



SAFETY PAYS: MISSION POSSIBLE

Each year, once late July and early August rolls around, River Valley Cooperative sends a seven-member team on special assignment. Their mission: To ensure that all equipment at the company's 13 grain facilities is in good working order. The goal: To minimize downtime during the harvest season, when maintenance issues can be costly in terms of time, dollars and safety.

Called the Pre-Harvest Equipment Inspection Group, this seasoned band of employees is recruited from various locations and departments to inspect grain dryers, grain legs and conveying equipment.

Working with each facility's lead grain person, and documenting as they go, the team checks bearings and laggings, greases equipment, changes out gear box oil and makes sure safety guards are attached correctly. Any faulty equipment is repaired before the busy season.

River Valley Co-Op, serving Eastern Iowa and Western Illinois, implemented the inspection team six years ago. It's just one of the reasons that Austin Mutual's senior risk consultant Kent Voigt is impressed with this cooperative's grain safety program.

"They're doing a lot of things right," said Kent, who spent two weeks with Lon Warnecke, the co-op's director of safety and compliance, during an annual walk-through. "Their safety and compliance programs are near the top

of my best accounts."

Lon has served 40 years with the company and took over the safety and compliance role full-time six years ago. The co-op's safety program, he said, has been evolving. "There wasn't one incident that set it off, but rather incidents happening within the industry," Lon said. "We didn't want our company's name in one of those stories."

Following is a sample of the co-op's additional grain safety-related initiatives:

LOCKOUT/TAGOUT

"We're updating our lockout/tagout program," Lon said. New written energy control procedures will illustrate how to de-energize equipment at each location, utilizing photographs and step-by-step instructions, along with detailed information about each motor.

TOP ENTRY POLICY

River Valley Co-Op strongly discourages any top entry, but if it is necessary, employees must get approval from both the facility and regional managers in addition to either the safety and compliance director, CEO or vice president of operations. "Engulfment and entrapment incidents usually happen with a top entry situation when grain is flowing," Lon said. "We want to eliminate that possibility." Those called to approve and observe the entry make sure the proper permitting is filled out, correct PPE is used, that air quality checks are conducted and that there are no hazards beyond the normal



Lon Warnecke, safety and compliance director at River Valley Cooperative

ones inside that confined space. And all equipment must be de-energized prior to entry. "This policy is about four years old and we've only used it four times," Lon said, adding that, in those situations, mechanical corrections, such as inserting a gravity spout underneath the side bin door, were made to eliminate future need for a top entry.

CONFINED SPACE POLICY

Confined space permits must be approved and inspected by the facility manager—at the confined space location—prior to entry. The manager is to ensure that all precautionary steps are taken, including the completion of proper permits, wearing of proper PPE, having proper safety equipment on hand and an observer present. Four-gas monitors are used before, during and after a confined space entry.

Continued on page 2

DICAMBA MAKING HEADLINES

During this spring's agronomy meetings, there was a strong concern that Dicamba-related claims could be a serious problem this year with the introduction of XtendMax® and Engenia® Dicamba-resistant soybeans. I am happy to report that so far, Dicamba issues have been minimal for our insureds. But, all is not well in the rest of the world.

The state of Arkansas made the news in late June when they announced that due to excessive complaints of Dicamba injury, they would explore a statewide ban on the use of Dicamba products. After navigating through the regulatory process, a ban was put into effect on July 11.

Missouri also enacted an emergency ban in July on the use of all Dicamba products. By early July, Arkansas received around 600 Dicamba complaints in 23 different counties, mostly along the

eastern border of the state. Missouri has received 123 complaints as of early July. Roughly half of the Missouri complaints are in and near the state's Bootheel region, which connects to the majority of the Arkansas complaints. The remaining complaints are randomly scattered in the northern half of the state. Missouri officials stated that the complaints encompass roughly 45,000 acres of soybeans, as well as multiple commercial produce grower and residential complaints. The Missouri soybean checkoff claims that approximately 200,000 acres of soybeans could be affected. This situation will be closely watched by growers, commercial applicators, suppliers and insurers.

