

## SAFETY PAYS: Employees Part of Solution

At an Osseo, Wis., agronomy facility, an employee is palletizing a seed order. Close by, another employee is observing the coworker's actions and entering information into a touchscreen tablet.

It's a scene being played repeatedly at this Countryside Cooperative location but with varying workplace tasks being observed by different employees. It's not "Big Brother" surveillance but rather a behavioral-based safety (BBS) process at this west-central Wisconsin co-op—a program focused on employees becoming an integral part of the safety solution.

With the assistance of Russell Associates, a Minnesota-based training and management systems company, and safety consultant Wayne Waite, Countryside is implementing a BBS process called Keys of Safety. Dean Danielson, Countryside's director of safety and compliance, expects the Keys of Safety process to take the cooperative's safety culture up a notch.

Dean is no stranger to the task of improving safety culture. In the co-op system since 1985, he began working as a safety consultant for a compliance company in 2010 and came to Countryside in 2012. But, like so many in the business, he is challenged with changing the mindset and behaviors of employees when it comes to safety practices.

### Dealing with the 'We've always done it this way' attitude

"Our employees have a common knowledge and an understanding of compliance and safety," said Dean, explaining that the cooperative has had a traditional safety program, including written protocols, training and refresher training. "We were putting different things out there to try and promote safety but to measure it and get employee buy-in was difficult. Some of the behaviors and mentality that have developed over the years—like the 'We have always done it that way' attitude—were misleading the employee to perform unsafe behaviors."

The concept of involving employees more fully in observations and solutions struck a chord with Dean and Countryside management. "Russell Associates and Wayne weren't just selling a program," said Dean. "They were selling a solution." He explained that their consultant has successfully implemented and managed this program in several businesses of different sizes and has seen excellent results.

What's so different about Keys of Safety? "It gives the employees and management the tools and understanding to work safely," said Dean. The process, he explained, holds employees accountable for their own safety. Employees observe their counterparts performing a job function and document the results using a software program called inspectiTRAC™, which collects the data and helps management identify

areas that need correction. "It will also help the employee and management better assess hazards in the workplace," he added.

### Observing the task—not the individual

The program has been customized to include specific steps required to perform each job—like palletizing seed—safely, utilizing input by employees and management. Using their touchscreen tablet, the employee observing a co-worker's actions responds to simple and straightforward statements—like "employees are bending at the legs when lifting"—with a "safe" or "at risk" response.

Each employee will regularly take responsibility to be an observer. Also important is employees being observed are not named and they are told when they are being observed. "I don't want this to be secretive and I never want to know the name of the employee they're watching," insisted Dean. "I want to know the job they're observing. If one individual is doing it wrong, more than likely others are doing that job incorrectly, as well. It's a behavior we must correct, not the individual. It's everybody working together to make sure each one of them is doing it right every time." The success of the process will be measured by leading and lagging indicators, the level of participation in corrective actions, audit scores which will be monitored and total incidents recorded (TIR).

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# THE PROBLEM OF SHIFTING INTO REVERSE

According to the National Safety Council, one of every four crashes occurs while the vehicle is operating in reverse. Considering the average driver operates in reverse less than a total of one mile every year, this statistic is even more alarming. “Backing” and “back-over” crashes cause an estimated 500 deaths and 15,000 injuries each year.

Backing crashes cost business owners and insurance companies millions of dollars in vehicle property damage and lawsuits. Every vehicle going to a shop for repair is a vehicle not producing income for the owner.



Backing crashes are preventable since they are always caused by human error. Employers and employees can better protect the assets and profits of the company, as well as the safety of others, by educating themselves with these safe backing pointers:

- **Know your blind spots.**

Every vehicle has a blind spot. The larger the vehicle, the larger the blind spot. A small car may have only 12 feet of blindness from the rear-view mirror, while a full-sized pickup can have as much as 30 feet.

