

Safety Pays: Dealing with the Elephant

The elephant in the room, of course, is COVID-19. The pandemic has changed the way Americans live their daily lives. And while rural communities may have been less impacted initially, the virus is quickly becoming more of an issue in the country.

Because agriculture was deemed an essential industry, most ag employers didn't face the process of shutting down and re-opening. But trying to conduct 'business as usual' in the face of the pandemic provides plenty of unique challenges.

COVID isn't going away tomorrow, so we'd like to review some of the key points you need to consider as you continue to interact with your customers and protect your employees. No doubt you already have some of these procedures in place, but as the coronavirus increasingly impacts rural communities, the time to plan for more "what if's" is now.

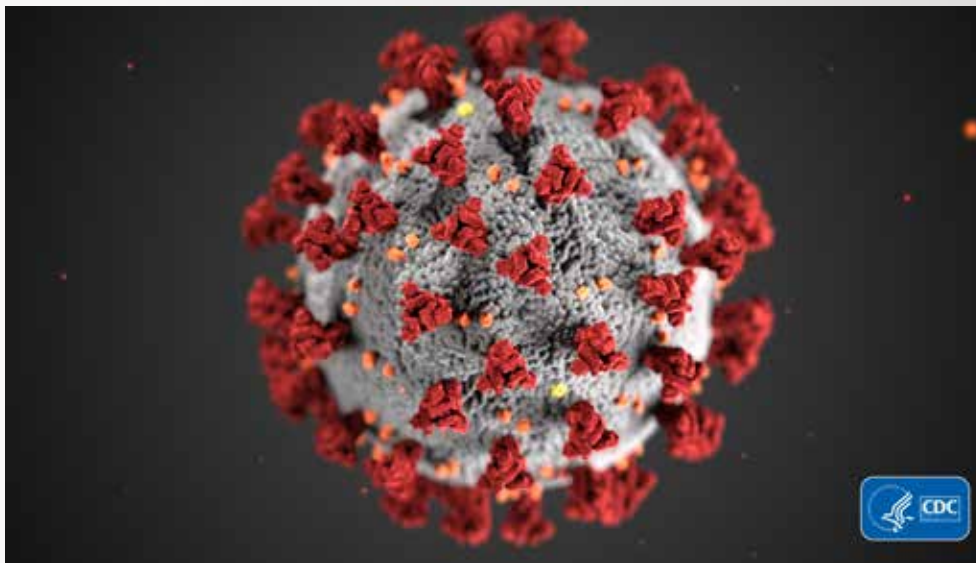
PLANNING COMES FIRST

Although mandatory requirements vary by state and have also tended to fluctuate with testing numbers, the general CDC guidelines for protecting both customers and employees are relatively uniform.

The first step in dealing with the pandemic threat is to incorporate the guidelines into a comprehensive response plan that addresses two key considerations — how you will protect customers and employees from contracting the virus on your premises, and how you will respond to both an exposure and a positive test.

Karen Luinstra is the human resources and safety manager at Hull Co-op in Hull, Iowa. As the point person for putting the co-op's COVID-19 plan together, she notes the value of collaboration and outside resources.

"I meet weekly with the Iowa State University CIRAS COVID-19 Roundtable, and our HR council through Land O'Lakes has been meeting monthly to work through our



coronavirus response," she says. "Through that process, we've uncovered some excellent resources, one of the most helpful being the Upper Midwest Agricultural Safety and Health Center (UMASH) at the University of Minnesota."

"They have developed guidelines for agricultural workers and employees, which many of us are referencing," Luinstra continues. "Their resource page contains a wealth of information, as well as a check sheet that many of us are using to determine if we're overlooking anything in our planning. It has links to the CDC information and is really a nice-one stop COVID-19 resource."

PROACTIVE RESPONSE

Taking steps to prevent COVID-19 from impacting your customers and workforce must be a critical part of your plan.

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Just as important, however, are the steps you'll take should one of your employees test positive.

Luinstra notes that their response plan takes local agencies into account and leans heavily toward taking the initiative when dealing with an infected employee.

