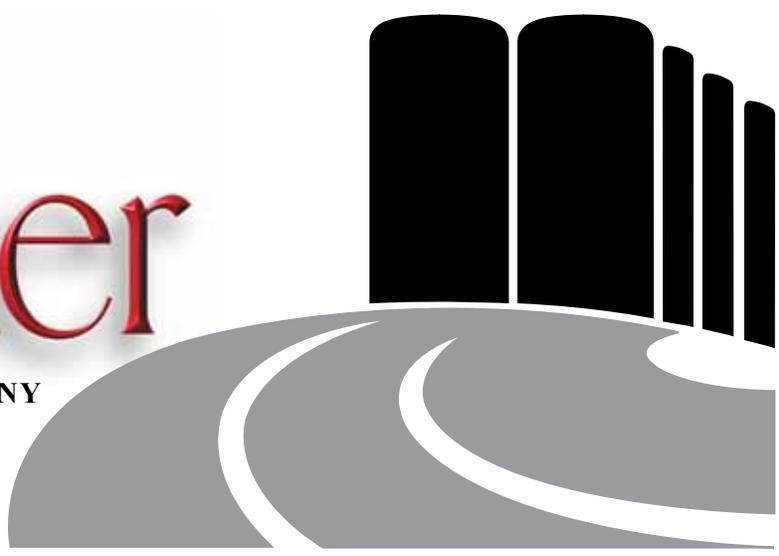


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## Extricator for All

### SAFETY PAYS

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**M**ark Hambleton wants to make one thing perfectly clear. The recent purchase of equipment to help rescue people from grain engulfment does not change the basic safety message to Pro Cooperative employees and customers: do not enter a grain bin when unloading grain. However, the cooperative in northwestern Iowa made a proactive decision to have the grain engulfment rescue cofferdam available if and when it's ever needed.

In fact, this northwestern Iowa cooperative, with matching funds from the Land O'Lakes® Foundation, has purchased three cofferdams distributed by KC Supply and called The Extricator. They then donated the five-paneled tubes to three different fire departments serving the cooperative's locations in the north, central and southern portions of its 17-location territory. Fourteen of those locations handle grain.

"We've looked at purchasing this equipment in the past for ourselves but we realized that in a rescue situation you call on the fire and rescue department," says Mark. "It made sense to donate it to the departments and then provide the departments with training on their use."

That means the equipment will be ready for not only a Pro Cooperative

employee in trouble, but area farmers or other non-co-op workers, as well. The importance of that decision took on added meaning recently when a farmer in Pro Cooperative's northern territory was killed in an engulfment accident. Unfortunately, the accident happened before delivery of the cofferdam to the cooperative. Mark also referred to an engulfment accident in northwest Illinois on July 28 that killed two teenagers and injured a third young man (See Grain Bin Safety on Front Burner article on page 2).

The cofferdam's sections act as shields so that the grain, which is pressing against the victim, can be removed. Once the grain level

**Continued on Page 2**



*Pro Cooperative presents a cofferdam to aid in bin rescues to the Pocahontas Fire Department. It is one of three cofferdams given by the Iowa cooperative to local rescue organizations. From left to right: Mark Hambleton, Safety Manager; Rolly Svoboda, General Manager; Amy Ford, Administrative Assistant (wrote the grant); and Jeff Shearer, Pocahontas Fire Chief.*

### MISSION STATEMENT:

*To build an independent, profitable, policyholder-driven insurance company providing superior service and innovative products.*

# Grain Bin Safety on Front Burner

BY RICK SMITHPETER, Assistant Vice President, [rsmithpeter@coopmutual.com](mailto:rsmithpeter@coopmutual.com), 402-690-9073



If your business has a grain handling and storage facility, you've likely received a recent warning letter from OSHA. The letter, mailed in early August, is a not-so-gentle reminder that the government agency won't take lightly to businesses that are not compliant with OSHA standards when it comes to bin entry

procedures. OSHA has also implemented an 'emphasis program' of grain-handling facility inspections, and many of our policyholders have already been inspected.

