



FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company

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FROM THE PRESIDENT'S DESK...

As stated several times over the past year, Forestry Mutual's most frequent and severe claims are now coming from one specific area - transportation. Similar to our approach with the Lock-Out-Tag-Out program that proved to be extremely effective, we are going to take an aggressive stance on transportation safety.

For starters, Forestry Mutual's staff has some basic requests that we encourage all of our policyholders to incorporate into their business operations. We are going to start requesting that your agent submit your drivers' motor vehicle records (MVR) when you renew your policy or sign up for coverage. All policyholders expecting to add drivers this year should go ahead and request all applicants to provide a MVR with their application.

Secondly, many incidents that are investigated result in an alarming number of drivers testing positive for drugs. Federal Law dictates that all CDL drivers to be drug tested. Forestry Mutual is going to require that all policyholders with CDL licensed drivers comply with this Federal Law. To help with this issue, Forestry Mutual has established a consortium of our policyholders with the National Testing Association (NTA). This company provides a turn key drug policy at a reasonable price. NTA also provides a list of collection sites and provide a medical review officer as part of the package. A flyer explaining

the program is included in this month's issue.

By the end of the first quarter, all policyholders with CDL drivers need to be in compliance with the drug testing. This should include both pre-employment and random. As we all know with one wreck it can be life altering for the driver, other drivers and passengers as well as the owner of truck if not in compliance.

We believe that we can tackle this problem square on if we receive the same support and cooperation from our policyholders that we enjoyed with our successful Lock-Out-Tag-Out program.

We at Forestry Mutual would like to thank all of our policyholders for their business over the years. Two of our top policyholders were recognized at the NCFAs Awards Breakfast and their photos are highlighted in this issue. Our goal is to provide our people with the best coverage and service at a competitive rate. This past year was a successful one for Forestry Mutual and we hope to build upon that success in 2008. We wish all of our policyholders a Merry Christmas and wonderful New Year.

Sincerely,

Kurt S. Biggo



TWO COMPANIES HONORED WITH PITMAN AWARDS

At the Awards Breakfast of the NCFAs Annual Meeting, Forestry Mutual Insurance Company presented two North Carolina businesses with the E.K. Pitman Safety Awards.

E.K. Pitman was the first chair of Forestry Mutual, serving from 1971-1984. He was a strong proponent of safety and the use of safety apparel. The safety awards recognize businesses that show a genuine concern for the safety of their workers, going beyond the minimum safety requirements to ensure a safe and productive workplace. These companies have earned excellent safety records.

The Manufacturer of the Year Award went to Daniels Brothers Logging. The Logger of the Year was awarded to Carpenter Brothers Logging.

(continued on page 2)



(l-r) Forestry Mutual's Eddie Campbell presented Debbie and Cliff Daniels of Daniels Brothers Logging with the Manufacturer of the Year Award.

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. We must work in extreme weather conditions to feed our families and provide the raw materials that power our state's largest manufacturing industry, forest products.

The winter season brings several combinations of Mother Nature expressing herself, meaning we must overcome extreme cold, rain, sleet and snow. Being able to work comfortably in bad conditions can insure our safety and profitability.

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. As we all know, if we don't cut, we don't get paid! Below are some tips that can help maintain profitability and comfort during our winter logging activities.



Modern logging equipment is equipped with many creature 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.

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 or demand 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 kept 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. A chainsaw operator's helmet system has earmuffs built in, and 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; they 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 drawing 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

(continued on back cover)

Award Winners... (from page 1)

"Both of these companies have demonstrated a strong commitment to safety in the workplace and have achieved excellent results," stated Forestry Mutual President Keith Biggs. "All of our policyholders have really embraced our safety programs, particularly our Lock-Out-Tag-Out program, and it has paid off for all of us. The amount of our claims has fallen in the past two years, which has enabled our company to improve its overall insurance rating during this period." ■



(l-r) Forestry Mutual's Jimmy Locklear presented James, Amos and Mark Carpenter of Carpenter Brothers Logging with the E.K. Pitman Logger of the Year Award.

OSHA AND PPE

In November, the Occupational Safety and Health Administration (OSHA) announced that employers will now be required to pay the total cost of personal protective equipment (PPE) worn by employees. However, there are two exceptions where employers will not have to pay for PPE. These two items are safety shoes and prescription safety glasses that can be worn by employees outside of the job site. This rule will take effect in six months. ■

SAFETY MILESTONE REACHED IN WOODS

Congratulations go out to the logging community for their diligence and cooperation in reaching a major safety milestone. For the 2007 fiscal year October 1, 2006 through September 30, 2007, only one fatality was recorded in the logging woods!

This is the lowest total since the specific tracking of this industry started back in the early 1990's. Through the hard work of the logging industry and their employees, supported by the North Carolina Department of Labor (NCDOL) and the North Carolina Forestry Association, fatalities have been in a steady decline over the past decade.

Our final goal has to be to reach and maintain zero fatalities. In addition to the diligence of the loggers themselves, programs such as the NCFCA's ProLogger and Forestry Mutual's logger field days, provide critical and valuable information to loggers working in the woods. This interaction between loggers, state agencies, the NCFCA, namely through the efforts of its Safety, Logging and Transportation Committee, and insurers such as Forestry Mutual, will remain a critical factor in keeping our workforce safe. The industry's willingness to cooperate with NCDOL consultants and compliance officers has certainly contributed to our overall success in reducing fatalities.

