



FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company

Vol. 16, Issue 2

INSIDE THIS ISSUE...

- The President's Desk.....1
- FRA Logger of Year.....1
- The SawShop 2
- Cyber Liability 2
- Safety Alert 3
- Directory 4

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FROM THE PRESIDENT'S DESK...

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

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

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

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

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

TEAM Safe Trucking is continues develop quality training materials for our drivers. Please

visit the website for flyers and other training materials. The website is www.teamsafetrucking.com.

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

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

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

Sincerely,

Keith S. Biggs



Keith Biggs

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

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

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

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

Greene runs nine of his own trucks, hauling under the trucking business name of Virginia Trees, LLC. The truck platform scales he uses

at his log decks ensure that his trucks achieve full payloads while remaining under legal weight limits.

Greene has an excellent safety record, due to his emphasis on safety. He participates in many safety initiatives with Forestry Mutual Insurance and uses the Virginia SHARP Logger Safety Checklist book to keep him on track. He has a designated *(continued on page 4)*



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

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for
Forestry Mutual



DEAD WOOD AND SNAGS - LOOK UP!

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

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

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

- Use approved and well maintained personal protective equipment (PPE) for head protection.
- Look and scan at least 50 ahead on your ground path. Look for vines that could affect standing timber.
- Look and scan for at least 100 feet ahead for all overhead hazards, especially dead trees and snags.
- Do not place your body under anything that can fall due to gravity or the loss of hydraulic pressure.
- Maintain at least two tree lengths from all felling areas. (300 feet or 100 yards)
- Be visible, wear high visibility clothing.
- Maintain communication with everyone in the work area.
- Never walk into a work area with running or moving equipment until the equipment is stopped, engine cut-off and the hydraulic attachments grounded.

(continued on page 4)



Bryan Wagner addresses loggers during a field day demonstration.

CYBER LIABILITY

by Nick Carter, Forestry Mutual

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

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

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

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

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

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

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

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

SAFETY INFORMATION FOR DRIVERS

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

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

(continued on page 3)

WOOD INDUSTRY VS. SUBSTANCE ABUSE

by Jimmy McCraney, Forestry Mutual

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

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

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

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

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

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

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

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

FORESTRY MUTUAL HEADS TO WASHINGTON FOR ALC DAY

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

4

Deadwood and Snags...(from page 2)

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

- Dead trees and snags shall be removed when at all possible.
- If the situation is too dangerous, isolate and flag the affected area, no one is allowed near the hazard.
- Use mechanical means to remove dead trees and snags. Never attempt to manually remove such hazards when the mechanical option is available!
- If mechanical help can't access the area of the deadwood, assess the situation. Is the tree stable enough to put on the ground manually? Your five-part felling plan will help you make a good decision!!
- If the tree can be safely cut, make your face-notch belt-high. Using a higher than normal face-notch lets the timber-cutter stand erect while making his back-cut. The simple fact of this technique is less spinal column exposure.
- Do not force a dead tree. Hitting a wedge in a dead tree may cause debris to fall from its top. Cut the tree with its front lean, giving you the option to make an accurate path of fall.
- What type of a back-cut are you going use? I usually will recommend using a conventional back-cut on dead trees. The controlled-release back-cut will not work effectively if the decayed hinge breaks.

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

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