



THE PARTNER

Fall 2021

FOR AGRIBUSINESS



SAFETY PAYS: RISK MANAGEMENT RESOURCES

Whether you work in the field, at an elevator or in an office, it is never without risk. It exists from the moment you wake up in the morning to the moment you close your eyes at night. With that said, this notion shouldn't be taken as anything other than fact. In fact, that's exactly what risk can be summarized as: a fact of life.

This is something that all of us at Main Street America know a lot about. With 100 years of combined experience in risk mitigation and over half of that time spent specifically in agribusiness, it's safe to say we know a lot about risk. Through our network of independent insurance agents, a knowledgeable claims team and expertise across all aspects of the industry including energy, agronomy, and animal feed manufacturing, we take pride in our streamlined operations that can not only protect you and your business but actively and consistently help you find solutions that fit your needs. As an insurance company, we believe that writing policies and settling claims is simply not enough. At Main Street America, we aim to help you thrive amidst the agribusiness industry's ever-growing risks and variety of complex regulations. We operate on a case-to-case basis, crafting a detailed loss control program tailor-made to your company. We also believe in developing relationships to provide an overall more personalized experience. Below, you'll find a quick breakdown of the different resources we offer to our policyholders.

RISK SURVEYS/ANALYSIS

As mentioned earlier, every business is unique and comes with its own set of potential risks. By utilizing our services

including a walk-on survey and an analysis of your previous loss data, we're able to form a comprehensive action plan complete with recommendations to help mitigate as much risk as possible.

AGRONOMY

With over a half-decade worth of experience in the agricultural industry, Main Street America understands the importance of agronomy not only to you and your business but to the entire world. Our specialists are always up to date on current trends, and have the necessary experience needed to help you maintain a solid bottom line. Consultations, on-site training and an entire network of specialists are always available to help you stay protected.

TRANSPORTATION

From departure to destination, Main Street America can help your transportation operations remain efficient while also ensuring the safety of both product and drivers. Our transportation-specific programs, which include Department of Transportation setup, compliance, and reporting, sample vehicle accident reviews, licensing and registration assistance, driver training and more are at your disposal to ensure your operations continue to run smoothly and meet the required standards on federal, state and local levels.

REGULATORY COMPLIANCE/SAFETY TRAINING

We understand how complicated it can be to not only create but continuously execute a proper safety

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2022 AG SAFETY DIRECTOR'S LEADERSHIP CONFERENCE

The annual Ag Safety Director's Leadership Conference is coming in 2022! This 3-day event featuring presentations from some of the industry's top safety coordinators will help you to strengthen your safety culture. Join us at the Mid-America Conference Center in Council Bluffs, IA from January 4th-6th,

Keynote Speakers:

- Candace Carnahan
- Ron 'Gus' Gustafson
- Michelle Ray
- Scott Mautz

We will see you there! ●



EMPLOYEE SPOTLIGHT: DAVE SCHULTZ, RISK CONSULTANT

After graduating in 1991 with a degree in Industrial Engineering, Dave pursued a career in the field of safety and health, particularly within the insurance brokerage community. With nearly two decades of experience in OSHA training, compliance and advisory, we knew he would be a great asset to our Main Street America team. 'I thought it would be a great opportunity to return to a boots-on-the-ground position and get back to working directly with the customer.' says Dave. Most recently,



Dave worked as a Senior Risk Engineering Consultant, where he played a major role in risk assessment of all types of operations across several industries.

Dave has had plenty of customers specifically within the ag industry over the years. 'It's a unique place to be, for sure, and I'm excited to immerse myself into the agricultural industry; the culture, the customers, all of it' says Dave. Although it's only been 2 months, Dave has already shown a keen interest in doing everything he can to support our customers. ●

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training program for your company. Our available resources can simplify the entire process for you with several of our available services. As a start, our regulatory compliance assistance program will evaluate your specific safety needs, as well as identify any potential flaws or weaknesses that may need extra support. From there, we can work together to craft an emergency action plan based on how your office(s) are set up and provide proper safety lessons to you and your employees. After your safety plans and programs have been created, you will have unlimited access to our entire online safety media and PowerPoint library that covers a wide variety of topics all in compliance with OSHA standards.

PROPANE

As one of the most high-risk aspects of the agricultural industry, it can be difficult to stay on top of the ever-changing regulations of propane. Delivery procedures, commercial and residential installations, inspections, and repairs are all vital pieces that contribute to your company's success. With the hands-on, personalized help of our risk consultants, a safe, compliant, detailed, and efficient approach to developing procedures and policies can be taken to ensure you provide your customers with the level of service they expect. We also offer a variety of training courses to keep your employees up to date on proper safety measures.