We recommend that our insureds who plan to continue using Dicamba products do so with an abundance of caution.



By TODD MARTIN
Claims Specialist
Austin Mutual Agribusiness
MartinT@msagroup.com
(612) 499-3857

We have provided a number of tools for you to use this season, including a traited seed waiver form. To receive these resources, please contact me or your assigned Austin Mutual loss control representative.

There is also a large amount of information available from various sources on handling and application procedures for Dicamba products. Please review this information with your staff and make copies for them to reference when needed. As a reminder, compliance with the application guidelines should also be clearly noted in the application records. ▶

SAFETY PAYS...

Continued from page 1

NOT SAFE? SHUT IT DOWN!

No matter how busy a facility is, a regional manager, vice president of operations, safety director or CEO will shut it down—and not reopen until corrected—for any of the following four situations:

- A safety guard or shield on a piece of equipment is missing (unless a proper lockout/tagout permit is completed).
- An unsafe ladder is being used.
- An anhydrous safety water jump tank is not full of clean water at all times.
- Poor housekeeping practices around a facility create dangerous dust conditions.

SAFETY DRIVEN HOME

"Whenever we have a meeting of five or more employees, we begin with a safety moment, and we take that to heart," Lon said. Safety messages are also shared regularly in an employee newsletter.

The company tracks safety incidents quarterly by type, site and facility. "I send that report to our CEO and he shares it with the board," Lon explained. It's also shared with location managers and employees, as is Kent Voigt's post-walk-through report.

As a result of River Valley Co-Op's efforts, the company's mod rate has dropped. According to Lon, the program and positive results would not be possible without a strong commitment from management. "You've got to have



This grain facility in Walcott, Iowa, is one of the 13 that is inspected pre-harvest.

"We start each week focused on safety," Lon said. "It's that important."

buy-in from the top—management, the board and staff. It only works if you have support and follow-up."

The safety program is important enough that each Monday morning, general manager/CEO Tom Leiting; vice president of operations Jim Gruenhagen; and Lon meet face-to-face to review safety issues from the previous week. ▶

GIVE PREVENTATIVE MAINTENANCE A BOOST



By KENT VOIGT
*Senior Risk Consultant/
Compliance Specialist
Austin Mutual Agribusiness
kvoigt@austinmutual.com
(402) 690-9089*

When comparing preventative maintenance programs (PMP) at dozens of feed and grain operations, I have seen everything from virtually no documented program to comprehensive computerized programs costing thousands of dollars. OSHA requires a documented PMP as part of 1910.272(m)—and that's much more than merely documenting when equipment is serviced. Here are the requirements:

1910.272(m)(1): The employer shall implement preventive maintenance procedures consisting of:

1910.272(m)(1)(i): Regularly scheduled inspections of at least the mechanical and safety control equipment associated with dryers, grain stream processing equipment, dust collection equipment including filter collectors, and bucket elevators;

1910.272(m)(1)(ii): Lubrication and other appropriate maintenance in accordance with manufacturers' recommendations or as determined necessary by prior operating records.

1910.272(m)(2): The employer shall promptly correct dust collection systems which are malfunctioning or operating below designed efficiency. Additionally, the employer shall promptly correct, or remove from service, overheated bearings and slipping or misaligned belts associated with inside bucket elevators.

1910.272(m)(3): A certification record shall be maintained of each inspection, performed in accordance with this paragraph (m), containing the date of the inspection, the name of the person who performed the inspection and the serial number, or other identifier, of the equipment specified in paragraph (m)(1)(i) that was inspected.

OSHA permits flexibility in determining the appropriate interval for maintenance provided that the effectiveness of the maintenance program can be demonstrated.