The increased pressure to do it right when it comes to bin entry follows a number of recent incidents at commercial grain-handling facilities that left employees dead and injured. As you enter this time of year, when employees are cleaning out grain facilities in preparation for harvest, it's important to remember that ensuring their safety is everyone's business. Each year many lives are lost in grain engulfment accidents, most of which were preventable.

Tragically, most of the fully engulfed and the partially entrapped victims do not survive. Most deaths resulted from asphyxiation, due to ingestion of grain or injuries caused by entanglement in equipment, or during rescue attempts when partially engulfed victims became fully buried by grain and suffocated.

## Purdue University report tells tale

Statistics from the Purdue University Ag Safety and Health Program's 2009 Grain Entrapment Report help put the issue in perspective:

- The majority of grain engulfment incidents occur primarily in the Corn Belt
- States with the most grain documented entrapments in 2009, fatal and non-fatal, were: Minnesota (9); Iowa (5); Illinois (5) and Indiana(5)
- 63% of incidents occurred on farms
- 37% occurred at commercial grain facilities
- 42% of the entrapments resulted in death
- All documented victims were male.

The report shows that unlike other types of ag-related injuries and fatalities, the trend for grain engulfment incidents is not improving. Between 1994 and 2002, the five-year average of recorded entrapments per year decreased. Since 2002, however, the five-year average shows nearly a 66% increase. On a positive note, the number of fatalities resulting from grain engulfment incidents decreased in 2008 and 2009. According to the Purdue report, more victims may be surviving these incidents due to increased emphasis on safer confined space entry procedures, such as using an observer during a confined space entry, and increased emphasis on first-responder training on grain entrapment extrication.

## OSHA setting fines

As OSHA steps up its inspection of grain-handling facilities, many of the fines the agency is issuing are related to inadequately written bin entry procedures, lack of training, lack of emergency rescue equipment and lack of atmosphere-testing equipment.

## Extricator for All Continued from Page 1

is reduced, the victim can be extricated. Each aluminum panel of the cofferdam weighs approximately 22 pounds and can be added as needed depending on specific conditions of an accident scene. "These are an excellent tool for fire departments to use in rescue situations," explains Mark.

## Land O'Lakes assists with expense

With an approximate \$3,000 cost per cofferdam, Pro Cooperative looked to the Land O'Lakes Foundation for assistance in purchasing the three pieces of life-saving equipment. The Foundation covered half of the cost. The fire departments receiving the cofferdams will be Ruthven, Pocahontas and Manson.

Pro Cooperative has already provided the Pocahontas Fire Department with training by PRI Rescue out of Van Meter, IA. Once The Extricator is delivered to the other two departments they will also receive training. Mark says he expects training to be complete by mid-September. He notes the cooperative may decide in the future to donate additional cofferdams to area fire departments.

For now, he says, Pro Cooperative is happy at least some of its territory is covered. "We will continue to stress that no one gets into these situations," says the safety manager. "We hope it's a piece of equipment that just rides around in the rescue trucks. But we're glad that in the event somebody does need help, this equipment may make all the difference." ■

Recently, OSHA issued more than \$1.6 million in fines against Temple Grain Elevators in Colorado after a 17-year-old was killed while working in the company's grain elevator in May 2009. OSHA noted 22 alleged willful violations and 13 serious citations. In August, OSHA issued a \$721,000 civil penalty against a Wisconsin grain-handling facility for 10 alleged willful violations after an employee was trapped in a bin of frozen soybeans for hours before being rescued. Those citations were issued one week after a separate and especially tragic incident in a grain elevator in Illinois in which two teenage workers, a 14- and a 19-year-old, were killed and a 20-year-old was hospitalized after being engulfed in grain. In a third case last year, a South Dakota Wheat Growers Association worker was killed after being engulfed by grain in a wheat handling facility—in May, OSHA issued a fine of more than \$1.6 million against the company.

