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SAFETY PAYS: ELECTRICAL RISK MANAGEMENT & SELF-ASSESSMENT

As we approach the springtime, we can all be thankful that the cold weather and the conditions that come with it will soon be gone for another year. Despite warmer weather on the horizon, different hazards can be found within every season. More specifically, electrical hazards are one of the most common types of risks found within any business. It's important to know what to look for, proper maintenance and how to avoid serious injury when working on or near electricity.

A vital part in the process of electrical risk management is being proactive, not reactive. Lisa Mundt is the Director of Risk Management at Hartford Steam Boiler (HSB), an A++ rated inspection and insurance company that specializes in equipment breakdown insurance and risk management solutions. "HSB has extensive knowledge in all areas of electrical risk management and offers many different services and solutions that can help to eliminate any potential hazards before they happen."

CLEAN, COOL, DRY AND TIGHT

On average, an electrical distribution system failure can interrupt a business' daily operations for six hours. Based on the severity of the issues, these interruptions can last much longer. Electrical systems come in all shapes and sizes, and regardless of how big or how small, the same steps can be taken to ensure these areas are well-kept. "From a risk management

perspective, HSB recommends following a basic four step process: clean, cool, dry and tight," says Mundt, who recommends keeping the panels themselves as clean as possible, free from dirt and dust. Routinely blowing out all vents can allow the system to breathe. With a properly cleaned system, more airflow allows the panel to operate without overheating.

"Moisture also plays a big part in these failures," says Mundt. It's no secret that water and electricity don't mix. If your system lives indoors, keeping the condensation level below 50% is a great way to stop any moisture from entering your system. Most businesses have sufficient airflow throughout their entire facilities to prevent moisture build-up. If not, there are plenty of other ways to combat condensation including anti-condensation paint, thermoelectric dehumidifiers or industrial desiccants — a hygroscopic material that will hold onto moisture.

Lastly, keeping your system tight means ensuring all connections are secured and not hanging loose. Because an electric current produces vibration, connections can loosen over time, leading to an increase in electrical currents, and eventually cause your system to fail. Have your system inspected and tightened on a regular basis to ensure these connections do not loosen and cause failure.

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NATIONAL STAND UP FOR GRAIN SAFETY WEEK, MARCH 29-APRIL 2, 2021

Through a renewed collective industry commitment and focus on safety, the Alliance — a group made up of the National Grain and Feed Association (NGFA), OSHA, Grain Elevator and Processing Society (GEAPS), and the Grain Handling Safety Council (GHSC) — is again partnering together for this year's National Stand Up for Grain Safety Week. A Safety Stand Up is a term for setting aside extra time for your company to talk about safety. Any workplace can hold a stand-up by taking a break to focus on hazards their employees face, hazard prevention and protection, and the company's safety policies and procedures. Even though the groups focus may be on grain, this week has pertinent non-grain specific safety information such as: Near Miss Reporting, Impact of Quality on Safety, and Emergency Action Plans, which is relevant for all companies to take part in.

This annual event combines the organizations resources with the intent to prevent accidents, injuries and fatalities in grain storage and handling. The grain industry is a hazardous industry where workers are exposed to serious and life-threatening hazards. These hazards include fires and explosions from grain dust, suffocation from engulfment, entrapment in grain bins, falls from heights crushing injuries and amputations from equipment. Every year, employee injuries and deaths from preventable hazards remain a reality in the grain industry. This year's event will be free and virtual, making it easy to participate. Each day throughout the Stand Up for Grain Safety Week will highlight a featured topic, have a different focus, and have resources available-

- Monday 3/29: Kickoff Event, live streamed worker safety training, safety success stories
- Tuesday 3/30: Near Miss Reporting

- Wednesday 3/31: Impact of Quality on Safety
- Thursday 4/1: Bin Safety
- Friday 4/2: Emergency Action Plans

The Alliance is encouraging everyone to join them, and even hold their own safety week and contribute small changes in their workplaces that make a big impact on safety overall. With this national campaign, your company has an opportunity to utilize their resources as a separate training session, or just follow their lead and conduct your own Stand Up covering the topics most beneficial to your organization.

As the Alliance updates the information available on the events webpage, more specific details will be available. Also, once the registration portal is opened you will be able to register your company and enter the activities you have planned if you wish. Training materials will also be available, and at the end of the week a certificate of participation will be available for you to print for record keeping documentation.

