



THE PARTNER

Spring 2022

FOR AGRIBUSINESS



AGRONOMY CLAIMS HAPPEN

When they do, it's important that they are addressed promptly and thoroughly. As the retailer, there are a number of things you can do to assist in timely investigation and resolution.

Prompt reporting - the chemical applicator's endorsement on your policy provides a 30-day requirement for reporting of misapplication claims. Prompt reporting will allow time for crucial decisions that may favorably affect the ultimate outcome of the claim. This includes planting a replacement crop, applying additional fertilizer or pesticide as needed, or implementing other management strategies that can enhance the viability of the affected crop.

Complete reporting - your initial claim report should include the full contact information for the customer/grower, including phone numbers, a complete description of the claim, and field information including number of acres, crop planted, location of the field, etc. Also, you should include copies of work orders, application records, including "as-applied" records from the application machine, and legible maps of the affected field(s). We have created a loss reporting document that captures all of this information in one place. If you would like a copy, please contact anyone in the claims or loss control department and we can provide a copy to you.

Follow-up with the grower - once the initial investigation has been completed, the adjuster will send a follow-up



letter to the grower via certified mail. This letter will serve as a roadmap for the resolution of the claim.

This letter requests that the grower provide various crop insurance records to the adjuster ahead of harvest. These documents assist the adjuster in verifying the number of acres planted in the affected field(s), and their production history which is useful in setting loss reserve estimates as well as evaluating the harvest of the affected crop vs. previous years' crops.

In addition, this letter sets forth procedure for documenting the upcoming harvest. Ideally, a printed copy of the field's yield mapping from the combine console will best serve to document the yield loss. However, if the grower's combine doesn't have such capability, other arrangements will need to be made to

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FLEET SAFETY AND YOUR OPERATIONS: WHAT DO THE ANNUAL RESULTS TELL US?

Here are the 10 most common OOS (Out-of-Service) orders issued for Driver Violations during the 2021 fiscal

year. Did your fleet have any of these common Out-of-Service violations for Drivers?

Description of Violation	Violation Code	Number of OOS Violations
1. Operating a CMV without a commercial driver's license (CDL)	383.23A2	39,989
2. False report of driver's record of duty status	395.8E	34,211
3. Electronic logging device (ELD): No record of duty status (ELD required)	395.8AELD	32,952
4. No record of duty status when one is required (ELD not required)	395.8ANONELD	12,909
5. Driver does not have a valid operator's license for the CMV being operated	391.11B5DNL	7,877
6. Driver failing to retain previous seven days records of duty status	395.8K2	7,513
7. No driver's record of duty status when one is required	395.8A	4,065
8. Driver not physically qualified	391.11B4	3,735
9. Operating a property-carrying vehicle without possessing a valid medical certificate	391.41AFPC	3,221
10. Driving beyond 14-hour duty period (property-carrying vehicle)	395.3A2PROP	3,175

TIPS FOR MANAGING YOUR FLEET - DRIVERS:

Know your drivers – From the Top 10 list for drivers, we see Out of Service infractions for operating a CMV without a CDL (almost 40,000 infractions) or without an Operator's License (7900 cases). We also see violations for drivers who are physically unqualified (3747 situations) and don't have a valid medical card (3220 orders).

- Be sure you know what the law requires for the equipment being driven (licensing requirements can vary by state!) and don't put anyone behind the wheel who is not qualified for that vehicle.

- Be sure your Driver Qualification files are up to date and complete. If they're not on the company's current list of Qualified Drivers, then they simply don't drive for your company on company business.
- Consider real-time Motor Vehicle Record (MVR) monitoring – Annual MVR reviews are required and good to do, but only looking once a year leave gaps in your screening process. Real-time MVR monitoring where offered and available can help you stay on top of your driver pool.

Fatigue Management – The rest of the Top 10 Driver Out-of-Service violations are for hours of service and logging, which have always presented a challenge for Fleet

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document the yield. This will likely include scale tickets for all loads removed from the field(s) and possibly weigh wagon checks on specific areas. For these reasons, the follow up letter requests the grower contact the adjuster and/or insured prior to beginning harvest to allow time for making necessary arrangements.