### **Review your procedures**

With the rising number of engulfment incidents, and OSHA's more intense overview, now is the time to review your company's grain storage structure entry program with employees. Make a concerted effort to ensure they understand the importance of proper entry procedures and having emergency rescue equipment ready to go.

Training resources are readily available for your safety program. You can begin with CMIC's Safety, Compliance and Training CD and Confined Space and/or Grain-Handling Safety Program modules. Both contain Power Point® presentations, quizzes and many other supplemental training materials that can help you get your training underway.

If you would like further help with your grain storage structure entry program and/or employee training, please contact your CMIC Risk Consultant. ■

## **PRACTICE THESE BIN ENTRY SAFETY PROCEDURES:**

- **Do not allow employees to enter the facility if situations exist that could entrap them in grain.**
- **Lockout all equipment, including conveyors that help move grain.**
- **Station an observer outside the bin at all times during the entry.**
- **Test the air to determine if there is sufficient oxygen.**
- **Ensure emergency rescue equipment is readily available.**
- **Ensure employee(s) entering the bin have appropriate personal protective equipment.**
- **Issue a permit for each bin entry, certifying that the required precautions have been taken.**

*It's time to step up your bin entry safety program. Don't let an employee be another statistic.*



# Don't Bypass Safety With New Custom

BY BRIAN TRAVIS, Senior Risk Consultant/Propane Specialist, [btravis@coopmutual.com](mailto:btravis@coopmutual.com) • 402-658-1831



A customer recently asked why CMIC requires those it insures, as part of its Propane Safety Program, to perform leak tests on systems for all new propane customers and rental properties with tenant changes. After all, the requirement seems to go above and beyond NFPA 54, which states, "Immediately after the gas is turned on into a new system or into a

system that has been restored after an interruption of service, the piping system shall be checked for leakage." If there is not an issue with a new customer's system, and there hasn't been an interruption of service, why the required leak test?

It's a great question, and one we get often. There are two very good reasons why CMIC asks you to take the extra precaution. First, as a propane supplier you have a duty of care to your customers. When you start

delivering to a customer you basically take responsibility to ensure the system is safe. If an accident happens to that system as a result of lack of attention, there's a very good chance your company could be held responsible. In addition, in the case of a new customer you cannot know the attention to safety and quality of work performed by the previous supplier. Some marketers fall short in their focus on safety. When you take over the customer's system from these types of marketers their lack of concern becomes your responsibility. A leak test verifies a leak-free system at the start of your delivery.

Second, with an ongoing customer you have a history to help you gauge if that customer is suddenly using more propane than normal, sending a red flag that there could be a leak. When a customer changes suppliers the new marketer is at a disadvantage to recognize higher-than-normal usage.

In terms of tenant changes, our requirement for a leak test—even if there isn't an interruption in service—is due to similar safety concerns. When one tenant moves out

## Let's Learn From the Season



BY TODD MEYER, Agronomist/Adjuster, [tmeyer@coopmutual.com](mailto:tmeyer@coopmutual.com), 402-670-7287

No business likes to dwell on its mistakes, but understanding what went wrong during the busy growing season is the only way to make sure the same errors do not occur in 2011. Two types of claims stand out this year: spraying the wrong herbicide on corn and misapplying fertilizer. If those are concerns for

your business, there are steps you can take to ensure it doesn't become one of your claims next year.

### The confusion factor

Confusion over glyphosate (Roundup®) and glufosinate (Liberty® or Ignite®) continues to be an expensive problem. Glyphosate-tolerant (Roundup Ready®) corn continues to dominate more acres every year, and so it

isn't surprising that in the rush to cover every acre in a limited window of time your employees may assume glyphosate is the herbicide of choice.

Avoid falling into that trap. Make it a policy to check with the producers on each and every field to find out if they have glyphosate-tolerant, glufosinate-tolerant, or conventional corn. For producers using a combination of corn, it's critical to sit down with them and go over which types of corn are in which fields. Getting them to sign off on these plans will help reduce your liability if a problem does arise. To be even more safe, check with these farmers before going to their fields in case they have strayed from their planting plans. That small step can avoid claims for costly mistakes.