There are many resources such as podcasts, webinars, videos, PowerPoints, and Toolbox talks available from NGFA, OSHA, GEAPS, and others, to help organize your own Stand Up. If you have any questions or need further assistance, consult your safety professional, an outside safety organization, your insurance agent, or loss control representative. ●



BY BYRON BERG *Risk Consultant*
BergB@msagroup.com | (402) 251-7452

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SEEING IS BELIEVING

Among the services offered by HSB, one in particular can help businesses effectively evaluate potential electrical risks lurking in their systems. Infrared thermography uses heat-sensing cameras sensitive to thermal radiation produced by electrical systems. These cameras measure the heat coming off a surface, displaying the temperatures on-screen for a technician to read. "These surveys can identify hotspots typically associated with potential issues among

the many working parts within an electrical distribution system," says Mundt. By identifying any potential hazards, proper steps can then be taken to determine the cause and ways to mitigate any future problems. Industry studies show a thermography survey can produce up to 20 times the cost savings of a single survey.

Thermography surveys should be an important part of your business' routine maintenance schedule and can be completed without interrupting any daily operations. IN fact,



MARIJUANA AND CMV OPERATORS

As more states legalize the sale and use of marijuana, questions continue to arise about whether drug testing protocols will change for DOT-regulated drivers. So far, 36 states in the U.S., along with Washington D.C., have approved the drug for medicinal and/or recreational use. So, if you're a CMV driver living or working in a state that has legalized pot, does that mean you can enjoy a joint during your free time without any consequences? If you have a medical marijuana prescription, will you be allowed to have a positive result on your drug test? No and no, says the Department of Transportation. Marijuana is still illegal under federal law, meaning all "safety sensitive" employees subject to federally mandated drug testing are still prohibited from using the drug. This group includes anyone who operates commercial vehicles, including train engineers, pilots and school bus drivers.

The DOT has made its stance on the issue known multiple times, beginning when Washington and Colorado legalized recreational marijuana in 2012.

"We want to make it perfectly clear that the state initiatives will have no bearing on the Department of Transportation's regulated drug testing program. The Department of Transportation's Drug and Alcohol Testing Regulation – 49 CFR Part 40 – does not authorize the use of Schedule I drugs, including marijuana, for any reason," the DOT said in a statement.

Because marijuana is classified as a Schedule I drug by the United States Controlled Substances Act, safety sensitive employees are not permitted to have it in their systems at any time. Even if you're sober when you take a drug test, the THC from the drug will be detectable in your urine for up to 30 days after use.

If you test positive for marijuana on the drug test, you will be removed from your job immediately and be required to work with a Substance Abuse Professional to complete the Return to Duty process.

Even if you live in a state where marijuana is legal and you've been prescribed the drug for medical reasons, you are still prohibited under federal law to use the drug while employed as a CMV driver. You will still be required to take DOT-mandated drug tests and if you receive a positive marijuana test result, regardless of whether you have permission to use medical marijuana, you will be held accountable.

Refusing to take a drug test will be treated as if you received a positive result, according to the DOT. You will still be removed from your job and required to complete the Return to Duty process

As for employers, human resource professionals suggest training managers and supervisors on ways to reasonably observe when someone is working under the influence. Testing based on reasonable suspicion could be prompted by the following observations:

- Strong odors.
- Questionable movements, twitching or staggering.
- Dilated or watery eyes.
- Flushed, confused or blank facial expressions.
- Slurred speech or an inability to verbalize.
- Argumentative, irritable or drowsy behavior.
- Sleeping, falling unconscious or otherwise being nonresponsive.

The federal Department of Transportation has made it clear that the use of marijuana is unacceptable for operators of commercial motor vehicles. The acceptance of marijuana for medicinal and recreational use does not supersede the importance of maintaining the safety of the general public by keeping "safety sensitive" employees drug free and unimpaired. ●



BY CHAD MURRELL *Loss Control Manager*

MurrellC@msgroup.com | (402) 303-9992

technicians can gather more accurate information when a system is running at full capacity. If you feel your business would benefit from a survey, visit www.munichre.com/hsb/. It's not uncommon for those involved in agribusiness to have a DIY mentality. Luckily, HSB has a large collection of resources business owners can utilize to help them better understand what to do and where to begin. Via online or in-person training, you can become more knowledgeable when it comes to properly maintaining your electrical distribution

system. HSB's website also features a fast, 10 question self-assessment tool to help identify where a problem may be, as well as ways to prevent it. All of these training services and more are free to both the public and policy holders. Electrical safety is by far one of the most important aspects in keeping yourself, your employees and your business safe. Through proper training, routine maintenance and the right protection, your business can avoid hazardous environments caused by electrical failure. ●



INCREASING TREND OF VEHICLE ACCIDENTS

From time to time, a concerning trend of increased losses in certain categories comes to light. The trend I would like to discuss is the rising number of vehicle accidents that involve backing, pulling out in front of claimant vehicles, claimant vehicles pulling out in front of our insured vehicles, rear-ending claimant vehicles and similar circumstances.