- **Avoid backups when possible.** Don't put yourself in the situation where you always have to back up. In a parking lot, pull through to the space ahead of you; don't leave room for someone to park in front of your vehicle and force you to back up. If possible, park in the street and not in a driveway. Whenever possible, your vehicle's first movement



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from a parked position should be forward.

- **Walk around the entire vehicle.** Observe the proximity of structures, other cars, pedestrians, or overhanging wires. Map it out in your head before you get behind the wheel of the vehicle. If you can't see or you're not sure what is behind you, get out and look.
- **Use a spotter for congested or difficult situations.** Use hand signals that the driver and spotter understand. Hand signals force you to be visually engaged and don't allow you to detach yourself from the task. Use a spotter for situations where children are present, such as schools, play areas and residential areas. Children are totally unpredictable and easily hidden in your blind spots.
- **Get proper rest.** Many crashes occur when employees are tired. Fatigue and lack of rest is a major contributor to fleet crashes. Your business and the driving public need employees who get eight hours of sleep to be alert when driving. Tired drivers make more mistakes when backing in reverse than those who have had proper rest.
- **Use technology with caution.** There have been some great advances in technology in the last 20 years to help prevent backing crashes. Back-up alarms warn people in the area that a vehicle is in reverse. Back up sonar warns a driver when an object is in their back-up path. Closed-circuit mini TV cameras give a clear view of the back-up path. However, all of these can fail if the driver or surrounding pedestrians ignore or fail to use these devices properly.

All backing crashes are avoidable and preventable. It takes a commitment to be vigilant and consistent in your driving duties to avoid these collisions. Do your very best each day to drive in a disciplined manner. ▸

## SAFETY PAYS...

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“Employees love the fact that they get to partake in this,” Dean said. “Their voices are being heard and they're part of the solution.”

### A proactive approach

Danielson is currently piloting the Keys of Safety process at the co-op's Osseo facility, which provides an opportunity to see how the program works in three different divisions: crop nutrients, crop

protection and grain. Employees at Osseo received two days of training in October. “I'm assuming, within the first six months, I'll have a good feel as to how we can implement the process company wide,” Dean said.

It will be no small feat, admits this safety specialist. Countryside Co-op is large, with more than 500 full-time and seasonal employees working in multiple locations and facilities.

“Implementing this process will take a lot of work, but it's also a lot of work

chasing incidents and figuring out why people are getting hurt,” Dean insisted. “And so, as a company, we need to be proactive rather than reactive. In my mind, this is what's going to get us there. Our CEO has stated repeatedly that customer service and safety should mirror each other. This is a common core belief held by both management and our board of directors. I believe the morale of the employee base will continue to flourish and Countryside Co-op will be an employer of choice because of its commitment to safety. ▸

# LET'S COMMUNICATE CLEARLY



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GPS-guided precision application, crop genetics and weed control have advanced leaps and bounds in the past decade. Our ability to accurately communicate customers' application needs struggles to keep up with these new technologies. This includes communication between: the producer and sales person when planning for the upcoming crop year; the producer and agronomy office when ordering fields to be sprayed; and the agronomy office and warehouse/agronomy plant when sending orders to be filled.

Today, the margin for error is close to zero if the wrong product is applied to a crop with specific traits. Unfortunately, communication often includes too many assumptions between all parties involved and that can lead to the loss of a crop.

## **Explain need for clarification**

Get an early start on good communication when meeting with your producers during winter planning sessions and grower meetings. Tell customers that due to the complexity in genetics and crop protection products, you'll be asking more questions when they call for field applications. Ask them for their patience ahead of time, and let them know that you will even be repeating back in detail what crop, genetic, chemical and, of course, which fields and number of acres. Austin Mutual experienced claims of Roundup® being applied to Liberty Link® hybrid crops and vice versa—situations that could have been avoided had additional questions been asked. Producers often assume you have accurate information because of earlier planning sessions.

Even if that is the case, it is important to repeat everything back to ensure accuracy. In some cases, producers made planting changes in genetics and forgot to update this information. Repeating back the order may catch these types of mistakes.

