decisions regarding whether to purchase a particular insurance coverage or assume the risk yourself, you must know whether you can cover the loss to keep your operation going. Also remember the loss of equity which may occur.

Please make informed decisions by talking with your insurance agent to get a good understanding of what the risks can be. If you have questions, call your agent or contact FMIC Insurance Agency at 866-755-0344. ●

ANNUAL REMINDERS

by Greg Plumley, Forestry Mutual

The following information is to assist policyholders to meet their obligation for properly reporting your 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.
    - 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.
    - If you feel a claim is not legitimate, report your suspicions as soon as possible.
    - 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

    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.

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, 2020. 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. ●

THE IMPORTANCE OF SAFETY AWARENESS

by Jenny Clawson, Forestry Mutual

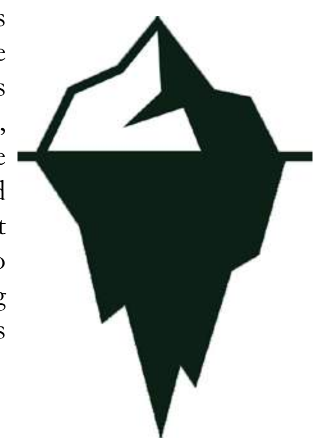
Forestry Mutual strives to keep our policyholders educated on new and improved ways of maintaining a safe workplace. Safety training and protective equipment are just some of the examples of the effort put into reducing workplace accidents.

Unfortunately, these training efforts do not significantly reduce those accidents in the long run if not embraced by the trainees. Safety training coupled with a comprehensive safety awareness, most workplace accidents can be avoided. Safety awareness essentially helps employees become focused and more aware of safety in the workplace. No employee ever plans on having an accident, but when safety is not associated with their work, then human error, employee carelessness, and/or negligence steps in and creates the potential for an accident. Keeping safety at the forefront of all tasks is the key to the success of safety awareness.

Safety awareness can almost eliminate accident-related costs as well for our policyholders. Accidents affect a workplace on a multitude of levels, from worrying about the well-being of the employee, worrying about the cost of the accident and worrying about how to prevent a further accident in the future.

Since safety awareness has the potential to reduce the number of accidents an employer experiences, that means that it also reduces the direct and indirect costs that an accident incurs.

You can picture the direct and indirect costs that an employer experiences when an accident happens as an iceberg. The top of the iceberg is the obvious costs - medical expenses, workers compensation, equipment replacement, etc. Beneath the water line, all those other costs add up such as reduced production, accident investigation, lost time by supervisors, etc. We want to help policyholders avoid these iceberg of costs by promoting safety awareness in their workplace. ●



DRIVING IN WINTER WEATHER

Winter weather contributes to many driver facilities every year. One of the leading causes of death during the winter months is from automobile or other transportation accidents. Many accidents could be avoided if drivers took time to learn and practice a few tips for driving safely during snowy and icy conditions.

Drivers of vehicles with air brakes must take care to protect their air supply in freezing weather. Brake line freeze can be annoying and dangerous. Many newer trucks are equipped with synthetic air lines, so the old solution of melting the ice with a fuse or torch is no longer a quick solution. If the vehicle is not equipped with an air dryer or other means of automatically expelling water and other contaminants from the air tanks, the driver must take the time to manually drain the air tanks every day.

The lighting systems of vehicles become especially important during the winter months. Drivers must inspect their lights more often during the winter and clean them when necessary so they can see and be seen by other highway users.

Perhaps the deadliest danger of all is black ice. Black ice is ice that forms on roadways, usually due to snow melting and re-freezing. Always be alert to the possibility of black ice when temperatures are near or below freezing.

There are many precautions that can be taken to ensure your safety while driving in winter weather. Certainly, speed is a factor in winter accidents. During icy, rainy, foggy, or snowy conditions pay particular attention to your vehicles speed, as posted speed limit signs may be excessive for winter driving conditions. The slower you're going, the less distance it will take to stop. Taking into account the posted speed limit and adverse driving conditions is one sure way to reduce your chance of a winter accident. ●

FMCSA Establishing New Clearinghouse... *(from page 1)*

begin the process of obtaining certification under the new standard. This requires being evaluated by a treating clinician who must complete an Insulin-Treated Diabetes Mellitus Assessment Form and then obtaining a medical certification examination by a certified medical examiner. Existing diabetes exemption holders should have adequate time to comply with the provisions of the final rule before their current MECs expire. Obtaining certification under the new standard should be much less burdensome in terms of both time and resources than the lengthy process of applying for and maintaining an exemption. ●

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