Safety is a never ending task. The NCDOL intends to remain an active participant in logging safety so please call Tony Eggleston, Logging Safety Team Leader, 919-807-2970 or email - tony.eggleston@nclabor.com with any questions or concerns. ■

COLD WEATHER INJURY PREVENTION

by Jimmy McCraney, Manufacturing Safety Trainer for Forestry Mutual

Most of us in the wood products industry get more than their share of working in the great outdoors. But with winter weather just around the corner, your knowledge of cold stress, or "hypothermia," could save your life or a potential accident. Cold stress develops in air temperatures between 30 and 50 degrees Fahrenheit. People who are exposed to lower temperatures are at risk for injuries ranging from frostbite to serious loss of body heat which could result in brain damage or death. But by applying some basic precautions when working in cold weather can safeguard your chances of ever sustaining an injury.

DRESS IN LAYERS: Preserving an air space between the body and the outer layer of clothing will help retain body heat. Choose fabrics such as synthetics or wool which insulate but also allow sweat to evaporate or wick away. It is especially important to protect the feet, hands, head, and face. These parts of the body are farthest from the heart and are the hardest to keep warm. Almost half your body heat can be lost through the head, so cover it up as well.

KEEP DRY: Wetness greatly increases the chance of cold stress. Always have extra clothing available if there's a chance you could get wet. Keep your feet dry, they are very susceptible to frostbite.

TAKE A BREAKS: You may think it's wise to keep on working in cold temperatures. After all, working makes you break a sweat and you feel warmer. But if you become fatigued during physical activity, your body loses its ability to properly retain heat. This causes rapid cooling which can quickly lead to cold stress. When you take a break, be sure to replace lost fluids and calories by drinking warm, sweet, caffeine-free, nonalcoholic drinks and soup.

EAT RIGHT: A proper diet provides your body with the nutrients it needs to withstand cold stress. A restrictive diet may deprive your body the ability to work well in cold temperatures.

DON'T WORK ALONE: In cold-stress prone environments, a buddy system should be used. Look out for one another and be alert for the symptoms of cold stress.

KNOW WHAT TO LOOK FOR: The effects of cold stress may not be apparent to its victim. The first symptoms of hypothermia are uncontrollable shivering and the sensation of cold. The heartbeat slows and may become irregular, and the pulse weakens. As the condition worsens, severe shaking or rigid muscles may be evident. The victim may also have slurred speech, memory lapses, and drowsiness. Cool skin, slow, irregular breathing, and exhaustion occur as the body temperature drops even lower. This is a serious condition requiring immediate medical attention.

BEWARE OF FROSTBITE: Frostbite can occur without accompanying hypothermia. Frostbite occurs when the fluids around the body's tissues freeze. The most vulnerable parts of the body are the nose, cheeks, ears, fingers and toes. Symptoms of frostbite include coldness and tingling in the affected part, followed by numbness; changes in skin color to white or grayish-yellow, initial pain which subsides as the condition worsens, and possibly blisters. Frostbite can cause irreversible tissue damage and requires immediate medical attention.

If you work in lower-temperature environments, always be alert for the possibility of cold stress. Follow these guidelines to help protect yourself from injury. Remember, it doesn't have to be freezing for cold stress to occur. Take steps to protect yourself. ■



SAFETY ALERT

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

ANNUAL REMINDER

Each year we remind our policyholders of their requirements for reporting injuries to Forestry Mutual. This following information will bring all policyholders up-to-date for properly reporting your accidents.

1. Any employee that is injured and is treated at an emergency room of a medical facility must also have a drug and alcohol screen done by that treating facility. Federal law requires employers to request a drug and alcohol test after a CDL licensed driver is involved in a motor vehicle wreck. It is the policyholder's responsibility to order the drug and alcohol screen from the treating facility. If in any case the employer fails to fulfill this requirement the Mutual may deny coverage of the claim.
 - a. If the policyholder cannot obtain a drug and alcohol screen, (hospital refuses to do it) you must at the time of treatment immediately contact the Mutual's claims department and request their intervention.
 - b. Report claims of questionable legitimacy to the Claims Department as soon as you suspect it is fraudulent.
 - c. To report claims for: North Carolina & South Carolina report injuries at 800-849-7788. Virginia - report claims at 800-991-5849.
 - d. Report claims promptly to the Claims Departments. 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. In North Carolina and South Carolina, call 1-800-849-7788 to reach a claim's representative. In Virginia, call 1-800-368-8002 to reach a claim's representative.
2. It is imperative that the policyholder immediately notifies the respective claim's department when a claimant returns to work. Also, any change that you feel may effect the claimant's status, such as termination of employment, knowledge of another job, etc., should be reported immediately.

TECHNIQUES FOR REDUCING THE COSTS OF CLAIMS

One of the most basic ways to control the cost of your compensation claims, both minor and major, 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.

If light duty work is available and the doctor releases the employee back to work, you can keep the cost of claims down. The offer to bring an employee back as early as possible also is a positive step in assuring the employee their job is secure. ■

MODULE 8 IS NEW PROLOGGER CLASS

The NCFAs ProLogger Program recently completed the renewal of the 2006-2007 year with a total of 1,367 loggers in the program. In 2008, ProLoggers are required to take just one required class, which will be Module 8. Module 8 will detail the latest changes to the North Carolina's Best Management Practices. All ProLoggers must complete the 2008 required course, which is Module 8, by July 31, 2008 and pay their \$100 dues to remain in the program. ProLoggers are encouraged to check with their industry contacts to learn when training will be available in their area. They can also check the NCFAs website, www.ncforestry.org. Please contact Roger Pyle at the NCFAs at (800) 231-7723 if you have questions. ■

Cold Weather Logging..(from page 2)

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. Mitts are favored for warmth and can be worn with liners for extra warmth. Also, 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 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 drawing 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. 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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