Now that a few farmers are beginning to try glufosinate-tolerant soybeans, the same advice applies. Even though the number of fields with glufosinate-tolerant

and another one moves in to a rental property, many things can happen to a propane system.

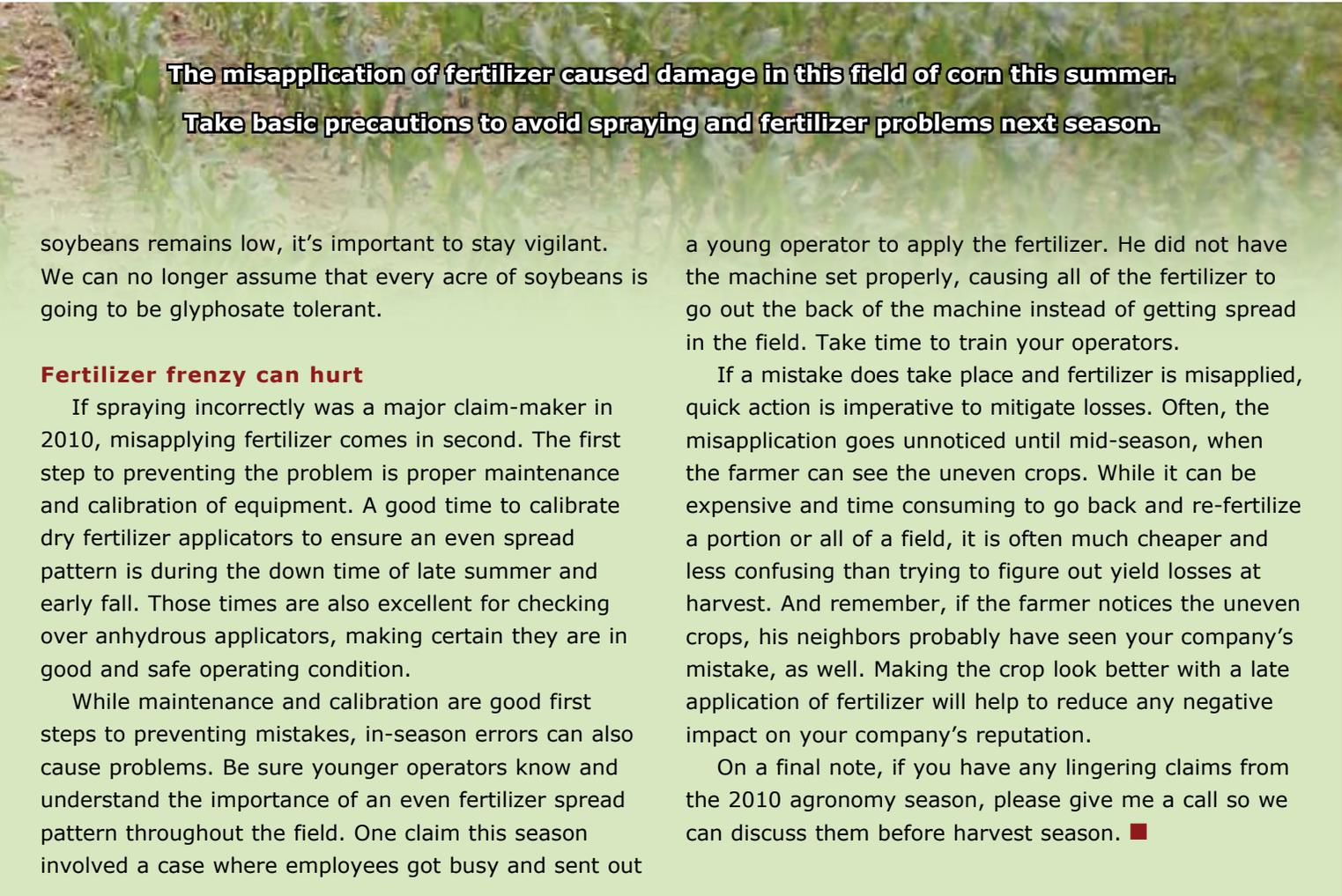
A perfect example was an incident a few years ago involving a rental property near Dodge City, KS. A new tenant contacted the Dodge City Cooperative to order gas. The cooperative informed the tenant of its policy to perform a leak test before delivery. The new tenant decided to look for another supplier, one that didn't require a leak test. Shortly after propane was delivered the house exploded. It seems that when the old tenants moved out, they removed their gas range and did not cap the propane line. When the new tenants moved in, they installed an electric range and the line was never capped. After the explosion, the marketer that delivered the propane was sued. A requirement for a simple leak test saved Dodge City Co-op from liability.