While accidents caused by the other party are hard to avoid, many others appear to be avoidable and distracted driving may play a role in many instances. According to the National Safety Council, 1 out of every 4 vehicle accidents is caused by texting and driving. Based on my own traveling experience, an alarmingly high number of drivers that I encounter have their nose buried in their phones as they pass me, or I pass them by.

One type of accident that has experienced the most significant increase over the past few years is our insured vehicles rear-ending another vehicle. When there is a rear-ended accident, odds are that the driver had their mind on whatever was on their phone and not what was in front of them. If you're not doing so already, post reminders in company vehicles not to text or surf the web while driving and always mention this topic as a reminder during employee meetings to keep it fresh on their minds.

Not far behind rear-ended accidents are pulling out in front of another vehicle. Remind and encourage employees to take that extra visual sweep from side to side before pulling out into traffic. I'm a big proponent for having headlights turned on at all times and while it won't help in this scenario, having lights on will make your vehicle easier to notice for anyone that might pull out in front of you.

Many of the backing accidents are happening right on company property. I don't have any hard facts as to why there are so many backing accidents, so I'm going to go out on a limb and make a guess that one possible contributing factor is backup cameras are in most personal vehicles and but not in most company vehicles. People get accustomed to using the camera when backing and less reliance on their mirrors. I know I miss having a backup camera whenever I get behind the wheel of a vehicle without one. It may be beneficial to set up an obstacle course at your business that can be used to provide training and for practicing backing procedures, especially for your younger employees who have had backup cameras since their first day behind the wheel. My son just got a job with a national package delivery company and they had to complete a backing course. During the test, a dummy is placed behind the truck and if the driver does not see it and backs over it, they are immediately shown the door. While that example might seem a little harsh, you can be creative in setting up a course where backing skills can be honed. Our www.itrainstation.com streaming safety video website has several safe backing videos and quizzes that can provide great information.

Finally, just a heads up that a needless violation is showing up frequently on FMCSA's Safety Measurement System — driving without seat belts. Beyond the obvious reason that it is very important drivers wear seat belts, the Violation Severity Weight is fairly high at seven so it packs a very negative punch on your company's SMS report. Ensure your employee handbook mentions that wearing seat belts is mandatory and any violation will go on their disciplinary records. I can't think of a violation that is easier to avoid. ●



BY KENT VOIGT *Senior Risk Consultant/Compliance Specialist*
VoigtK@msagroup.com | (402) 690-9089



SHARE THE ROAD – SAFELY

Agronomy season is approaching which means more activity in rural communities and at many cooperative locations. During this time, there is a need to operate and move expensive sprayers, tractors, planters and other ag equipment on the roadways. Sharing the road with other passenger vehicles creates a safety concern for an operator as this machinery's purpose is not to navigate the open road.

Today's equipment, though innovative, can add to the operator's stress level due to low top end speeds, longer stopping distances and visibility issues. Operator stress is also elevated when other drivers become impatient and make knee-jerk decisions to pass. In other instances, an operator may need to take additional road space away from oncoming traffic, especially for left-hand turns. These common maneuvers will occur for this type of equipment and can be unexpected for other vehicle drivers.

Below are considerations from Purdue University on moving agricultural equipment.

KNOW LOCAL TRAFFIC PATTERNS

As an operator, it is necessary to understand the traffic patterns in your service areas. Proper planning will aid in getting you and your equipment safely to its destination. At times, operators in large equipment make wrong turns onto precarious roadways or areas not suitable for this equipment. This can lead to equipment clearance issues or even accidents. Plan your routes away from busy streets and areas such as school bus routes or road construction zones. Use of a pilot lead vehicle may be necessary in certain circumstances.

WEAR YOUR SEATBELTS

It seems rather simple. Applicators often suffer injury when their sprayer is driven off or forced off the road into a ditch or involved in a collision. Using seatbelts decreases injury severity in an accident and will reduce the cost of medical care for employees. Wear your seatbelt!