PREVENTING FERTILIZER CLAIMS

Year after year, we continue to receive several 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 many acres across multiple fields, and sometimes even multiple customers. Additionally, critical lack of nitrogen in an otherwise high-performing corn crop will cause a significant loss of yield.

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

- Check and record the bulk density of the products that you will be applying. You should physically check several blends per day to ensure that the actual density matches the calculated density as even a small variation will necessitate adjustment to the machine 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. The terrain of the field(s) you will be applying should also be considered when setting up the machine.
- All settings should be recorded and kept for future reference. This includes fan settings, speeds, gate opening, etc. Check these settings frequently to assure that nothing has been changed or gotten out of adjustment.



- If applying a higher rate (500#/acre and above), it is advisable to reduce ground speed to allow the machine to keep up. This will also require that the calibration be adjusted based on a slower ground speed.

Inspect the machine multiple times daily to make sure it is operating properly. 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 that 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 up front on these details will pay big dividends by preventing unnecessary rework expense, claims expenses, and keeping your customers satisfied. ●



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These resources are just the beginning. Main Street America can help with all types of risks associated with your business and help guide you towards success. Through combined knowledge, experience, and dedication to helping others thrive in their line of work. If you would like to take advantage of these services, please contact your risk management consultant today. ●



BY **CHAD MURRELL**, *Loss Control Manager*
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HARVEST, HOLIDAYS, AND HEALTH HAZARDS

As we wrap up the harvest season and start the holiday season, we find ourselves in the flu season as well. This year, like last year, we have two health hazards, a ‘twindemic’ as some are calling it, to be prepared for as we are still dealing with COVID-19, and specifically the Delta variant and now the flu. The hazards of Influenza (flu) and COVID-19 being present at the same time could cause health issues, employee issues, and even business interruption. Both viruses are contagious respiratory illnesses, but they are caused by different viruses. The flu is caused by infection with influenza viruses and COVID-19 is caused by infection with coronavirus (called SARS-CoV-2). The symptoms of each are similar and both can-

- cause fever, sore throat, cough, runny or stuffy nose, muscle pain or body aches, headache, vomiting and diarrhea.
- cause difficulty breathing or shortness of breath.
- cause fatigue.
- result in pneumonia.

Because many of the symptoms of the flu and COVID-19 are similar, it may be hard to tell the difference between them based on symptoms alone. Even worse, it is also possible to have the flu and COVID-19 at the same time. Testing may be needed to help confirm a diagnosis. Both illnesses have varying degrees of severity — people can have no symptoms at all, very serious (possibly fatal) ones, or anything in-between. Because of the risks, both identify as hazards to ours, our employees, and our customers health and we must decide how to control

the hazards. The best control is engineering controls which would eliminate the hazard. The next control would be administrative controls which reduce exposure to the hazard. The last control would be personal protective equipment. OSHA, the CDC, and others have requirements, guidelines, and suggestions for policies and procedures for you to implement to control or help control these hazards. The following are some of the actions that should be a part of your plan in regard to these health hazards:

STOPPING THE SPREAD

We can take every day preventative actions to help stop the spread of all viruses-

- Avoid close contact with sick people.
- Avoid touching your eyes, nose, and mouth.
- Cover your coughs and sneezes.
- Wash your hands often (with soap and water).
- Avoid crowds and poorly ventilated spaces.
- Stay home if you are sick.

CLEANING AND DISINFECTING

Keeping our work areas clean will help eliminate the possibility of spreading illnesses-

- Clean high touch surfaces daily, especially public areas. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.
- If someone becomes sick or has tested positive, safely clean and disinfect their areas.

MONITORING YOUR HEALTH DAILY

With the potential to be exposed to one or both viruses, only you know how you normally feel and when something may not be right or feel right. By taking care of yourself- eating right, getting enough sleep, reducing stress, exercising, taking supplements, and seeing your doctor, you can help protect yourself AND those around you. Some suggestions-

- If you choose, vaccinations are available that may protect against these viruses and at least lessen the symptoms or duration.
- Be alert for symptoms.
- Take your temperature if symptoms develop.
- Consult your doctor if symptoms develop.
- Ask your doctor about antiviral drugs which can shorten the illness, make it milder and prevent complications

The saying, “An ounce of prevention is worth a pound of cure”, couldn’t be more prudent. Following at least common-sense guidelines, especially during this time, makes good people sense as well as business sense.