When it comes to improving communication between the agronomy office and warehouse/loading plant, train your employees on the importance of selecting the exact product listed on the orders. Many products have a common brand name but also have variations in chemistry identified by adding a letter or two behind the



**Communication often includes too many assumptions.**



brand name. For example, applying Flexstar® GT to a field intended to have Flexstar® can have a catastrophic outcome. A costly claim experienced this year occurred when an order called for Cinch® herbicide to be applied on a large soybean field. The order got to the warehouse and Cinch ATZ was selected either by mistake or from ignorance. Needless to say, the atrazine in the Cinch ATZ didn't sit well with the soybeans. The expensive mistake could have been avoided with warehouse employee training that stresses the fact that product names can be similar and to make sure names on orders match names on packages.

Mistakes can also be made when putting orders together so it is critical your applicators and tender drivers call back to the office if something on the order sheet doesn't look right. Speaking of applicators, ensure they report mechanical issues to your shop personnel immediately and they do not operate unsafe equipment. It can be very costly in terms of dollars and safety if faulty equipment is not reported for repairs and is allowed to operate on public roads.

## **Don't let similar brand names confuse the issue**

This past season, there were several challenges with dicamba-tolerant soybeans, primarily drifting, tank contamination and volatilization. Unfortunately, I see potential for another dicamba-related problem. I recently had a conversation with an agribusiness owner who asked what issues Austin Mutual experienced with 2,4-D soybeans this season. Knowing that 2,4-D soybeans aren't yet on the market, I asked if he meant dicamba-tolerant soybeans, which, of course, he did.

His confusion underscores additional layers of complexity and potential for miscommunication when the 2,4-D soybeans hit the market. For some reason, these products' marketing geniuses selected their brand names to start with the letter "E", whether it's Enlist E3™ 2,4-D soybeans or Engenia™ dicamba-tolerant soybeans. And, although Xtendimax® doesn't start with an "E", it is pronounced as "Extendimax", making it challenging for everyone involved to keep these products straight. To help minimize confusion with customers and staff, I recommend using wordage such as Enlist 2,4-D and not just Enlist when discussing products with your producers. The same is true for Engenia Dicamba and Xtendimax Dicamba. You can't be too descriptive or ask too many questions when it comes to using these new products. ▶



**SOUTH DAKOTA** - The South Dakota Ag Cooperative Safety Directors met Sept. 20 at Lake Area Technical Institute in Watertown. Captain Tracy Schaefer of the Watertown Police Department presented on workplace safety. Participants watched the video "Run. Hide. Fight® Surviving an Active Shooter Event." The next meeting will be at Mitchell Technical Institute on Jan. 17, 2018.

# ELD RULE EFFECTIVE THIS DECEMBER



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The congressionally mandated Electronic Logging Device (ELD) rule, part of the Moving Ahead for Progress in the 21st Century Act (MAP-21), was to officially have boots on the ground starting Dec. 18, 2017. Enforcement personnel were to begin documenting violations, and, at their discretion, issuing citations to Commercial Motor Vehicle (CMV) drivers operating vehicles without a compliant ELD. These ELDs track and verify the number of hours that commercial drivers are behind the wheel. The next three months will be a transition period until April 1, 2018, when inspectors will place drivers out of service if their vehicle is not equipped with a compliant ELD. The concern that CMV drivers may violate these regulations led the Federal Motor Carrier Safety Administration (FMCSA), which enforces hours-of-service (HOS) regulations, to propose this rule.

## ELDs make a difference

Prior to the enactment of the rule, the U.S. Department of Transportation (DOT) evaluated the potential safety benefits of ELDs. The data used in the study was divided into equipped trucks and non-equipped trucks. The crash data was arranged into four categories: total crashes, preventable crashes, USDOT-recordable crashes and fatigue-related crashes. HOS violations were also arranged into two categories: driving-related and non-driving-related HOS violations. The equipped trucks had a 12 percent lower total crash rate and a 5 percent lower preventable crash rate than non-equipped trucks. Equipped trucks had

a 53 percent lower driving-related HOS violation rate and a 49 percent lower non-driving-related HOS violation rate than non-equipped trucks.