"Don't wait to hear something from your state agency," she states. "Be proactive. Contact your county health organization and ask them whether the plan you have laid out meets their criteria. They may refer you to your state health organization, but if they don't, it's a good idea to make the call yourself.

"Making those calls serves two purposes," she continues, "Hopefully, it serves to confirm that the plan you have in place is basically sound. Second, it will let you know if you're missing something in that plan."

KNOW YOUR WORKFORCE

Because most agricultural workers are deemed essential, they may be working under conditions where workers in other industries might be kept at home. Luinstra stresses it's important to know your workforce and discuss how they would feel about various situations before they arise.

"For example, imagine a scenario where an employee tests positive," Luinstra says, "At that point, they will be quarantining at home. But it's not at all uncommon in cooperatives for husband and wife, or mother and daughter,

to both work for the company. How do you handle the exposed individual? How will they react if you ask them to quarantine as well? If you don't, how will their coworkers react? Every plan provides guidelines, but within those guidelines you'll still have to make good decisions based on your work environment."

Luinstra adds that companies who qualified and applied for the Paycheck Protection Program can use those funds to pay any workers who have to quarantine at home.

The pandemic has presented an unprecedented and unexpected challenge to workplaces around the world. Agriculture is no exception, but the challenge can be met.

"The bottom line is, have a plan, communicate that plan and your expectations to your employees, and don't be afraid to make adjustments as new information becomes available," Luinstra summarizes, "We're all learning as we go."

RESOURCES

Upper Midwest Agricultural Safety and Health Center (UMASH), <http://umash.umn.edu/covid-19-resources/>

Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-agricultural-workers.html>

Iowa State CIRAS <https://www.ciras.iastate.edu/>

MEET SCOTT CRENSHAW

Main Street America's newest risk consultant is a 25-year industry veteran who has had a passion for insurance since his childhood. "My father has been a claims adjuster for 40 years," Scott Crenshaw explains, "I always looked at what he did and thought, 'That job looks awesome!'"

Breaking into the business in the 90s, however, was challenging. "My father advised me to be proactive, so I visited a company I wanted to work for," he recalls, "They weren't hiring, but I kept meeting with the manager and one day he told me, 'Because of your persistence, we're going to give you a try.' That was 1997."

Since then, Scott has worked as an adjuster, agent, and senior commercial underwriter before moving into safety and loss control. "After doing claims, loss control and safety has always been an area I've admired because you're able to help people prevent something bad from happening," he notes.

Scott joined Main Street America the day everyone was sent home due to the pandemic. "It was kind of a strange start,

but I'm used to working remotely so it wasn't too unusual," he says, "What drew me to this company is that [MSA] is very good at handling insurance coverage and risk management programs for grain cooperatives. When you have that reputation, you have an advantage when you meet with your customer because there is a mutual respect."

Scott and his wife, Tricia, have been married for 26 years and have five children ranging in age from a college graduate to a sixth grader. "Life is pretty busy," he says, "My hobby is living life with my family. There's always something to do around the house or with the kids' schedules, and Tricia and I do a lot of biking and walking."



WORKSITE HAZARDS – SEE THEM, REPORT THEM

Work in the agricultural industry can be hazardous. A major factor that contributes to worker injury and damage to property or equipment is unidentified workplace hazards.

All employers have the legal responsibility to protect their workers from injury by providing a safe work environment. Employers can accomplish this with a safety program that includes an active Job Hazard Analysis (JHA) process where all workers understand the hazards involved with their work. The JHA program teaches workers how hazards can affect people, property, and the work environment.

Companies with well-developed safety and loss control programs will normally have a procedure for identifying and reporting hazards on the work site. However, there are still many companies that do not track hazards related to incidents that occur or hazards that already exist. Management and employees will simply forego reporting hazards, viewing reporting as a disruption that can take additional time out of their workday. If company ownership wants to round out their safety program, how can they get the proper support from management and employees to identify and report hazardous conditions?

