



# FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company

Vol. 7, Issue 2

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## FROM THE PRESIDENT'S DESK...

**A**fter reviewing our losses over the past three years, we have found that trucking accidents make up the majority of our "severe claims" category.

This is particularly alarming for logging companies since trucking is the lone element of a logging operation that the boss logger has the least amount of control over. Once the driver leaves the deck, he is basically unsupervised.

Two years ago, our research found that about 60 percent of the claims involving log trucks accidents were the result of the truck driver's error. However, over the past two years, that number of accidents caused by the truck driver has declined to 40 percent. Our records show that more than 60 percent of the accidents were the result of errors by passenger vehicles.

One of the major problems for the boss logger as well as insurance carriers is that the other driver's typically carry the state's minimum limits. In most states that is around 25-30 thousand dollars worth of coverage. We all know how far that goes.

Therefore, the bulk of the loss goes back to the insurance carrier. There are several things that we came do as a preventive measures to help matters.

First, if you are looking at a new hire, please require the applicant to bring his motor vehicle record. The applicant can get it from the DMV office. Review the record for trends.

All new drivers also need to be drug tested - it is the law. Forestry Mutual has a contract with Nationwide Testing Association (NTA) to put all

of our policyholders drivers in their pool for the random testing program. They will also provide you with a turn-key drug policy at a minimum cost. Using NTA can give you a 20 percent savings on collections and testing.

As stated earlier, truck safety is one of our main focuses going forward.

After further review of claims involving truck drivers, the majority of the injuries suffered occurred as drivers mounted or dismounted equipment. We have observed on most mechanized jobs that by the time the driver reaches a safe destination from the truck being loaded, the truck is loaded. Then the driver must walk back to the truck.

After a discussion amongst board members and staff, Forestry Mutual has decided that it is permissible for the driver to stay in the truck while being loaded.

However, make sure of a couple of things before you adopt this policy.

1. The driver must stay in the truck and is not allowed to get out during the loading process.
2. The loader operator must never swings the boom over the cab of the truck. The truck also must be equipped with a headache rack.
3. You need adhere to the company's policy that you are cutting for in the case of contract loggers.

Forestry Mutual hopes that this new policy will reduce the amount of times a driver has to mount and dismount his vehicle in a given day. According to the OSHA standards as *(continued on page 2)*



## LEGISLATIVE UPDATE



*FMIC Board Member Chip Capps poses with Senator Charlie Albertson during Forestry Day.*

**T**he NCFCA hosted its Forestry Day in the Legislature in June and several Forestry Mutual/NCFCA members were in attendance to forward the positive message of forestry and the forest products industry. Over 100 members registered to spend some time with their elected officials during the luncheon.

The time was well spent in what is an important election year in which several forestry related issues are being debated.

One bill that is working its way towards adoption is a Truck and Weights Bill (S. 1695). While this is a general bill that has several unrelated provisions, one of the provisions in the bill pertinent to the forest products industry is the expansion of the weight provision given specifically to wood chips (84,000 pounds) to raw logs. The bill has met little resistance in the General Assembly, however it continues to gain media attention. The other major issue *(continued on back cover)*

# THE SAWSHOP

by Bryan Wagner  
Chainsaw Trainer for  
Forestry Mutual



## WORK SMARTER NOT HARDER IN THE HEAT

**I**n the past twenty years, the forest industry has seen vast innovations and has been blessed by mechanization. The amount of hard and demanding physical labor has been reduced greatly. The introduction of grapple skidders, fellerbunchers, buck saws and delimiters have reduced risk in the industry. Such equipment has also reduced the physical exertion of logging employees. Mechanized forest equipment operators enjoy great creature comforts, heaters and air conditioners. The cabs of the newer logging equipment provide for a comfortable working environment.



On the other side of the coin, timber cutters and saw hands have a very physically demanding job. When the heat of the summer is thrown into this equation, fatigue is the result. Fatigue is a very serious risk that must be dealt with in our industry. A tired or fatigued person is more likely to take a short-cut since fatigue impacts the thought process.

If we can limit or reduce fatigue levels, we end up with an alert, clear thinking timber cutter. To limit fatigue in the summer heat we must look at personal health and physical exertion. Above all, we must stay hydrated. A saying to be followed is - "Gas for the saw, water for me." Strenuous physical exertion may be reduced by working a little smarter, not harder.