The first step in developing an effective PMP entails collecting good information and organizing it in a useful form under the following five headings:

1. Equipment ID—In order to track the frequency, type and cost of maintenance, each piece of equipment should have its own identification number. Consider drawing a chart of the entire flow process showing each piece of equipment along with its ID number. Pictures of the equipment and close-ups of data plates make identification easier. This may sound daunting but it's well worth the investment.

2. Equipment information—An equipment ID system is key to getting and keeping information about each machine. Fill out an information sheet on each piece of equipment, pulling needed facts from operating manuals, purchase records, visual inspection, supplier information, or other sources. Include key parts' data, sizes and a supplier code (supplier's name, address and phone number) indicating where parts can be found.

3. Maintenance requirements—Manufacturers can supply recommended routine maintenance procedures and schedules for the equipment they supply. Information is usually found in installation/operating manuals, catalogs, or by direct contact with the supplier. Lubrication frequencies depend on operating conditions and time intervals. Proper maintenance schedules will also be determined as regular and emergency maintenance is done and a history develops for each machine. Regular maintenance procedures should be tied



to a calendar to ensure that required maintenance occurs as scheduled.

4. Parts inventory—Parts that are crucial or hard to get should be kept on hand or where they can be immediately obtained. Noncritical parts may be ordered from suppliers as needed.

5. Maintenance records—Keep a separate record of maintenance work completed, including parts and special equipment required. Also include a total cost for each maintenance operation. This will establish the maintenance cost for each machine and indicate trouble spots. It will tell how often preventive maintenance should be scheduled and what should be done to avoid emergency maintenance situations. It helps in making decisions about repairing or replacing equipment or even eliminating an operation or process.

If you do not have a complete PMP, Kansas State University (KSU) provides a comprehensive program outline that can be used. You can find it on Austin Mutual's Safety, Compliance and Training CD, under "Grain Handling Safety Program" or at KSU's website at <https://www.bookstore.ksre.ksu.edu/pubs/mf2041.pdf>.

A good PMP reduces the potential of a grain dust explosion, maintains feed integrity and reduces expensive down time. It's also valuable if an employee who is knowledgeable in maintaining equipment is injured or suddenly leaves and someone without that training must take over. It's a win-win OSHA regulation that helps keep your feed and grain operations safer and potentially saves your company thousands of dollars in repairs and down time. ▶



NEBRASKA - At the July meeting of the Ag Cooperative Safety Directors of Nebraska, Lauren Bear, occupational health and safety consultant with Nationwide Agribusiness Insurance Company, gave a presentation on incident investigation. She stressed the importance of using the word "incident" rather than "accident" because "accident" infers that it could not have been prevented. The next meeting will be Oct. 3.

HIRE GOOD DRIVERS



BY BRYON BERG

*Risk Consultant
Austin Mutual Agribusiness
BergB@msagroup.com
(605) 251-7452*

Virtually every aspect of agribusiness requires drivers to operate expensive equipment, creating potentially expensive liabilities. Driving a commercial motor vehicle involves special training, skills, knowledge and experience. So, how do you find not just drivers—but good drivers? Are you filling the position with the first warm body you can find or doing your due diligence and seeking out the right person? By following the requirements and recommendations below, you can help ensure the individuals you hire are the best drivers available.

The Department of Transportation (DOT) has specific requirements for hiring drivers, which include:

- Completing a DOT driver application.
- Requesting a Motor Vehicle Record (MVR).
- Conducting a road test, or having a copy of a CDL in lieu of road test.
- Conducting a background investigation (safety performance history).
- Obtaining a copy of the medical examiner's certificate.
- Receiving DOT pre-employment drug screen results *before* placing in service.

In conjunction with the DOT requirements, Austin Mutual recommends creating a driver hiring standard to establish a baseline of acceptable attributes. Hiring standards also provide a guide to avoid hiring drivers who may put the company at risk, do not match the position or are not likely to stay. These standards should include:

- **Age**—Based on the position, intrastate drivers can be younger (18) than interstate drivers (21) and hazardous materials drivers (25) by federal statute. Each state has adopted other specific requirements.
- **Experience**—If training drivers from within, ensure that entry-level driver training is performed. If hiring experienced drivers, establish a baseline for required years of experience. This can vary depending on the type of vehicle the driver will be operating.
- **Violations/MVR**—Not all violations should be treated as equal. Operating a vehicle while intoxicated should be looked at more severely than a speeding violation. Establish a point rating system.



