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Learning From the Fall

SAFETY PAYS

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The last thing Tony Howell remembers before his fateful fall in November 2008 is holding on to the handle of the mechanical loading arm that extended over the 5,000-gallon refined fuel truck he was preparing to fill. A few moments later, a fellow River Valley Cooperative employee found Tony partially underneath the truck on his hands and knees and with multiple injuries.

Tony spent three weeks hospitalized and recovering from two skull fractures, a broken eye socket and nasal cavity, collapsed lung, six broken ribs, a broken wrist, and severe bruising on both the front and back of his body. A shattered right elbow and the top portion of his shin bone required surgery. While no one witnessed Tony's fall, the bruises on his chest indicate the loading arm may have malfunctioned and hit him, knocking him off the truck. More than three months after the accident, he was back at River Valley Co-op on a light-duty basis.

When Tony climbed up on that truck that day at the Durant, IA fueling location, he wasn't worried about falling the 10 to 11 feet to the ground. Instead, he might have been thinking about the turkey dinner he'd be enjoying with family the next day, which was Thanksgiving. After all, he'd been filling that truck and delivering fuel for eight years. "I had done it once to three times a day," says Tony. "I didn't think much about it."

He admits the prospect of falling had sometimes crossed his mind. Ice that accumulates on top of trucks, spilled and slippery diesel fuel, or strong wind gusts cause concerns for workers making their way on the top side of vehicles. In fact, shortly before Tony's fall, another River Valley Co-op worker filling a much shorter truck ended up hanging onto the handle at the end of the arm extension. He was able to drop to the ground safely.

Finding a safety solution

After Tony's fall, the safety of employees fueling those trucks became a top priority, says Dave Schulz, Vice President of River Valley's Energy Business Unit. When Tony returned to work, the cooperative had investigated fall protection options. "River Valley didn't wait around for another accident to happen," says Tony.

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Tony and the co-op's other drivers were involved in the final selection of fall protection equipment for the company's four fueling facilities that service customers in eastern Iowa and northwest Illinois. "We wanted the drivers to have input because they were the ones who were going to use it every day," explains Dave. "The product had to be something that was user friendly."

River Valley Co-op's choice was a SafeRack system. The system consists of a gangway, fall-prevention safety cage, and a platform that is counterbalanced so that it can be raised above the truck for clearance while driving under it. When the truck is in position, the driver can step out on the system. By using a foot pedal and pushing down with your hands, a worker can lower the cage onto the top of the truck, locking it into place and giving the driver full fall protection. The system, says Dave, comes in different sizes and with varying options, making it adaptable to different facilities. SafeRacks are now in place at River Valley Co-op, providing protection to the company's refined fuel drivers.

Worth the investment

Tony is pleased with the decision to implement the new safety system, especially now that he oversees the company's 16 refined fuel and propane drivers as Energy Operations Manager. He shares the safety story, reminding them and others in the business to recognize the dangers from falls from any height. "When I was younger, I probably jumped off things 10 feet high and kept running," explains Tony. "But when you don't know you're going to fall and you're not in the correct position, it can be dangerous, whether you're 6 or 11 feet off the ground."

Dave agrees, adding, "Ten feet isn't very far, and you think employees aren't going to get hurt if they fall, but when somebody does and you recognize that it's an issue, it needs to be fixed. At River Valley Cooperative, we want to do as much as we can for safety. Installing the SafeRack systems was expensive, but I know we'd do it again tomorrow. Our employees' safety is a priority." ■

PEOPLE NEWS

Ashley Elster

When you call CMIC, the first voice you'll probably hear is that of Ashley Elster. Ashley joined the Cooperative Mutual staff in May as loss control secretary. In that position she will be managing reports for CMIC's risk consultants and handling receptionist duties as well. Ashley previously served as secretary/administrative assistant at Magnolia Metal Corporation's headquarters in Omaha.

This exercise enthusiast loves to bowl, read, shop, and garden but is passionate about volleyball. "I've been playing volleyball since sixth grade," says Ashley. She played on her high school varsity team and today plays in the Omaha City-Wide Sports volleyball league and on a sand volleyball team. She's also enjoying introducing her five-year-old daughter to sports and recently joined the athletic board of her daughter's school. Welcome, Ashley.