### Take time with new customers

In addition to performing a leak test for new customers or tenants make certain they also receive

safety information before the delivery driver leaves the premises. At a minimum, that should be the same information sent out in your annual safety mailing. Your driver should also make sure customers can identify the smell of propane. Document your company's actions by having the customer sign a form stating that they've received and understand the safety information and that they'll share it with the rest of the people living in the house. If the new customer or tenant cannot be there when your employee performs the leak test, you can give them the information when they come into your office to fill out a credit application, or you can mail it to them and request them to return the form that they sign indicating they have received the safety information.

Remember, when it comes to new customers and tenant changes, a little prevention can prevent a catastrophic accident. For more information on other required safety practices when it comes to new customers and tenant changes, turn to your 2010 CMIC Propane Safety Program. ■



**The misapplication of fertilizer caused damage in this field of corn this summer.**

**Take basic precautions to avoid spraying and fertilizer problems next season.**

soybeans remains low, it's important to stay vigilant. We can no longer assume that every acre of soybeans is going to be glyphosate tolerant.

### Fertilizer frenzy can hurt

If spraying incorrectly was a major claim-maker in 2010, misapplying fertilizer comes in second. The first step to preventing the problem is proper maintenance and calibration of equipment. A good time to calibrate dry fertilizer applicators to ensure an even spread pattern is during the down time of late summer and early fall. Those times are also excellent for checking over anhydrous applicators, making certain they are in good and safe operating condition.

While maintenance and calibration are good first steps to preventing mistakes, in-season errors can also cause problems. Be sure younger operators know and understand the importance of an even fertilizer spread pattern throughout the field. One claim this season involved a case where employees got busy and sent out

a young operator to apply the fertilizer. He did not have the machine set properly, causing all of the fertilizer to go out the back of the machine instead of getting spread in the field. Take time to train your operators.

If a mistake does take place and fertilizer is misapplied, quick action is imperative to mitigate losses. Often, the misapplication goes unnoticed until mid-season, when the farmer can see the uneven crops. While it can be expensive and time consuming to go back and re-fertilize a portion or all of a field, it is often much cheaper and less confusing than trying to figure out yield losses at harvest. And remember, if the farmer notices the uneven crops, his neighbors probably have seen your company's mistake, as well. Making the crop look better with a late application of fertilizer will help to reduce any negative impact on your company's reputation.

On a final note, if you have any lingering claims from the 2010 agronomy season, please give me a call so we can discuss them before harvest season. ■

# Don't Let Up on Brakes

BY TERRY LIVELY, Senior Risk Consultant/Transportation Specialist, [tlively@coopmutual.com](mailto:tlively@coopmutual.com) • 402-679-5357



Bring up the term 'vehicle brakes' during your company's safety meeting and most likely the first concern that comes to mind are the air brake systems on your commercial vehicles. It's time to expand that concept to include the brakes on all the vehicles owned and operated by your company—including your large, medium and small trucks, vans and pickup trucks. It's also imperative that the people working on your company's brakes are qualified.