TRAIN TO IDENTIFY HAZARDS

If a company conducts worker safety training, they should spend time training employees to recognize and report unsafe conditions. The goal of hazard training is to condition the worker to identify hazards and know how to respond when they encounter them on the job.

The easiest way to maintain forward momentum in this process is to match the level of hazard training to the level of hazards workers experience. Keep it simple in the beginning. When hazard training begins, employers should collect basic information about workplace hazards to which their workers may be exposed. OSHA has compiled a list of areas within a workplace to collect data on present hazards. This OSHA list includes:

- Equipment and machinery operating manuals
- Safety Data Sheets (SDS) provided by chemical manufacturers
- Self-inspection reports and inspection reports from insurance carriers, government agencies, and consultants
- Records of previous injuries and illnesses, such as OSHA 300 and 301 logs and reports of incident investigations
- Workers' compensation records and reports
- Patterns of frequently occurring injuries and illnesses
- Exposure monitoring results, industrial hygiene assessments, and medical records (appropriately redacted to ensure patient/worker privacy)
- Existing safety and health programs (lockout/tagout, confined spaces, process safety management, personal protective equipment, etc.)
- Input from workers, including surveys or minutes from safety and health committee meetings
- Results of job hazard analysis, also known as job safety analysis

Many sources exist for hazard information outside the workplace including government and regulatory websites, trade groups and independent safety organizations.

HAZARD RECOGNITION

Before hazards can be identified, it is good to provide workers with the general types of hazards within a workplace. OSHA has compiled a list of five hazard types which appear in most worksites:

- **Biological:** Workers encounter this hazard when working with people or animals and becoming exposed to organic materials such as blood, bacteria or virus.
- **Chemical:** Gases, dust, fumes, vapors, and liquids can pose a danger in many agribusiness locations.
- **Ergonomic:** Impacts on posture as a result of workflow, material handling, repetitive movements, and poor equipment or workstation design.
- **Physical:** Electrical, fire, slippery floors, objects in walkways and excessive noise are common hazards within grain handling facilities.
- **Safety:** Confined spaces, ventilation issues, temperature, heights, and unguarded machinery pose a danger to workers in the agricultural industry.

The hazard types above provide a good starting point from which to drill down into the specific types of dangerous conditions that exist in the workplace. To locate more specific unsafe conditions, a simple site walkthrough with your staff will suffice. Physically point out or have workers point out unsafe conditions, such as worn PPE, missing machine guarding, missing chemical labels, spills and poorly handled or maintained equipment.

HAZARD REPORTING

Once workers have a clearer understanding of the unsafe conditions in the workplace, employers can implement a process for reporting these conditions. Start with a basic hazard reporting process for your company, which can be as simple as an employee seeing the dangerous condition, safely stopping their work and walking to a supervisor to verbally report the issue. At this point, the worker and supervisor can determine further action to remedy the unsafe condition, or they can refer the situation to upper management for corrective action.

Successful hazard reporting programs can increase worker productivity and, better yet, decrease worker injury and damage to company equipment, machinery and property. The identification and correction of workplace hazards will also lessen worker's compensation claims and reduce auto, property and casualty losses to decrease overall insurance costs and company downtime. Give employees an avenue to understand the hazard reporting process, how it contributes to their safety and their importance in the process and to the company.

OSHA workplace data from - <https://www.osha.gov/shpguidelines/hazard-identification.html>

SAFE DRIVING TIPS



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One category of loss seems to be steadily climbing year after year, and that category is vehicle accidents. Whether these claims involve insured vehicles making left turns and hitting oncoming vehicles, insured vehicles backing into other vehicles, insured vehicles hitting customer's buildings during deliveries, or catching the edge of the road and causing a rollover, the numbers are on the rise.

While it is difficult to nail down exact causes of vehicle accidents, statistics from the past few years might offer some clues. For instance, one of every four accidents in the United States was caused by phone usage behind the wheel. Texting while driving increases the chance of a car accident by 23 times, 62% of distracted driving collisions are caused by drivers letting their mind wander from their driving tasks, and between 2015 and 2019 there were approximately 83,000 crashes due to drowsy driving.