### TIPS FOR HOT WEATHER MANUAL LOGGING

- Drink plenty of water before, during and after exposure to the heat. Dark yellow 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.
- Wear light colored, loose fitting clothing.
- Doctors recommend at least eight 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 three or four 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.

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

## DO YOU HAVE ENOUGH COVERAGE?

by Jimmy McCraney, Manufacturing  
Safety Trainer for Forestry Mutual

**W**hen you face tough economic conditions, like our industry is experiencing now, most business owners look for ways to reduce costs. One cost to be considered is the amount of premium you have to pay for insurance. The tendency is to say "Hey, if it's not required, I can't afford it." Well, you need to reconsider this line of thought.

True, some coverage is required by law, such as workers compensation or auto liability. Other coverage may be required by contract obligations with a timber company. Lastly, a loan agreement will require property coverage for whatever equipment has been financed. The ultimate question regarding whether to pay for certain 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 same situation can occur with logging equipment. A skidder you run is paid for, so you do not have to have insurance on it. It catches on fire and becomes a total loss. Can you replace this with your own funds? If the answer to these questions is no, then you can't afford not to buy coverage. In each situation, you are losing a critical component of your operation. Not to mention the equity you've built up will be gone.

This is called 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. These will be tough decisions to make. You have to decide what amount of risk you are willing to assume. Make informed decisions by talking with your insurance agent to get a good understanding of what the risks can be.

Review your current loss control measures. You may need to clean equipment more often or do more MVR checks on those you allow to drive vehicles. This is just part of what is required when you decide to assume your risk rather than transfer it by purchasing insurance. ■

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

long as the loader operator does not swing the boom over the cab and the truck has protection this should satisfy their requirements.

Another area that truck owners need to be familiar with is the Inspection Selection System that the DMV and weigh stations use. If your company has no violations or your ISS inspection value is less than 49, no inspection is required. Should your score be between 50-74, it is optional. However, if your score is over 75, then an inspection is warranted. To check your company's score you can go to the website [www.safer.fmcsa.dot.gov/companynapshot](http://www.safer.fmcsa.dot.gov/companynapshot). When you get to home page go down to the center and there is a heading FMCSA and it will let you type in your name or DOT number to get your score.

We would like to thank all of our policyholders for their dedication to working smart and safe.

Sincerely,

*Kurt S. Biggo*

## FORESTRY WEBSITES

[www.forestrymutual.com](http://www.forestrymutual.com)

[www.ncforestry.org](http://www.ncforestry.org)

# SLIP, TRIP & FALL HAZARDS

by Jimmy McCraney, Manufacturing Safety Trainer for Forestry Mutual

**W**orking in the logging, sawmill and other woodworking industries one of the most common type of accidents is a slip, trip, and fall accident. In America, they account for over 20,000 fatalities each year.

Most alarming is that slip, trip, and fall hazards kill more employees than all other combined forms of workplace accidents. Yet, very few companies have a program specifically designed to prevent such accidents. Knowing what to look for and corrective measures to take is essential in developing a program.

Slips occur when there is too little friction between a person's feet and the walking surface. Many factors can cause a slip. Oil, hydraulic fluid, diesel fuel and water are probably the most obvious in the wood products industries. To prevent slips, avoid walking in areas that pose slipping hazards if at all possible. Always promptly clean up spills of slippery substances. Better yet, prevent the spills in the first place. If an area is a constant problem, re-route foot traffic in order to avoid it. If flooring is a problem, replace it or coat it with a non-slip surfacing material.

Trips occur when a person's foot contacts an object and they are thrown off balance. The main cause of tripping is obvious--anytime something is in your walkway it could cause you to trip. Another cause is an object which projects into the walkway--perhaps lumber hanging off a conveyor or one of many tree limbs that protrude up at a logging site. Poor lighting and uneven walking surfaces are common in sawmill operations



and a leading cause of many tripping accidents. Prevention of trips is simple but does require constancy. Make it a practice to keep objects that could cause someone to trip out of the way.

Falls can be caused by a number of things. Slips and trips frequently result

in a fall. Falls also occur for other reasons. Improper use of ladders, climbing over lumber conveyors, and carelessly climbing in and out of work vehicles and machinery can result in a fall, sometimes a very serious one. Falls also happen when people climb objects without using fall protection equipment. Performing maintenance on an elevated lumber sorter without proper fall protection has led to serious injuries. Don't risk serious injury by taking shortcuts. Make sure you know the requirements for any area you are working and apply them correctly. Always use fall protection equipment when it is required.