## Who's checking your brakes?

If you utilize an in-house mechanic to work on your vehicle's brake systems, and that person is allowed to work on commercial vehicles with air brakes, your company must have a certification on file that shows these individuals are allowed to perform this work. The Department of Transportation (DOT) says that an individual is qualified to work on air brakes by "knowledge, experience or education," mentioning only "trade school" when referencing the "education" portion of the requirement. It is your company's responsibility to ensure that individuals working on brake systems meet this "knowledge, experience or education" requirement.

A sample DOT certification form for brake inspectors and mechanics can be found in appendix #13 of the CMIC Transportation Safety Manual.

Having a person on board with years of brake experience can help you meet the DOT "experience" requirement, but be aware that experience alone may not always be an asset. Brake systems have evolved in the past 10 to 20 years. To pass the "knowledge" test, they need to know the intricacies of each brake system—no matter the vehicle. Today's air brake systems, for example, contain many electrical components, including a computer sensor and wire connectors for the anti-lock brake system. If your service or mechanic personnel have not been properly trained on these systems, they may be ignoring a vital component of the braking system. This training can generally be provided by your brake parts supplier or the truck manufacturer/distributor. Education of your service personnel or mechanics will become even more important in the next few years as the DOT implements new brake performance standards with the introduction of the new air-disc and vented air-disc brakes.

What difference does it make if your personnel are not properly trained to work on your vehicles' brake systems? It could be dangerous. Your vehicles' brakes could be susceptible to brake failure or fade, or there

# Members Updated on Recycling Program

BY ROD HEIDEN, ACSDIA Communications Director

Members of the Ag Cooperative Safety Directors of Iowa (ACSDIA) were updated on a variety of issues during the organization's quarterly meeting July 26.

Members received information on a statewide pilot program being conducted through the combined efforts of the Agribusiness Association of Iowa (AAI) and the Ag Container Recycling Council (ACRC) to return and recycle 6,000 mini-bulks or shuttles. Ken Root, with the pilot program, explained the program and how to recycle old containers in an environmentally safe way. The meeting also included a discussion by Mat Cox, with the Iowa Waste Reduction Center, on how the center can provide free onsite consultation of current environmental and waste management practices.

Jim Michaelson, United Suppliers, and another one of our members talked about a recent random inspection by OSHA of their feed mills. The presenters said that information requested by OSHA during the inspection included records and educational training. EPA also checked air quality permits at Jefferson and Ralston and the agency also questioned the dryer hours of grain through the pits.

During the business portion of the meeting Tom Mowrer, West Central Cooperative, volunteered to fill the organization's vice president position which was left vacant due to a change in employment.

The next meeting date is September 13 at the Ag Information Center in Nevada, IA. ■



could be miscommunication between the truck's and trailer's anti-lock brake systems. If these systems fail due to improper service and cause an accident, obviously people's lives and property are at stake and the liability for your company increases substantially.

### **Don't ignore the small things**

In addition to having the right person working on your brakes, the second rule is not to ignore the brakes on those smaller vehicles. The pickup, or smaller trucks, are often overlooked in terms of servicing brakes. Agricultural businesses use pickups to pull seed trailers, feed bunks and anhydrous ammonia nurse tanks. When manufactured, each pickup is given a gross vehicle weight and gross towed weight rating. This rating relates to the suspension rating, tire rating and is also considered the maximum braking capacity for the vehicle.

For example, if you have a  $\frac{3}{4}$ -ton truck, the maximum combined gross vehicle weight rating will be 10,000 pounds. This weight should include the pickup truck and trailer empty weight plus any cargo and personnel being transported. This means that 10,000 pounds total is the maximum safe braking capacity for this vehicle. If you overload the vehicle, you have also overloaded the braking system and may cause extra heating of the brakes or possibly the complete failure of the brake



system. This failure may not happen the first time, or when the brakes have been overloaded, but could cause damage to the components, causing a future system failure.