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IMPLEMENT A VEHICLE SECURITY PROGRAM

I grew up on a farm in north central Iowa and I was in high school before we even locked our house while we went on vacation. Taking keys out of vehicles was never considered, ever. The latter bad habit carried on with me well past my farmstead days. Then, I met my future wife at the time who grew up in the suburbs of Chicago. No matter how short the amount of time the car was vacated, she took the keys out and locked the door, even to fill up with gas. We clashed for a year or two with my lax habit of hardly ever removing keys and her always removing keys. Her good habit eventually rubbed off on me (or drilled into me) and I followed her example. Obviously, most new cars today are keyless, and locking is as easy as touching the door handle but most of the rolling stock at your business requires keys and traditional locking.

There has been an uptick in stolen vehicles and something else that is brand new to our loss reporting is stolen catalytic converters. I'm going to focus on the prevention of stolen vehicles, plus a few pointers on avoiding catalytic converter theft. A few weeks ago, I was conducting a walk-through inspection at a business that had various locations throughout the community. When it came time to leave the main location and inspect satellite facilities, the Safety Director I was with informed me that he had to go to the office and get a set of keys for a pick-up. I offered to drive but he said they prefer to keep non-business vehicle traffic to a minimum to help reduce on-site fender-benders. Back at the office, the keys to all roughly 75 vehicles were under the responsibility of one person and the person who issued the keys was documented and responsible for the vehicle until the keys returned. Of all my site visits, this company had the most comprehensive vehicle security program I've seen, and I must say I was impressed.

At night, be mindful where vehicles are parked. Obviously, parking them indoors is preferred. Most businesses can't park all vehicles inside so try to avoid secluded, unlit areas of your business where thieves have all the time in the world to steal the vehicle or catalytic converter. More and

more of the businesses I visit are establishing parking areas that are well lit and surrounded with chain-linked fences topped with barbed wire. Consider security cameras and if that's not feasible, post prominent signs stating that you have security cameras and are frequently patrolled by local law enforcement, (whether that is the case or not).

Several vehicles have been stolen while employees are off site and making quick stops for items. I think places where vehicles are left unattended for relatively short periods of time increases the odds that the keys are left in the ignition and thieves scope these places out more frequently because of that. Especially when the vehicle is filled with fuel, left at the island, and the employee goes into the store. There's a good chance the keys are in the ignition. Also, don't be lazy and just put the keys in ashtrays or other hiding spots; take them with you and lock the doors. This is especially important for propane bobtail drivers. Many times, while conducting walk-through inspections, I have come across unattended propane trucks unlocked and idling. Leaving vehicles that transport hazardous materials unlocked and especially idling is a major DOT violation. You don't want to have to deal with the FBI and/or DHS and explain why you left a truck with 5,000 gal of LP just sitting there for a potential terrorist to steal.

Preventing catalytic converter theft is a little trickier but following the recommendations above for overnight parking should help reduce potential for this issue also. Recycled products from a converter range from \$100 up to \$1400 with the bulk around \$300 to \$600. That's why they're worth the effort of crawling under vehicles to get them. Of course, trucks are a prime target because they're higher off the ground and easier to get under. Finding ideas to reduce potential for theft are slim. A couple of possibilities include bolting a shield over the converter thus making it more difficult to access and would require extra tools (and time). Thieves want to get in, get it and get out as quickly as possible. The other somewhat plausible



VEHICLE SECURITY CONTINUED FROM PAGE 5

suggestion is to paint the converters with high temperature paint a bright color and scribe the vehicle's VIN number in the paint to make it more traceable. A reputable scrap dealer might decline to buy it. It might also be a good idea to look up the values of the different vehicle converters at your facilities to determine which are more prime targets than others since they vary significantly. It's easy to find the information online and I'm sure the thieves know exactly which vehicles have higher valued converters. Prioritize these vehicles to be parked indoors or in the best possible outdoor locations.

Times are changing rapidly, and thieves are getting bolder. Take the needed steps to implement a comprehensive vehicle security program to help make your company a less tempting target. ●



HARVEST, HOLIDAYS, AND HEALTH HAZARDS CONTINUED FROM PAGE 5

Keeping yourself, your employees, and customers healthy and safe should always be the most important thing we do. Addressing a possible 'twindemic' through hazard assessment, policy, procedures, training, and signage makes your workplace safer as well as helping with compliance.

If you have any questions or need further assistance, consult your safety professional, an outside safety organization, your insurance agent, or risk consultant. Hope you had a successful harvest, have happy holidays, and remain healthy in 2022. ●



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