



LOGGING ACCIDENT EXPOSURE

Reviewed December 17, 2003

A logging firm's "exposure" is a measure of the statistical probability that one of the firm's employees will incur an on-the-job injury. Workers' Compensation Insurance premiums are collected on a payroll basis to reflect a firm's exposure, and the Experience Mod and premium discounts are also used to adjust the premium for exposure.

Several factors affect a logging firm's exposure. The more obvious factors are the number of employees, type of operation, operating conditions, and annual production. For example, a high production cable yarding firm with 20 employees operating in steep mountainous terrain has greater "exposure" than a 4-man skidder operation in the pine flatwoods, and Workers' Comp premiums will reflect that exposure.

Recent logging safety studies have found that other, perhaps less obvious, factors also impact a logging firm's exposure. They are:

1. **New Employees** - Firms with one or more employees having less than one year's experience **on that job** increase their logging accident exposure.
2. **Mechanization** - Firms that are fully mechanized, which eliminate manual chain saw operation from any production function on the job (especially felling), can dramatically reduce their logging accident exposure.
3. **Employee Tenure** - Firms in which all of the employees have worked together as a crew for five years or longer reduce their logging accident exposure.
4. **Safety Attitude** - Firms in which the owner and employees demonstrate a genuine concern for safety, as manifested by consistent use of proper safety equipment, safe operating procedures, and safety meetings, and which have no tolerance for unsafe behavior, reduce their logging accident exposure.

As noted, some factors that affect logging accident exposure are more or less "fixed," such as a firm's number of employees and operating conditions. Other factors, like those mentioned above, can be "managed." A new employee can be carefully trained and closely supervised. A firm can move toward increased mechanization. An owner can provide a working environment which minimizes employee turnover, and he can demonstrate a real commitment to safety. Managing logging accident exposure will reduce the probability of an injury and make a safe workplace more of "a sure thing."