Holly Smith



As CMIC's new customer service representative, Holly Smith is ready to assist clients with concerns or questions. Holly joined the Cooperative Mutual staff in May and is learning the various aspects of the agricultural insurance business. She has a good foundation with three years' experience as an agent for American Family Insurance in Omaha.

"I'm meeting clients and learning the product," says Holly. "My goal is to make our customers feel comfortable knowing

that if I don't know the answer to their questions, I will find it for them."

Dance has been an important part of Holly's life since age five. She was a member of the dance team for the Omaha Beef Professional Indoor Football team. She says she also loves volleyball, playing on a recreational team, and finds time for golfing, fishing, and photography. We're glad to have you at CMIC, Holly. ■

What Makes an Account Attractive?

BY KODY KIRKENDALL , AU, CIC, Assistant Vice President, kkirkendall@coopmutual.com

Agents and policyholders alike have asked what Cooperative Mutual looks for when deciding whether or not an account is an attractive one for us to add to our portfolio of policyholders we serve. As a company specializing in the agricultural industry, my answer will differ from carriers in other segments of the property and casualty insurance industry. However, like most business insurance companies, we look for some very basic characteristics when pricing an insurance product for a business like yours:

- Loss history: The better loss experience you have over the past five years, the more favorable an underwriter will look at your account
- Safety culture: Has your management bought into a strict safety culture, and does it pass that culture down through every location/employee of the company? Are there consequences for those who don't adhere to that culture, making each person accountable for their actions?
- Financial statement: Is your business financially stable with a history of positive operating income? A strong financial standing shows that you have the money to invest back into your business to help maintain facilities and equipment and promote your safety program, as well as train your employees properly.
- Housekeeping: Are your facilities cleaned on a regular basis and do your location managers document their housekeeping duties regularly?
- Facility maintenance: Are out-of-date facilities repaired or replaced and grounds well kept to minimize claims from patrons and employees? Have you had an engineer properly assess any inherent dangers in structures that need attention?
- Transportation: Is your auto fleet monitored closely for maintenance needs, and what does your DOT Safestat rating indicate about your safety record?
- Driver selection: What is your driver selection process? What type of training program have you



implemented, and what are the consequences to an employee with a poor driving record?

- Work Comp Mod: In addition to your loss history, what type of claims are your employees submitting, and is there a developing pattern? Do you have a return-to-work program for injured employees?
- LP program: The current state of a company's LP program is a crucial part of CMIC's review of potential customers. Are you performing leak and pressure checks? Are employees properly trained on out-of-gas calls and deliveries? How are you

handling delivery to residences with tenant changes? And are you having meetings with your commercial accounts that have places of public assembly?

- Contractor relationships: Are you selecting qualified, reputable independent contractors able to handle the job you hired them for,

thus eliminating your need to act as general contractor? In order to protect your business from claims due to an independent contractor's work, are you collecting certificates of insurance from these individuals? The more businesses involve themselves in managing the day-to-day duties of any independent contractor, the more likely they will be dragged into claims stemming from their poor work.

The above is by no means an exhaustive list of what an insurance company in the agricultural industry looks for when trying to select a good business to write. However, it can provide an excellent template when taking a snapshot of your own business. If you meet all of these requirements, not only will your account be a valuable asset to any insurance company, but it will be a business that thrives. If you see areas where you can improve, doing so will not only be beneficial for your insurance carrier but your company and employees as well. ■

Beyond the Texting Problem

BY TERRY LIVELY, Senior Risk Consultant/Transportation Specialist, tlively@coopmutual.com • 402-679-5357



The issue of distracted driving and cell phones is a common topic of conversation these days, and for good reason. Because of safety concerns over the use of cell phones to text messages, the Federal Motor Carrier Safety Administration (FMCSA) passed a temporary ruling effective January 27, 2010 banning the use of cell phones for texting by commercial vehicle operators while driving. This rule is now being adopted into the FMCSA Regulations, making it a permanent regulation. There may be allowances for certain other devices used by certain commercial companies for specific company communications.