What can you do to reduce the chance of a vehicle accident? If you have not implemented a policy on cell phone use while driving, this is a great place to start. A recent study showed truck drivers dialing cell phones are 5.9 times more likely to crash and 23.2 times more likely to crash if texting while driving versus paying full attention to the road. At the very least, your company cell phone policy should restrict all personal calls while driving — along with requiring drivers to pull over and come to a complete stop, or wait until they reach their destination, to answer or make company calls.

Implementing and enforcing a cell phone policy is only part of the battle, however since another study showed that 73% of the driving public talks on the phone while driving. How many of us have been stopped at a traffic light and counted the number of drivers talking on phones at that intersection? This is why defensive driving training is so important.

Another aspect of business that may increase the chances of employee vehicle accidents is long hours of operation, especially in the spring and fall agronomy seasons. As mentioned above, drowsy driving is another major contributing factor to vehicle accidents. Encourage employees to get plenty of rest during off hours and discourage late night socializing that robs them of needed sleep.

Driving with lights on during the day has also been proven to help reduce accidents. Even on sunny days, we can encounter shadows from groves and structures. Let's face it, driving on sparsely populated rural roads also contributes to inattentiveness. Driving with your lights

turned on can be that additional factor that can help another driver see you and not see past you before pulling out. Requiring your company's drivers to drive with their lights on all the time is another policy that your company could adopt.

Finally, I would like to propose a couple of rules. Rule number one: Pay attention! Since many accidents are attributed to inattention, paying full attention can have huge returns. Frequent reminders by management and fellow employees, reminders in company newsletters and posters combined with periodical defensive driving training can help drivers keep an alert edge. How about small "Stay Alert" or "Drive Safely" stickers in each vehicle to help keep the message at the forefront?

Rule number two: Do not trust anyone else on the road! Do not rely on the other driver for your safety. The chances of them being distracted and not paying attention are too high. Do not assume they see you before they pull out in front of your vehicle. If someone is stopped at an intersection that you are approaching, think ahead and plan what you can do if they do pull out in front of you. Could you instinctively pull over into the oncoming lane because you checked to make sure it was clear before that vehicle pulled out in front of you?

I use that example because it has saved me from getting into serious accidents at least twice. One of those times I was driving on a two-lane road and a vehicle was stopped at the intersection to my right. I instinctively checked the road in front of me, which only takes a fraction of a second, to see if there was any oncoming traffic in case they did pull out. Sure enough, the driver pulled out just a few yards in front of me—so close that braking alone would not have prevented an accident. However, since I knew there was no oncoming traffic, I made a quick lane change to avoid the collision. If I had not checked prior to the intersection, I would not have had enough time to check for oncoming traffic after the fact and most likely would have rear-ended the vehicle or ended up in the ditch.

Main Street America's online streaming safety video service, named Itrainstation, has a variety of videos and quizzes that address safe driving and defensive driving. A few of those titles include, "Distracted Driving: Real Accidents, Real Stories," "Driving Safely in the Hazards of Winter," "Defensive Driving: Expect the Unexpected," and "Drowsy Driving: It's Your Wake Up Call." I did a video search of "driver safety" and came up with over 50 videos, including utility carts! If you're not already signed up for our FREE video streaming service, contact your Austin mutual loss control representative to get enrolled, or email me at VoigtK@msagroup.com.



THE 5 WS OF A SAFETY COMMITTEE



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When on-site for an annual loss control visit, one of the first questions we ask is “Do you have a safety committee?” Often times, the answer is a blank stare, a flat “no” or another common excuse such as “we talk about safety sometimes in our manager’s meetings” or “we tried that before and it didn’t really work.”

There are many good reasons to establish and implement a safety committee. A safety committee can make a positive impact by actively promoting safety. Safety committees set a good example for worker safety and allow workers to play an important role in keeping not only themselves, but their coworkers, safe. A safety committee also demonstrates management’s commitment to safety as a priority of the organization.