## Who does the mandate effect?

The ELD mandate applies to the majority of CMV drivers. The mandate requires drivers currently required to keep paper logs, to use ELDs, sets performance and design standards, requires certification and registration with FMCSA, includes provisions to help prevent data tampering and harassment of drivers, and establishes required supporting documents.

The mandate provides the following exceptions:

- Pre-2000 model vehicles
- Towaway drivers
- Drivers who aren't required to maintain records of duty status
- Drivers who maintain logs for less than eight days in a 30-day cycle
- Drivers who use the short-haul exception may continue to use timecards

## The Ag HOS Exception:

- 49 CFR 395.1(k) provides exceptions from the HOS rules during planting and harvesting as determined by the state, for the transportation of agricultural commodities (including livestock, bees and other commodities) within a 150-air mile radius from the source of the commodities. The same provision applies to delivery of supplies and equipment for agricultural use from a wholesale or retail distribution point.
- The HOS regulations do not apply to the transportation of agricultural commodities operating completely within the 150-air mile radius by for hire or private carriers.

Once a driver operates beyond the 150-air mile radius, the HOS regulations apply. Starting when the transporter goes past the 150-air mile radius, the driver must maintain logs using an ELD, unless the driver or the vehicle meets one of the ELD exemptions. The driver must work and drive within the limitations of the HOS rules when operating beyond the 150-air mile radius. Time spent working within the 150 air-mile radius does not count toward the driver's daily and weekly limits.

When operating within the 150 air-mile radius the driver should not log into the ELD. Upon exiting that radius, the driver should then log into the ELD, and note miles accumulated prior to that point were exempt miles.

Covered farm vehicles, as defined in 49 CFR 390.5, are exempted from the HOS regulations per 49 CFR 395.1(s). Carriers operating under this exemption are also not required to have an ELD. This only applies to private transportation of agricultural commodities, including livestock by the owner or operator of a farm or ranch, or family members or employees.

Despite the exceptions and exemptions, some businesses are adopting ELDs because of their various benefits. ELDs can reduce operational costs, improve efficiency and increase profits. The ELD rule is one of several current safety reforms being adopted to reduce truck accidents, injuries and fatalities. On an annual average basis, the ELD rule is estimated to save 26 lives and prevent 562 injuries resulting from crashes involving large commercial motor vehicles.

For more information please consult with FMCSA, DOT, your insurance agent or your Austin Mutual risk consultant. ▶



**IOWA** - The September meeting of the Ag Cooperative Safety Directors of Iowa included a number of presenters: Chuck Goodman, area senior vice president in loss control with Arthur J. Gallagher & Co., provided a comprehensive look at contractor safety; Matt Bendler, vice president of human resources with Ag Processing Inc., discussed human resources and safety; Pat O'Brien, with Nationwide Insurance, provided guidance on working with the media after an emergency; and R.W. Smith of Holmes Murphy & Associates, looked at workplace violence strategies. Stay tuned for additional details on the Jan. 17, 2018, meeting.

# DICAMBA: LESSONS LEARNED



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2017 was certainly an eventful year. The roll out of dicamba-resistant soybeans and compatible herbicide products made the news in many places. Unfortunately, the news wasn't good.

Drift and volatilization complaints in many states made agriculture officials take notice. Two states, Arkansas and Missouri, enacted emergency bans on dicamba products in response to these complaints.

As a result, the EPA recently announced new regulations on dicamba products, the most significant being their classification as "Restricted Use." This means applicators will be required to receive additional dicamba-specific training in order to receive licensure for these products. Also, weather parameters are being tightened, including a narrower band of allowable wind speed, as well as yet-to-be announced restrictions on the time of day and allowable temperature ranges for application.

In addition to these restrictions, various news accounts suggest individual states may yet decide to enact further restrictions beyond those announced by the EPA.

