

101 Safety Improvements Guaranteed to Delight Your Insurance Provider

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- Insurance Definitions
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- Training
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Introduction

Why is this important?

- In 2015, American employers paid out \$61.9 billion in workers' compensation benefits
 - Medical benefits (31.1 billion) and wage loss compensation (30.7 billion)
- In 2017, 5,147 employees died due to work-related injuries or illnesses (down slightly from 2016: 5,190 deaths).
- The average total workers' compensation payout in 2016-2017 was \$40,051
- The highest amount of fatal work-related deaths were employees between the ages of 45-54 (1,145 deaths) and ages 55-64 (1,160 deaths)

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Introduction

How does this apply to me?

- Injuries are common on cattle feedyards.
- In fact, beef cattle ranching including feedlots had:
 - Days away from work – 358.8 days for every 10,000 days worked
 - All other industries was 99.9 per 10,000
- Why?
 - High turnover rate
 - Little to no experience with cattle
 - No safety training to do these jobs
 - High demands for increased production and efficiency
- Occupational injuries and illnesses are costly ... to people, productivity, and the bottom line.
- Animal handling workers compensation claims are costly. On average, they range between \$41,000-\$100,000.

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Starting Off on the Right Foot

Hiring Practices

- Hire the best person for the job
 - Experience
 - Maturity
 - Ethical
 - Teachable – coachable
- Challenges
 - Finding someone with experience, maturity, ethical and is teachable
 - Is being short handed worth hiring someone who's at high risk of being injured, disabled or potentially dying by doing that job?
 - Quiet quitting
 - Employees doing the bare minimum of their job description and are not engaged.

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Starting Off on the Right Foot

Hiring Independent Contactors

- Do not recommend having 1099 employees
 - You are liable for their injuries
 - Responsible for employee training
 - Responsible for making sure their company meets or exceeds your company standards
 - If they don't have enough coverage, you are responsible for what they don't cover
- If you do have 1099 employees
 - Make sure they are trained and certified to do the job
 - Review the company's policies/standards and compare to your own. Decide who has the better policy and adopt that policy for their contacted job(s).
 - Review their certificates of insurance.
 - Make sure they have enough coverage. If they don't who is liable if something happens. If their employee gets injured on your job site, who's work comp policy is taking that claim?
 - They are your employee and your responsibility

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Training

New Hire Orientation

- Need basic training for compliance
 - Hazard Communication, Bloodborne Pathogens, Confined Space, Lock Out Tag Out, Fire Prevention, Worker Protection Standard etc
 - Your HR policies
 - Job shadowing and hands on training directly related to the tasks they will be doing.

Continual Training

- Compliance annually or anytime there is a change in your manual/SOP
- If an employee changes positions or is required to do a different task that wasn't included in their prior training.
- New process or new piece of equipment the employee is required to use or will be using for their job.

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Insurance Definitions

People you may work with

- Agent
 - Person employed to sell insurance policies
 - Farm Bureau, Progressive, State Farm, etc
- Broker
 - Person or company registered as an advisor on matters of insurance and as an arranger of insurance coverage with an insurer on behalf of a client
 - Gallagher, Lockton, some local agencies, etc.
- Carrier
 - Insurance Company
 - Nationwide, Travelers, Liberty Mutual, etc
- Captive
 - A form of self-insurance where the insurer is owned wholly by the insured or a subsidiary created to provide insurance to its non-insurance parent company or companies

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Insurance Definitions

People you may work with

- Producer
 - Licensed to sell and negotiate property, work comp or other types of insurance offered by an insurance company.
- Loss/Risk Control
 - People who utilize risk management techniques that aim to lower the likelihood and severity of loss to reduce the amount of claims made against an insurance policy.
- Underwriter
 - Analyzes and assesses the risks in providing insurance to individuals and companies and establishes the pricing of the insurance premium.
- Claims Representative
 - People who work for insurance companies to investigate and settle claims. They examine facts, damages occurred, and evaluate whether a loss is covered and legitimate.
- Client Service Representative
 - Interact with customers on a daily basis, helping them to understand their policies and answer questions they may have about coverage or claims.

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Dealing with Insurance

Inspections

- Set aside time for them
 - Depending on your operation, it may not last long but set aside adequate time.
- Before they arrive review all claims internally
 - Perfect time to ask them questions about a claim
- If you have a serious injury in the last few years or a problem claim
 - Be prepared to tell them what you're doing so it doesn't happen again
- If they point something out:
 - Take care of it right away or ask questions on why it's an issue and the best way to resolve it.
 - Usually carriers will give you 30, 60 or 90 days to fix issues that they find.
- Everything that happens during this inspection goes back to the underwriter(s).
 - Putting your best foot forward will help save money on your premium.