Employers can take a variety of very effective steps to reduce or eliminate slip, trip, and fall accidents. Develop a checklist to address the workplace environment and use them to inspect on a routine basis. Conduct a safety meeting that discusses the results from your inspections and lets employees share concerns they may have encountered. Employers that show a sincere concern for such hazards will make an immediate impact in reducing these types of accidents. In reality, slips and falls can arise from a number of causes that may have much more to do with management practices than employee behavior.

Slips, trips, and falls cause numerous injuries every day. But they are among the easiest hazards to correct. Take the time to look around your jobsite for these hazards and work to prevent them. Take care not to cause any slip, trip, or fall hazards as you go about your daily activities. Don't let a slip, trip, or fall keep you from enjoying all that life has to offer. ■



## SAFETY ALERT

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

### AGGRESSIVE DRIVERS

**T**he Department of Transportation estimates that aggressive driving causes two-thirds of traffic accidents. Of the estimated 190 million drivers in the United States, over 53 percent have reported they clearly expressed anger to another driver at least twice in a single year. Unfortunately, if you spend time behind the wheel, you may be at risk of becoming an aggressive driver or a victim of one.

For the wood product industries, impatient and aggressive drivers are at fault in over 48 percent of accidents involving log trucks, chip vans and lumber haulers. Drivers stopped at stop signs deciding to pull out of an intersection in front of these heavy trucks is a recipe for an accident.

Most often the driver misjudges the speed of the truck and can not accelerate fast enough to prevent a collision. Lately, this type of accident is more prevalent on rural roads and with younger drivers.

One attitude discovered during investigations is how younger drivers view themselves as invincible. Unfortunately, the younger driver is more aggressive in their driving habits than more experienced drivers.

Congestion is another factor that can lead to aggressive driving. Most often, clogged highways, tight schedules, and never ending accidents that create traffic jams, turn mere irritation into ugly words or even physical violence. As the number of drivers increase, so do the reports of increased road rage.

Some common behaviors of other drivers that may cause anger in an aggressive driver include the following:

1. Tailgating, cutting off, failing to yield or driving too fast or too slow.
2. Eating, applying makeup or using a cell phone while driving.
3. Failure to signal.
4. Driving in the passing lane at a slower speed than traffic.

However, if you plan ahead, you can avoid becoming a victim of an aggressive driver or better yet, avoid becoming one yourself in response to the other person's actions:

1. Allow enough time for the trip - it will ease the risk of stress.
2. Don't cut off another driver - use your turn signal to indicate your intentions.
3. Move over and let faster drivers pass you if you are in the left lane.
4. Do not tailgate - allow at least a four-second space between your vehicle and the vehicle ahead.
5. Do not make obscene gestures.
6. Give aggressive drivers room and steer clear of them.
7. Avoid eye contact with aggressive drivers.
8. Do not give in to the challenges of an aggressive driver or allow yourself to become one.

Help reduce injuries caused by aggressive drivers by remaining alert at all times. Use caution as you see traffic jamming up and know alternative routes to your destination to avoid stressful hot spots on the highways. ■



## Legislative Update..(from page 1)

has been the funding of the Forest Development Fund. There was talk of raising the tax on the industry and eliminating the state's contribution to the fund. At this point, the increased tax appears to be dropped from the proposal while lawmakers search for a way to continue the state's funding of this important reforestation program.

If you have any questions about the legislative process or an update on the major issues facing the industry, contact Forestry Mutual's Keith Biggs or the NCFA's Bob Slocum at (800) 231-7723. Forestry Mutual policyholders are encouraged to stay active in the political process. ■

## FMIC SELLING TWO FORD F-150'S

2005 MODEL - \$7,500 - 172,350 MILES

2005 MODEL - \$7,500 - 150,093 MILES

**F**orestry Mutual is selling trucks used by FMIC staff over the past two years. These trucks have been properly maintained in terms of regular service since they were purchased.

Currently, FMIC has two remaining 2005 Ford F-150 left for sale for \$7500. The trucks have a 4.6 Liter V8 engine with 4 Wheel Drive. Features include power windows, power locks, air conditioning, tilt wheel, cruise control, cd player and extended cab with fold out door. Call Keith Biggs or Coy Baker at Forestry Mutual for more information on either truck. The trucks are available for immediate pickup at Forestry Mutual in Raleigh. ■



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