Safety committee benefits to an organization can be:

- Fewer accidents and lost work time
- Involvement promoted
- Work delegated
- More safety projects accomplished
- Increased productivity
- Money saved

Safety committee benefits to employees can be:

- A safer work environment
- Better communication
- Increased safety awareness
- Enhanced employee morale and involvement

What your safety committee could do for your company:

- Improve the overall safety awareness of all employees
- Develop and support your safety program and help the other employees “buy in”
- Develop short- and long-term goals
- Discuss and help implement accident prevention methods
- Review previous accidents and injuries
- Conduct monthly safety inspections of the plant/facility/site
- Recommend changes to safety procedures and policies

Also, fourteen states currently require companies to have a formal safety committee in place while other states, as well as regulatory agencies, encourage their formation and use. Additionally, establishing a safety committee may even help save money on your workers’ compensation premiums.



Now that we have the “what” a safety committee is and the “why” you should have a safety committee, let’s look at some of the steps to create and implement the committee.

The steps to create a functioning safety committee are fairly straightforward. The process starts with a commitment statement like, “XYZ’s Company’s safety committee is an important part of our company safety program. All of our employees can gain valuable assistance in their area through a joint effort with their committee members. Committee membership is a voluntary service to XYZ. All managers, supervisors and employees are to fully support the efforts of the safety committee.”

The next step is to determine who, where, and when.

Who makes up the committee is a core element of the committee’s success. It should be made up of employees from each level of the company. For example, a member of management, the safety director, a grain employee, an agronomy employee, an energy employee, etc. The members should also be representative of branches or locations. They can be volunteers, selected, or nominated by other employees. A committee chairperson should be chosen who will conduct the meetings and develop agenda minutes.

Where you have the initial meetings established and set is important as well. Meetings could be held anywhere. One idea would be to move the meeting from location to location or to different areas of one location, or even off site in order to gain a different perspective.

As to when meetings are conducted, a reasonable goal would be to meet monthly with the option to meet more often as situations arise.

The purpose of a safety committee is to promote safety and keep it at the forefront of everything your employees do every day. There are many online resources available to help you set up your safety committee. Your Risk Consultant, workers’ compensation insurance provider, industry organization, or a third-party safety and compliance consultant may also be able to help.



SEE, REPORT WORKSITE
HAZARDS...PAGE 3

WHAT'S NEXT AFTER AN ACCIDENT?



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You have had the misfortune of being involved in an auto accident. In all of the confusion you wonder, "What do I do next?" My goal is to answer some of those questions for you.

First, make sure no one was injured. If the accident was relatively minor and you are able, take photos of the accident scene from several different angles to show the placement on the road of all vehicles involved. Try and get photos of the other vehicle's license plate and any skid marks on the road or debris in the roadway, as this can help document the point of impact. If weather conditions played a part in the accident, try and photograph the road surface to show the conditions. Even if you think the accident was minor and you do not see any damage, take photos to document that as well. Most of us have a cell phone — this is the time to use the camera.



At this point, if your car can safely be moved, go ahead and move it off the road. Then, if safe to do so, take photos of both directions of travel to identify any road signs or obstructions. All of these photos will help us in our investigation as they will show point of impact and position in the road at the time of the accident.

The next step is to notify local authorities, even if the accident was minor. A police report will serve as a record of the facts of the accident and will assist us if one of the parties changes their version of how the accident occurred. Exchange information with the other party and obtain name, address and contact information. Ask for their insurance information as well. If possible, make a note of the make, model and color of the other vehicles.

Confine your conversation to making sure everyone is ok and exchanging the basic information described above. Don't make any statements or admissions at the accident site such as, "I never saw the light change." These statements may be used against you later.

If your vehicle has to be towed from the scene, instruct the tow company to tow it to your location if at all possible. Tow companies typically charge anywhere from \$25 to \$100 per unit for storing at their facility, therefore a tractor and trailer could cost up to \$200 a day total.

After you are cleared to leave the scene, report the accident immediately to your insurance carrier. The sooner we are notified the better. If we need to inspect the accident scene the evidence should still be fresh, and we'll also have a better chance of preserving that evidence.