Please encourage your customer to promptly comply with these requests as that will greatly assist in simplifying the harvest documentation process.

Also, it is important to note that many courts have established the legal measure of damages for a growing crop shall be based on local market price at the time of harvest. This letter also serves to remind the grower of this so that there are no unrealistic expectations regarding the yield loss claims.

Your assistance will enable us to provide excellent service and fair claim resolution to your customer/grower. ■



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Managers. These regulations are not intended to make your life impossible – they are intended to ensure the drivers on the road are well-rested and can physically and mentally handle the rigors of a driving shift. Know which drivers/routes need to log their hours and when. Review your logs

to be sure the drivers are doing them correctly and train/retrain as needed. Also make sure the drivers have the latitude to judge when fatigue is impacting their ability to drive safely and provide options and support.

Description of Violation	Violation Code	Number of OOS Violations
1. Tire-flat and/or audible air leak	393.75A3	82,769
2. Brakes out of service: The number of defective brakes is equal to greater than 20% of the service brakes on the vehicle or combination	396.3A1BOS	51,457
3. Inoperative turn signal	393.9TS	46,012
4. No/improper breakaway or emergency braking	393.43	28,847
5. Inoperable required lamp	393.9	25,073
6. Flat tire or fabric exposed	393.75A	19,888
7. Inoperative brake lamps	393.9BRKLAMP	19,201
8. Brake tubing and hose inadequacy	393.45	14,570
9. Axle positioning parts are defective/missing	393.207A	13,409
10. Inspection, repair and maintenance of parts and accessories	396.3A1	12,501

TIPS FOR MANAGING YOUR FLEET – VEHICLES:

Be sure the equipment is road-worthy – Looking at this list, you’d be hard pressed to find anything that should have slipped through a pre- or post-trip inspection. Ensure your pre- and post- trips are being done right. Train drivers in what to look for and what is acceptable. Ensure your process for documenting these inspections works and issues are fixed promptly. Random audits of inspections can go a long way in making sure this crucial process is done right every time. Not getting reports back on time or completed? Some have instituted a “No Report, No Check” policy to make sure this gets done every time. Electronic systems with tips and photos for the drivers showing acceptable/unacceptable conditions can help as well. Don’t assume all drivers know what conditions to look for on varying equipment. Annual Inspections and using only qualified repair/maintenance personnel is also key.



Or if faulty equipment is knowingly allowed out on the road, there is little to defend. And when reviewing some of the circumstances surrounding these severe verdicts that make the news, we find something interesting: most of these extremely large awards from the jury tend to happen when a fleet is both out of compliance with the regulations and not following their own policies/programs. When it comes to managing your fleet, be compliant - and be consistent.

How We Can Help – Main Street America Insurance has trained and experienced Risk and Regulatory professionals to help you develop and improve your fleet management programs. Desktop audits and file reviews can help you be comfortable that your programs are working as intended. Sample programs can help you develop programs where needed and our expertise is available to

make improvements and adopt best practices. Put our experience to work for you! ■

Claims and Compliance – While we are not here to enforce compliance with the DOT, as an auto liability insurer we are definitely concerned about compliance. Should you or one of your drivers be out of compliance when a crash or claim happens, it makes the defense much more difficult.



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LP LEAK CHECKS

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With a low flammability rating, easy detection, inability to be ingested and high ignition point, propane is one of the safest options available to homeowners when choosing to heat their home.

All too often, propane customers run out of gas when temperatures are the coldest. This is considered an interruption of service. No matter what the temperature is, if the tank is out of gas, a leak check must be conducted before propane can be added to the tank. It may not be convenient but it's the law and in the best interest of your safety. The leak check will indicate any leaks within the propane piping system due to interruption of service or out of gas situation.

Leak checks are required any time there is an interruption of service, meaning the flow of gas was stopped for any reason. NFPA 54, 8.2.3 states that "Immediately after the gas is turned on into a new system or into a system that has been initially restored after an interruption of service, the piping system shall be tested for leakage. If leakage is indicated, the gas supply shall be shut off until the necessary repairs have been made."