This new regulation strictly addresses the use of cell phones or other devices for the use of texting. However, it's not the only distraction while driving. Help employees be aware of and work to eliminate other actions that can get in the way of their focus on the road.

Cell phone and two-way smart talk

Texting aside, the regular use of cell phones for talking is a big distraction. Have a cell phone policy in place. This policy can be as simple as stating that your employees will not talk on any cell phone while driving down the road.

Instead, they should let the call go to voice mail. They can then either pull safely onto the shoulder of the highway to retrieve the message or retrieve it once they've reached their destination.

Another option is to require all employees to use a hands-free device when driving. While research indicates that hands-free devices do not eliminate the distraction, at least it allows drivers to have both hands available for control of the vehicle. This policy should not only apply to your commercial vehicle operators but across your staff.

Two-way radio systems can be an even greater distraction. In order to reach up and adjust volume controls or squelch or grab the mic, drivers generally must take their eyes off of the road and hands off of the steering wheel. In addition, employees can easily forget that they're talking over controlled airwaves, using the radios to harass or tease other employees. That type of conversation can be a distraction to others who are merely listening in.

Attacking the distraction issue

Don't forget the everyday distractions like trying to get the customer's address off of a delivery sheet, looking at a map, or eating and drinking. Here are a few things your company can do—in addition to having a cell phone or radio use policy—to keep the distraction gremlins at bay:

Take the Work Comp Initiative

BY JENNIFER TREASE, Workers' Compensation Claims Adjuster, jtrease@coopmutual.com



The initiative you take—or fail to take—following a work-related injury can make more of a difference on a claim than you may realize. How we handle the reporting, medical care, and employee's return to work can make a significant impact on the claim's final cost. Here are key components to build into your process that can make a big difference in effectively dealing with claims.

Proper and prompt reporting

Do your employees understand the proper steps in reporting a claim? First and foremost, report it immediately. Too often when a claim is filed, we hear, "I didn't think it would amount to much." Every minor

injury should be reported to a designated person at your company in order to document it properly. By taking that initial step, you have a record of the facts in case it develops into a claim. Remember, memories fade over time, making it difficult to recall essential details should questions arise about the incident.

Address medical care appropriately

Know your state's policy when it comes to work-related injuries and choice of care. Some states choose which medical facility or physician an employee should report to for occupational medicine. If you do business in one of these states, have the facility posted to eliminate any confusion among employees. If you don't know accepted facilities in your area, call me at 800-642-8572, or e-mail me at jtrease@coopmutual.com for the information. If your state allows the employee to choose the provider,

- Have drivers keep all paperwork such as delivery sheets in an organized clipboard or binder so they have easy access to all forms. Discuss the delivery location with the driver, and if necessary, point it out on a map prior to their leaving the facility.
- Department managers should check with local highway departments on a regular basis to find out if there is any work being performed on roads or restrictions that may require a new route.
- Before delivery to a new customer, have someone who is familiar with the type of delivery or application vehicle that will be used drive to the site to ensure that the vehicle will be able to make it safely—preventing a driver from having to find alternative routes at the last minute.
- To help limit the number of cell phone calls employees receive during working hours, do not give their business cell phone numbers to customers. In addition, restrict the drivers to business calls on company cell phones. If employees are using personal cell phones, remind them that they are on company time and should limit the personal calls to break times.

- Remind employees that company radios are licensed by the FCC and should only be used for essential company communications.
- Prevent eating and drinking while driving by providing time for employees to stop for meals.
- Remind salesmen or agronomists using laptop computers in the field to not use them while driving. Looking up or entering information should only be done while their vehicle is parked.

While you consider actions to help reduce and eliminate distractions, it's important to know that many states have or are in the process of establishing stand-alone cell phone laws that would allow officials to ticket individuals in any vehicle for texting while driving. In addition, many state accident reports now include an area to mark off if they believe using a cell phone was a contributing factor to an accident. In some states, if a driver is on the cell phone at the time of an accident, they can be cited for distracted driving or failure to properly maintain control of a vehicle.