GRAB THE CENTER LANE FOR LEFT TURNS

It is best to get another driver's attention by carefully moving your equipment to the center portion of the lane when planning a left turn. This prevents the sudden passenger vehicle pass on your left side. Also consider briefly turning off the flashing hazard lights prior to the turn. As you approach, turn off your flashers for a few seconds, then activate your left turn signal without additional flashers. This sends the clear message to drivers behind you that you are making a left turn.

If not already equipped, consider a conversion to LED lights for any mobile equipment that may see the road. These lights will offer more visibility to other drivers.

BE CAUTIOUS ON SWINGING RIGHT TURNS

Ag equipment can have a small turning radius, but there are situations where an operator will have to swing out into an oncoming lane to properly navigate a right turn. Again, briefly shut off your flashers prior to the turn, activate your right turn signal and proceed with the right turn. Always check your mirrors prior to making any turn.

BE ALERT AT ALL RAILROAD CROSSINGS

Railroad crossings in rural areas may not be equipped with the proper signals, lights or crossing arms. Uneven or unmaintained tracks can be hazardous for an operator, especially when fully loaded. When navigating a railroad crossing, make a complete stop and slowly proceed ahead. It can prevent a catastrophic accident.

PUT THE MOBILE DEVICE AWAY

Operators face plenty of distractions on the road. Do not add to them with a mobile device. Additionally, management should avoid contacting their operators while they are heading to their destinations. Operators should check their phones for messages when they are at a safe stopping point.

BACK UP WITH CARE

As a rule, "The operator of a backing vehicle or equipment owes a greater duty of care." Use rearview mirrors, backup cameras or in some instances, outside assistance from an additional person to ensure proper backing. Lessen the chance of a backing collision by simply being alert and aware of the surroundings.

A recent study by the Great Plains Center for Agricultural Health concluded most agricultural equipment crashes occurred on roadways with posted speed limits higher than 50 MPH, roads with heavier traffic density, and roadways with smaller lane width. The study also found states who require a higher standard of equipment lighting and markings had significant reductions in agricultural equipment crash rates.

Make it a practice to share the road responsibly. Sprayers, tractors and other agricultural equipment have a genuine need to be on the road. Keep the equipment maintained, in good working order and ensure you are visible to all traffic on the roadway. ●



BY SCOTT CRENSHAW *Risk Consultant*
CrenshawS@msagroup.com | (402) 427-4370

PREVENTING FERTILIZER CLAIMS

Every year we receive a handful of fertilizer streak claims. These generally result from spinner spreaders that are not set up and calibrated properly, or air-flow machines that have plugged tubes or experience mechanical failures.

Despite their relatively low frequency, these claims result in a disproportionate level of exposure. This is because they generally affect a large number of acres across multiple fields, and sometime even multiple customers.

Spending some time and paying attention to details before the start of fertilizer season will go a long way toward eliminating these claims.

- Be sure to check and record the bulk density of the products that you will be applying. Physically check several blends per day to ensure the actual density matches the calculated density — even a small variation will necessitate adjustment to the machine in order to achieve optimum results.
- Set up and calibrate each machine for the product(s) that you will be applying. Calibration should be done based on realistic application rates and the actual ground speed that you will be running in the field.
- All settings should be recorded and kept for future reference. This includes fan settings, speeds, gate opening, etc. These settings should be checked frequently to assure nothing has been changed or gotten out of adjustment.
- Several claims have resulted from application at very high (500#/ acre and above) rates. We find it advisable to reduce ground speed to allow the machine to keep up. This will also require the calibration be adjusted based on a slower ground speed.
- Inspect the machine multiple times daily for proper operation. Make sure that the product is not clumped or hanging up in the bins. Check the spinner assembly for loose/missing parts or other damage. Check nozzles on air-flow machines to make sure each one is flowing without obstruction. Have the tender driver observe the rear of the machine to make sure that air-flow machines are flowing product from every tube, or that spinners are throwing an even pattern to full width. The tender driver provides an extra set of eyes and they should be used as trained observers whenever they are around the machine.
- Prior to exiting the field, the operator should review the as-applied map in the console to ensure no areas of the field were missed. Also, the as-applied map — including the GPS auto-steer guidance line data — should be downloaded and kept with the customer's file for future reference.
- Spending some time on these details will pay big dividends by preventing unnecessary rework expense, claims expenses, and keeping your customers satisfied.

Special thanks to Van Larson with Agronomy Services Plus in Rochester, Minnesota for his assistance with this article. ●



BY **TODD MARTIN** *Claim Specialist*

MartinT@msagroup.com | (612) 499-3857