All propane piping, connections and fittings are threaded so that they may easily connect during installation or modification. These propane connections are coated with a pipe joint compound that lubricates the fittings during the joining process and will dry after a short while. During

normal usage, a propane plumbing system is at a constant pressure. This means that if the tank has gas and is supplying the system with propane, a constant pressure is exerted on the piping and the pipe joint compound. The pipe joint compound will expand during normal pressurized usage and will retract if the system loses pressure. This loss of gas pressure may cause leaks to form because of the expansion and retraction of the piping compound within the propane plumbing system. The leak test is simply testing the integrity of the system plumbing joints and the seal of the pipe joint compound. In addition, the leak check must also be documented.

The leak check requirement applies to the entire vapor distribution system up to the outlets of the equipment shutoff valves. Many propane marketers, however, include the appliance connectors and the appliance gas controls as part of the leak check. NFPA 54 and NFPA 58 specify when a leak check must be conducted; however, the code does not specify how the test must be conducted. You should consult your insurance company agent for specific procedures for conducting a leak check. Gas appliances can be placed into operation after the piping system has been leak checked, determined to be free of leaks, purged of all inert gases, and resupplied with propane.

Please reach out to your Main Street America Agribusiness Loss Control Consultant with any questions regarding LP Leak Checks. ■



SAFETY FIRST: NEW EMPLOYEE SPOTLIGHT

Terry Krankenburg has a passion for mitigating risks. After losing his father in a farming accident in 1979, Terry's life and eventual career was devoted to controlling risks and loss for dedicated farmers and producers.

As a Risk Control Consultant, Terry analyzes risks of potential clients and works with underwriters to decide whether to write coverages. Risk Control covers many different areas of agribusiness. On the agribusiness side of things, Terry focuses on grain handling, animal feed manufacturing, agronomy, and propane.

With grain handling, Terry ensures that clients meet the OSHA grain handling standards to prevent any explosions caused by flammable grain dust. He also ensures that feed mills also meet the OSHA grain handling standards and checks for quality to ensure the space is clean and nothing in the feed will make livestock sick.

Terry also checks for risks related to fertilizer and seed, especially when it comes to custom application. He ensures that your crops are safe and that the products are applied

correctly based on the needs of each producer. Additionally, he ensures that propane is delivered safely according to National Fire Protection Association standards. He also makes sure that delivery drivers are trained to quickly detect leaks, should there be any problem.

As for other areas of risk, Terry ensures the safety of the fleet that is required to keep the above agribusinesses running smoothly. He ensures that trucks and pickups are up to code and that drivers are safe, and trained to keep others safe during their deliveries.

When asked what advice he would give to coop members, he stressed that producers should not overlook the small things. While it is easy to focus on the large-scale details of production, the small details need to be as controlled.

With a 25-year long career in ensuring the safety and success of agribusinesses, Terry is just as passionate about his work today as he was on day one. While some people may have a difficult time getting up and going to work every day, Terry's work comes from the heart, and his dedication proves that. ■



ANHYDROUS AMMONIA (NH₃) REFRESHER

Selling or applying anhydrous ammonia this spring? Are you up to speed on any changes to your state and/or border states' rules regarding anhydrous ammonia like the Certified Competent Attendant or Certified Grower requirements in Illinois?

Illinois has updated regulations on anhydrous ammonia safety adding a Grower Certification requirement. All growers, or grower farm operators, who transport or apply anhydrous ammonia, or otherwise maintain anhydrous ammonia equipment, shall be certified to:

- understand the properties of ammonia.
- become competent in safe operating practices.
- take appropriate actions in the event of a leak or an emergency.

Certification will be for three years with refresher training required every three years. Illinois regulations already required that any person at a commercial or non-commercial site required to handle, transfer or transport anhydrous ammonia, who makes or breaks a connection on anhydrous ammonia equipment pertaining to loading & unloading, or who maintains or repairs anhydrous ammonia vessels or associated equipment, be trained and certified as a Certified Competent Attendant. Certified Competent Attendants are required to attend certified competent attendant training approved by the department or an equivalent training program. Certification is for three years with refresher training required every three years.