As a company servicing your own vehicles, ensure that every vehicle being worked on—whether it is considered a commercial vehicle or not—is in the best possible operating condition. If the vehicle is involved in an accident, any maintenance records that your company has for a vehicle will be scrutinized to determine what work was done and who performed it. Make sure that your service personnel or mechanics are properly trained and that you're covering all of your vehicles. Ignoring those safety steps can increase your risk of liability. More important, it could jeopardize the safety of your employees and others on the road. ■

## **Know the DOT Shipping Rules**

*BY PHIL PELC, ACSDNE Communications Director*

Central Valley Ag's Brad Bousquet provided training on Department of Transportation (DOT) shipping rules pertaining to agronomy-related chemicals during the quarterly meeting in July of the Ag Cooperative Safety Directors of Nebraska (ACSDNE).

Brad explained that with summer well underway, and farmers applying insecticides on their fields, many of the chemicals that cooperatives ship are regulated by DOT hazardous material shipping rules. It is, he said, the responsibility of the company that ships hazardous materials to provide training to its employees on safe handling. There are many training resources available for hazmat shippers, he explained, but none specific to shipping agronomy-related chemicals. Safety directors in

attendance received a copy of the training manual used during the presentation to use as a resource and to help develop a training course that fits their company's needs.



The next ACSDNE meeting will be October 12 at the Midtown Holiday Inn® in Grand Island, and will cover what OSHA is looking for during audits when examining proper guarding on machines. Some members whose cooperatives have undergone recent OSHA audits have indicated that this was a major focus of OSHA inspectors. Guards must meet specific rules in order to be considered adequate under OSHA rules. ■



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# Claims and Pre-Existing Conditions



BY JENNIFER TREASE, Workers' Compensation Claims Adjuster, [jtrease@coopmutual.com](mailto:jtrease@coopmutual.com)

CMIC has fielded numerous questions this year pertaining to a single issue: "Why should an injured worker receive workers' compensation benefits for conditions that were not work related to begin with?" In other words, when an employee has a pre-existing condition,

how can a simple injury at work have the potential to turn into surgery, time-off work and a possible settlement for a problem the employee had prior to employment?

Let's look first at the complex issue of pre-existing conditions. Many people live their lives with pre-existing medical conditions such as degenerative conditions in their back, knees, shoulders, feet, etc. Most learn to live with their medical issue, and are even pain-free, or have minimal discomfort. When an injury at work exacerbates or aggravates a pre-existing condition, however, the injury will be compensable.

## Exacerbation vs. aggravation

An "exacerbation" is a temporary worsening of the pre-existing condition. Typically these injuries will be resolved with physical therapy, medications and light duty. Eventually, the person returns to his/her baseline status (physical condition prior to the exacerbation) and resumes full duty. An "aggravation" is a permanent worsening of a pre-existing condition. These increased symptoms, signs, disability and impairment create a new injury that will never allow an injured worker to return to baseline.

Back conditions are a common example of pre-existing conditions. Ninety percent of Americans will experience back pain at some point in their lives; over 50% will have multiple episodes. Despite a thorough medical exam, the cause of the pain cannot be identified in up to 85% of these cases treated.

If you have an employee who has degenerative problems in their back, and they injure themselves while climbing, bending, twisting, falling etc, it will be our job to determine whether or not the claimed injury is a natural progression of the pre-existing condition, an exacerbation or an aggravation. If it turns out to be an aggravation, it's deemed a new injury for which we're responsible. Our job then requires us to get the injured worker as close to baseline status as possible. Often times that treatment includes extended physical therapy, steroid injections and even surgery. Subsequently, this designation can increase your claim exposure anywhere from \$1,500 to \$45,000 or more.

## Work to decrease exposure

You can take steps to try and reduce this exposure to an aggravation injury. Be conscious of people's physical capabilities and try not to put them at greater risk. In addition, make sure your employees are trained on proper lifting techniques, as well as other safety precaution policies in effect. Common sense practices include keeping working areas clean and encouraging employees to report potential hazards.

If you have any questions concerning claims and pre-existing conditions, feel free to call CMIC's Claims Department. We're here to help you. ■