Your driver's job is complicated enough without unnecessary distractions. Provide them with the tools they need to concentrate on the job at hand. ■

To help you put sensible driving policies in place, use CMIC's Transportation Safety Program Appendix #4. Contact Terry Lively, our transportation specialist, with any questions.

make sure the proper documentation is filled out prior to the injury so that they have a treatment provider in place. Once treatment has been addressed, contact the CMIC Claims Department.

Document and work as a team

Proper documentation is essential. If possible, question the employee and any witnesses to obtain a first-hand account of the incident. Where was the employee at the time of injury? What were the specific actions that led to the injury? Did anyone hear anything about the incident different from what's been reported?

Once the employee receives treatment and is ready to return to work, make sure they know it is their responsibility to obtain a copy of their work restrictions after each appointment and to provide you a copy. This way, everyone is aware of their progress and current work capabilities. Once the employee returns to work, contact your CMIC claims adjuster to make sure they're aware of the work situation. This will ensure that the indemnity benefits are being administered properly with

the accurate start and stop dates.

Offer light duty if possible

Keeping open communication between you and the injured employee is vital. If they are off work, it's important to maintain contact to let them know they are a valued employee. Employees unable to work in their original position while recovering may experience feelings of uselessness and being forgotten, making it more difficult for them to return. To avoid that situation, be creative and look for positions that accommodate an employee's light-duty restrictions. If you would like to discuss ideas on how to effectively bring an employee back in this capacity, contact your claims adjuster. We will be glad to help.

By making these items top on your list of priorities when dealing with an injured employee, you assist Cooperative Mutual in having better control of a claim's outcome. Working together we can strive to reduce the frequency and cost of claims and provide a better working environment for your employees. ■

People News

Todd Meyer



Agronomy is an important part of our policy holders' businesses, and so we're excited to introduce you to Todd Meyer, CMIC's new agronomist/adjuster. Todd joined our team in May and is ready to handle your agronomy claims and provide support for your agronomy needs.

Todd comes to us with a broad agricultural background. This Scribner, NE native grew up on his family's livestock and crop farm. He then attended the University of Nebraska, double majoring in Diversified Agricultural Studies and Mechanized Systems Management. His most recent position

was with Central Valley Ag Cooperative in Nebraska. Working from the co-op's Oakland location, Todd was in the Agronomy Department handling crop scouting, precision ag, and sales.

He continues to help out on his family's farm and is a volunteer member of the Scribner Volunteer Fire Department. He's also eager for his new responsibilities. "I am really looking forward to meeting our clients and helping them with agronomy-related claims and issues," says Todd. We're glad to have Todd onboard.

Jesse Sweet

Jesse Sweet was named marketing consultant for Cooperative Mutual at the end of April. Jesse joined CMIC as a claims adjuster in 2008. In his new position he will be the direct sales agent for the Nebraska cooperatives we serve.

"I will be there to service their accounts and handle any needs or concerns they may have with their policies or claims," says Jesse. "I really enjoy going out in the field and meeting our customers and finding out how Cooperative Mutual can best assist them in handling their day-to-day activities when

it comes to their insurance coverage and risk management." Jesse will also continue to handle claims as a multi-line adjuster until a replacement is named.

Prior to joining CMIC, Jesse worked in the insurance industry for several years. He holds a degree in Criminal Justice from the University of Nebraska-Omaha and an associate degree in Business from Southeast Community College in Lincoln. Jesse and his wife, Ellie, have three children and live in Omaha. Congratulations, Jesse!



Kody Kirkendall



Kody Kirkendall was recently named assistant vice president of underwriting at CMIC. In that position he oversees the underwriting process from pricing and policy issuance to agency relationships. "I enjoy maintaining and developing relationships with our policyholders and interacting on a daily basis with our staff," says Kody.

Kody, who grew up on a farm in Auburn, NE, joined the company in September 2002 as an underwriter after graduating from the University of Nebraska-Lincoln with a degree in Ag Business. He has since served as senior underwriter and underwriting supervisor. Congratulations, Kody! ■

OUR PEOPLE FINDER

Need to contact our CMIC Management team? You'll find their names, titles, and e-mail addresses at www.coopmutual.com. Just click on the Contact Us page.