A three-year-old citation should not have the same value as one that is new, and consider a cumulative evaluation for a specific number of the same type of violations in a specified time frame, such as three speeding violations in two years.

- **Number of previous employers**—Consider the number of positions held in the previous three years and reasons for leaving (performance history).
- **Type/class of license**—Determine which CDL type, class and endorsements are required for the driving position.
- **Medical certificate**—Specify if your state requires a driver to have a DOT medical card/certificate.

Austin Mutual's Driver Qualification and Hiring Policy (available from your agent or risk consultant) is a useful policy template that combines the DOT requirements and these hiring standards.

The third and most important component is the individual. Important factors to consider:

- **Intelligence**—Does the applicant have the technical knowledge and ability to function independently, think for himself/herself and problem-solve as necessary?
- **Factual knowledge**—Can the applicant retain and incorporate information from past experiences, trucking operations, rules of the road and safety regulations?
- **Personality**—What about the applicant's attitude, ability to get along with others, habits, work ethic, etc.?
- **Character**—How would you gauge the applicant's communication skills, personal life, mental and physical health, dedication, goals and overall safety?

By creating and following a qualification and hiring policy, and giving necessary attention to the individual, you will acquire better drivers and your driving program success will improve. ▸



SOUTH DAKOTA - The South Dakota Ag Cooperative Safety Directors met July 19 and Dan Tomjack of Nationwide Agribusiness gave a presentation on "Emergency Planning" and reviewed areas including major chemical spills, required spill reporting, hot work planning, permits and disasters, incident management and OSHA visits. After lunch, a demonstration with the Grain Engulfment Rescue Trailer was presented at the Aberdeen Fairgrounds by Tom Waletich, Beth Locken and Bruce Roerick. The next meeting will be Sept. 20 in Watertown.



AVOID AN ELECTRICAL ROOM FIRE



BY CHAD MURRELL
Loss Control Manager
Austin Mutual Agribusiness
MurrellC@msagroup.com
(402) 303-9992

Electrical power is critical for all businesses—as is maintaining proper operating conditions for the electrical distribution system,

often housed in a dedicated electrical room or motor control center (MCC). Even more critical is keeping electrical equipment safe and secure in areas where fugitive grain dust may be found.

The following guidance on electrical room maintenance can help prevent an electrical fire, a grain dust explosion and/or unexpected power interruptions:

Keeping your electrical room or MCC cool, clean, dry and tight can help prevent electrical equipment from degrading or overheating. Electrical equipment gives off heat, so have the room at a controlled temperature, well ventilated, clean and dry to prevent moisture and excessive temperatures from degrading electrical materials. Keeping the room properly sealed will keep out dirt, dust, rodents and insects that can get into cabinets, degrade equipment and potentially start a fire. All panels should have covers to prevent any materials from entering the circuitry.

Practicing good housekeeping is always important, especially around grain-handling equipment. Simple housekeeping measures such as removing cobwebs and keeping floors and walls clean greatly reduce the odds of a fire. It is also important to keep combustible material away from electrical distribution systems, including paints, solvents or fuels. Too often, electrical rooms are used to store items such as boxes, packaging materials or cleaning supplies. Note that direct contact with an electrical current is not the only way

fires start. Electricity can also arc or jump, igniting combustible material in the vicinity.

Install a fire protection or detection system. Not all electrical rooms require overhead fire protection. At a minimum, install a fire alarm-monitored smoke detection system or other National Fire Protection Association (NFPA) acceptable detection method. To manually control an electrical fire, it is proper to use a carbon dioxide fire extinguisher; however, the best advice is to call the fire department and evacuate the building.