So maybe you don't operate in Illinois? What if you are in a border state and are transporting or delivering nurse tanks, or doing custom application, or others are picking up nurse tanks and traveling from your location into Illinois? I reached out to the Illinois Department of Agriculture in regards to how these rules apply to out of state providers. Jeff Squib, Bureau Chief, said "If a retailer either delivers nurse tanks to an Illinois address or does a custom application to an Illinois farm field, the person doing the transporting or the applying of the ammonia would need to be certified as a competent attendant. Also, if farmers themselves want to bring tanks into Illinois from out-of-state, after April 1 of this year they will need to become Certified Growers by completing a state-approved online or in-person safety training class".

To help their employers and growers the Illinois Department of Agriculture has put together an online training course which not only certifies growers in Illinois but would be an excellent training tool, or supplement for anyone that handles anhydrous ammonia. They also have classroom training available as well for both grower and attendant certifications.

Okay, maybe you aren't in Illinois or one of the surrounding states, but you do handle anhydrous ammonia; check with the regulatory agencies in your area, your states department of agriculture, extension offices, and associations to ensure you are up to speed on the requirements that apply to your operations.

Required minimum standards state that any person required to handle, transfer, transport or otherwise work with ammonia must be trained to understand the properties of ammonia, to become competent in safe operating practices and to take appropriate actions in the event of a leak or an emergency and refresher training should be completed at least every three years.

Main Street America AgriBusiness Loss Control recommends:

- new employees are trained prior to handling.
- employees whose duties change are trained prior to handling.
- refresher training is done on an annual basis.
- training is comprised of a two-part training, with a classroom component and a hands-on component.

Remember, since most incidents result from improper procedures, lack of knowledge or training, or failure to follow proper safety precautions, ongoing training that goes above and beyond the minimums can eliminate or reduce incidents. If you have any questions or need further assistance, there are policies, procedures, checklists and training available. Consult your safety professional, an outside safety organization, your insurance agent, or risk consultant. ■



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MITIGATE MISTAKES AND MAXIMIZE RESULTS WITH TRAIT FLAGS

Trait flags are instrumental in ensuring the success of producers. Chemical mistakes can be detrimental, so the safety and success of growers is a top priority. For the past two years, Josh Skrdla and his agronomy team at Farmer's Pride in Pierce have implemented a comprehensive trait flag system to identify crop traits in fields. Over two seasons, Josh and his team have experienced great success without a single slip up.

Prior to implementing the trait flag system, Skrdla recognized a lot of repetition and duplicated work, causing staff to double and even triple-check to ensure plant traits and reference field notes before applying chemicals. This process was time consuming and created too much room for error.

The system originated at Arkansas State and is comprised of color-coded plat maps with all traits and flags are color-coded. Skrdla then creates a book of maps, showing the plats they are set to custom apply. There is a copy of this book in every sprayer and every tender truck. This ensures that if there is ever a question, applicators have the book for reference.

By implementing a trait flag process, all Farmer's Pride Applicators have comprehensive keys that coordinate with the color of trait flag in each field. This process has improved communication between growers and Farmer's Pride staff, as Applicators are instantly aware of the grower's plans long before they begin spraying.

According to Skrdla, "When a farmer changes their mind, we switch the flag that is in there. Where there were near disasters previously, we now have growers calling us when they are planting to let us know they are changing plans. This process has been extremely beneficial."

Growers were initially hesitant to adopt the trait flag system. They were given six trait platforms and Farmer's Pride did not give a choice of whether to participate. This provided for a high level of quality control for Skrdla and his team. After a successful first season, the trait flags were welcomed, if not expected by growers. Customers gained trust in the system and in turn, trusted the organization and application skills of the Farmer's Pride team.

While other locations have tried implementing this system, Farmer's Pride are the ones doing it right. The startup costs were low, with chemical companies happily picking up the initial cost of the flags. With the support of the chemical reps, the Farmer's Pride trait flag system is prepared for another successful growing season.

Farmer's Pride is proud of their staff and the shared commitment to growers. "When you do one good thing, you end up helping more people than you could imagine," said Skrdla. With the 2022 planting season just around the corner, Farmer's Pride is excited about the trait flag system and are looking forward to serving growers in this way. ■



JOSH SKRDLA, FARMER'S PRIDE