Internal Valve Deadline Nears

BY BRIAN TRAVIS, Senior Risk Consultant/Propane Specialist, btravis@coopmutual.com • 402-658-1831



An NFPA 58 mandate requires internal valves be added to tanks that are 4,000 gallons or larger. Many propane marketers have already upgraded their plants to meet the requirements that go into effect July 1, 2011, but there are still propane plants that need the upgrades.

The requirements first appeared in the 2001 Edition of NFPA 58. In

a nutshell, they require internal valves for all openings or a specified alternative for certain tanks, depending on their size. The 2001 edition also required

existing internal valves to be operable by remote and thermal actuation. The requirements are listed in the 2004 edition of NFPA 58 section 5.7.7.2 and Table 5.7.7.3. In addition, section 5.7.4.2 of the 2008 edition details the alternative allowed for the internal valve: an emergency shutoff valve that is installed

in the line downstream as close as practical to a positive shutoff valve in combination with an excess flow valve installed in the container. The code lists different valving requirements for each type of tank opening, vapor inlet, vapor outlets, liquid inlet, and liquid outlet.

Depending on the type of plant complying with the code, installation of internal valves on the tank may require you to evacuate the tank. Not only is this a time-consuming task that includes the removal of all propane in the tank and flaring off the remaining vapor, but it will demand logistical planning as well, since your plant will be down for a period of time.

Most gas equipment suppliers can help determine the specific needs of your plant. The National Propane Gas Association has a list of companies that are available to assist marketers in the upgrades. For information, contact Bruce Swiecicki at bswiewicki@npga.org.

Considering that your plant may be down for a time during this upgrade, and that contractors and parts may be in short supply as the deadline nears, it's wise to start the process. Marketers were given 10 years to make these upgrades, so it's safe to assume that state authorities will be less than willing to grant extensions.

The time to act is now. ■

Do you need to know which edition of NFPA 58 your state has adopted? Go to Appendix 1 of CMIC's Propane Safety Program 2010.





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Chemical Handling Update



By ROD HEIDEN, ACSDIA Communications Director

Members of the Ag Cooperative Safety Directors of Iowa (ACSDIA) were updated on new Environmental Protection Agency (EPA) and Department of Natural Resources (DNR) rules during their quarterly meeting March 17. Dennis Knight, NEW Cooperative, provided details on rules concerning handling chemicals and air permitting of bulk plants for gasoline, E-85, and E-10 fuels.

Dean Holland, StateLine Cooperative, discussed safe bin entry procedures and why proper training and implementation is important. In addition, Denny Launderville,

AgPartners, provided information on the Hazard ID program, and Bill Chizek, Heartland Cooperative, gave pointers on how to effectively manage a safety committee.

During the business meeting, Rod Heiden, Gold-Eagle Cooperative, was elected ACSDIA's communications director. He joins officers Dennis Knight, chairman; Tom Winkel, MaxYield Cooperative, secretary/treasurer; and Matt Hull, River Valley Cooperative, vice chairman. The next meeting will be July 21 at the New Holland Ag Information Center, Nevada, IA. ■

Bin Safety Dominates Meeting



BY PHIL PELC, ACSDNE Communications Director

With stored wet grain causing quality issues in farm and business bins across the state, the Ag Cooperative Safety Directors of Nebraska (ACSDNE) concentrated on bin entry safety issues during their regular meeting April 13.

Brad Bousquet, Central Valley Cooperative's vice president of safety and compliance, and Phil Pelc, safety and compliance director at United Farmers Cooperative, led a Power

Point® presentation and discussion on bin entry. They shared information showing that the deterioration in grain quality has caused more dangers to employees entering bins and that there had been several engulfment accidents in the past several months. Statistically, 80% of grain engulfment happens when there is out-of-condition grain in a bin. Several members discussed how they handled situations at their locations.

During the business meeting, it was announced that Seth Smedra, Ord, NE, and Jacob Hopwood, Shelby, NE, were recipients of the 2010 ACSDNE \$500 scholarships. The group also discussed developing a Web site. Brad Bousquet, Phil Pelc, and Rick Smithpeter will look into options and report back during the next meeting to be held July 13 at the Midtown Holiday Inn® at Grand Island. ■