Given that the full scope of new restrictions is not yet known, we have to wait and see what specific actions will be required on the part of applicators who intend to use these products in 2018. However, our experiences in 2017 will provide some basic best practices.

### 2018 Ag Safety Director's Leadership Conference

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### Record-keeping is critical

It is vital that application records be filled out completely and legibly. Accurate weather data is a must. We recommend the use of a portable weather station or a phone app to provide local weather reports. Application start-and-stop times need to be noted, and it would be desirable to note the weather conditions at these times to rule out any significant changes in temperature or wind.

Application records should also show data such as nozzle tip use, crop height, ground speed, etc. If use of a buffer strip is required, this should also be documented on the application record. In addition, the console record from the sprayer should be obtained and preserved. These factors are all critical in the investigation of drift complaints.

In the past, we have suggested growers be required to sign off on the spray order in order to provide verification of the correct field and crop information. Moving forward, this should be a requirement, at least on dicamba orders, if not all orders.

In addition to drift claims, we had a significant number of tank contamination issues. This is now a bigger problem than in the past given the frequent product switches during soybean season. Proper tank and boom rinsing is a priority and all washouts should also be documented. It should be noted that 2017 claims involving tank contamination resulted in more severe losses than drift and volatilization claims.

We will continue to monitor developments throughout the winter and we will provide additional information and recommendations in future editions of *The Partner*, as well as during our annual spring agronomy presentations. ▶



**MINNESOTA** - Brian Hammer, senior transportation consultant at Nationwide Insurance, updated members of the Ag Cooperative Safety Directors of Minnesota on revisions in commercial trucking regulations due to the changing political climate in Washington, D.C., including suspension of the speed limiter, safety fitness determination and sleep apnea rules. The next meeting will be held on Jan. 19, 2018.

## ELD RULE TAKES EFFECT IN DECEMBER...PAGE 4

How will the rule impact your business?

### THE YEAR IN REVIEW



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It is hard to believe the year is almost over and we will soon jump into 2018. For many Midwest agribusiness insurance carriers, 2017 presented a variety of challenges in addition to the normal issues we face every year.

We had an interesting weather year. Heavy winds and tornados started early in 2017, with tornados starting in late February. We had 53 confirmed tornados in the first week of March, resulting in significant damage to structures and vehicles, along with numerous injuries, including several deaths.

As the fertilizer and chemical spraying season hit full swing, many of our

insureds had to navigate the intricacies of dicamba. While we experienced hundreds of claims, thousands were filed throughout the Midwest. As of August, there were over 2,000 official investigations of dicamba-related damage. It is estimated that over 3 million acres of soybeans were affected, not to mention other product damage, as the result of drift.

We certainly had our share of claims and large losses at Austin Mutual Agribusiness, but I am very proud of my excellent team of raters, underwriters, claims personnel and loss control representatives who helped navigate our insureds through a difficult 2017. Once again, they exceeded my expectations and provided our insureds with outstanding service during their time of need. Our amazing collection of independent agents helped their customers through the process of filing claims and making sure their insureds had the proper coverage. Most important, numerous

insureds were proactive, helping to mitigate their losses and reduce the amount of time and expenses when the unthinkable occurred.

I have heard several insurance carriers had an extremely difficult year and continue to struggle through this year's claims activity. I am extremely proud of our staff and you, our insureds. Working together this year, we were successful in minimizing risk and providing the coverage needed for your business—and for that, I extend my gratitude and sincere appreciation for all of your efforts.

From my family to yours, have a safe and happy holiday season with your family and friends. Thank you all for a profitable 2017. My amazing agribusiness team and I at Austin Mutual look forward to serving all of you in 2018 and beyond.

Again, thank you and Happy New Year! ▶



**NEBRASKA** - R.W. Smith, loss control consultant with Holmes Murphy & Associates, provided a presentation on workplace violence at the Oct. 3 meeting of the Ag Cooperative Safety Directors of Nebraska. Members also discussed the potential for adding members to the association. The next meeting will be March 13, 2018, at the Quality Inn and Conference Center in Grand Island.