Periodic inspections can help identify degraded equipment and potential fire hazards. NFPA 70B: Recommended Practice for Electrical Equipment Maintenance provides electrical contractors with guidance on inspecting equipment such as switchgear, switchboards and panel boards, circuit breakers, fuses, disconnect switches, contactors and relays, protective relays, transformers, etc.

Possibly the most important step is to resolve “hot spots.” To identify hot spots which may ignite a fire, point a hand-held infrared thermal camera at the electrical panel. These cameras can be purchased or a licensed electrical contractor can perform this service. If a hot spot is found, resolve the underlying cause which may include loose connections, corroded connectors or wires, overloaded circuits, short circuits, imbalanced electrical loading, and faulty fuses, breakers and switches.

Electrical shorts, arcs or fires can have a catastrophic effect. Please review electrical safety with your employees and add these preventative items to your inspection checklists. In addition, always implement lockout/tagout procedures when disabling electrical machinery of any kind. ▀



MINNESOTA - Dave Busse of the Minnesota State Patrol Commercial Vehicle Division presented information on inspections, penalties and the classifications and requirements for commercial vehicles and Commercial Driver's Licenses (CDLs). The next meeting is scheduled for Sept. 13 at the Kandiyohi Power Company in Spicer.

THE LATEST ON DICAMBA-RELATED CLAIMS ... *page 2.*

We have information, tools and resources available for Dicamba users.

LOSS CONTROL & SAFETY VS. PRODUCTION



By SCOTT SIMMONS
*Agribusiness Director
Austin Mutual Agribusiness
SimmonsS@msagroup.com
(402) 408-9030*

Whether repairing equipment or working in the office, you are aware of the need to produce results. Even in my office, I am consistently trying to produce more with less. As in any business today, in order to make the management team, investors, shareholders and/or members happy with the bottom line, we are driven to be more productive. As we hurry to get the job done, it's tempting to cut a few corners. Perhaps you rush through a vehicle pre-inspection, fail to double check a label, use adequate fall protection or lock a gate/door. I can hear many of you say, "But I simply don't have enough time!" We all have to monitor the bottom line

but we cannot do that at the expense of safety. We all need to perform our tasks with efficient and safe methods. In fact, using unsafe methods can be costlier in the end. For example, if you are late with a drop off/pick up and, in an effort to make up time, you go around a corner too fast and roll the vehicle, how much production time now is lost? If you fill a sprayer without reading a label, or spray the wrong field because you didn't feel you had time to verify the contents and/or map, how many hours are lost? If you fail to notice improper tire wear or faulty equipment and you become disabled miles away from the yard, how much money did the company just lose?

Properly managing your risks and exposures will make for a more productive environment. I liken it to a trip along the interstate. If you drive the speed limit, it's safer, you have more control and you are better able

to determine hazards that may pop up along the way. If you speed, you have the opportunity to get to your destination quicker but the probability of not being able to avoid hazards rises. If you end up breaking down, getting stopped for speeding or getting in a wreck, the time it takes you to get to your destination just skyrocketed.

It's true that even in the safest environments unfortunate events will occur, but there are many ways to mitigate the loss of time and money by just pausing for a few minutes to make sure you are doing your duties properly.

The key is to think of safety as a vital part of production rather than a hindrance. The better you are at managing your risk, the more productive your organization and employees will be. ▀



IOWA - Iowa's Secretary of Agriculture Bill Northey was on hand at the July 19 meeting of the Ag Cooperative Safety Directors of Iowa. Secretary Northey provided an update and town hall type discussion on ag issues in Iowa including the challenges of staying current with regulatory issues involved with fertilizer and ag chemical applications. Dan Neenan, director of the National Education Center for Agricultural Safety (NECAS), discussed the type of agricultural safety training available through NECAS. Christopher Downs, a safety consultant with Iowa OSHA, gave a presentation on walking/working surfaces. The next meeting is scheduled for Sept. 20 at the WinField Solutions facility in Story City.