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Dealing with Insurance

"Preparing for company"

- Property
 - Policies that you use
 - Hot work program, fire protection inspection, electrical maintenance and testing reports, emergency action plan, diagram of building or property.
 - Pick up outside areas
 - Drains and gutters are clear of debris and covers are on
 - No leftover materials from contractors, debris or overflowing trash
 - No major vegetation – weeds, trees with broken limbs next to powerlines, etc
 - Inside areas
 - No combustible items within 3 feet of electrical equipment
 - No standing water, spilled liquids, leaks, etc
 - Flammable liquids are stored in fire rated cabinets
 - Good housekeeping, fugitive dust is below 1/16th of an inch
 - Exits are not blocked or propped open

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Dealing with Insurance

“Preparing for company”

- Workers Compensation
 - Trainings that employees have completed
 - Hazard Communication, Slips, Trips, Falls, equipment that you use, risk prone areas or tasks
 - Outside areas
 - Walkways are clear of debris, no uneven surfaces, and good lighting
 - Employees use 3 points of contact getting on and off equipment
 - Inside areas
 - No standing water, spilled liquids, leaks, etc
 - Good housekeeping
 - Exits are not blocked or propped open
 - Equipment has guards and bolted down (if appropriate)
 - Human food and animal meds are stored separately
 - Cords and hoses are coiled up and out of walk ways

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Dealing with Insurance

Claim Management

- Workers Compensation
 - Report claims right away
 - Even if they don't pay out
 - Keep updated on the claim
 - The longer it's open, the more it will cost
 - Use providers in the work comp network
 - Establish a good relationship with medical providers in the area
 - More willing to get employees back to work quicker if they know your light duty options
 - Don't be afraid to get a second opinion!
 - When reporting the claim
 - Be detailed and honest about what happened.
 - Fill out the entire form, will help in the long run and helps identify any trends
 - Know if you need to call and report the incident to OSHA

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OSHA

Who are they and what do I need to know?

- Occupational Safety and Health Administration, an agency of the U.S. Department of Labor.
- OSHA's responsibility is to improve worker safety and health protection
- On December 29, 1970, President Nixon signed the OSH Act
- This Act created OSHA, the agency, which formally came into being on April 28, 1971

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OSHA

Who are they and what do I need to know?

- Mission
 - To assure safe and healthful working conditions for working men and women by setting and enforcing standards and by providing training, outreach, education and assistance.
- Some of the things OSHA does to carry out its mission are:
 - Developing job safety and health standards and enforcing them through worksite inspections
 - Providing training programs to increase knowledge about occupational safety and health

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OSHA

Employee Injury – Reportable vs Recordable

- Reportable
 - Fatality – 8 hours
 - Amputation – 8 hours
 - Loss of an Eye – 8 hours
 - Hospitalization – 24 hours
- Recordable
 - Anything injury that requires more than first aid
 - Stitches, x-rays, etc

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OSHA

Types of Inspections

- Imminent danger
- Fatality or hospitalizations
- Worker complaints/referrals
- Targeted inspections—Local Emphasis Program (LEP), National Emphasis Program (NEP), particular hazards or industries
- Follow-up Inspections

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Training

Where do I start?

- Utilize free resources!
 - Insurance provider
 - Beef Quality Assurance
 - Central States Center for Agricultural Safety and Health
 - Feedyard 15
 - Extension Educators
 - Grain Handling Safety Coalition
 - AgriSafe
 - YouTube Videos
 - Toolbox Talks
 - Webinars/Seminars
 - Etc...

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Resources


Insurance

- Ask you agent for any safety resources they may have or recommendations to help your operation.
- If you have loss control or an underwriter come out, ask them questions. They are on your side and want to help you improve.
- Some of the services I provide:
 - Hands on training
 - Safety walkthroughs
 - Policy development, review and implementation.
 - OSHA assistance
 - Maintain carrier relationships
 - Claim assistance
 - Any risk services the client may need

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Resources

Beef Quality Assurance

- National program that raises consumer confidence through offering proper management techniques and a commitment to quality within every segment of the beef industry.
- Online and in-person training options
 - Cow/Calf
 - Stocker/Backgrounder
 - Feedyard
 - Transportation
 - Farmer/ Rancher
 - Professional Driver
- More information at www.bqa.org

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Resources

Central States Center for Agricultural Safety and Health

- Mission
 - Work with the agricultural community in the Central States and beyond, conducting research, intervention, education, and outreach activities, which aim to discover the mechanisms of injury and illness, and to develop, implement, and evaluate prevention strategies that measurably improve the health and safety of members of the agricultural community.
- Vision
 - We envision a vibrant agricultural sector in our region and the United States where health and safety is highly valued and work-related injuries and illnesses are rare.
 - Nebraska, Iowa, Kansas, Missouri, South Dakota, North Dakota and Minnesota
- Explore research, resources and outreach projects.
 - Injury and illness surveillance
 - Feedyard worker safety
 - Agricultural dust lung injury
 - Bison - Herd worker safety
 - Immigrant feedyard worker safety
 - Improving the use of PPE in ag
 - Pilot Program
 - Emerging Issues
 - Educational flyers
- More information at www.unmc.edu/publichealth/cscash

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Resources

Feedyard 15


- The Feedyard 15 is a free safety training curriculum that is available to cattle feedyard operations. The program addresses critical safety issues commonly found in feedyard operations, including the following:
- If you are interested in using the program, please register online for access or you can download a registration form and email it to them.
 - www.unmc.edu/publichealth/cscash/feedyard-safety/feedyard-15


FEEDYARD 15

- Slips Trips and Falls
- ATVs/UTVs
- Feedmill Safety
- Mobile Equipment/Autos
- Tractor/Loader
- Cattle Handling/ Stockmanship
- Processing Cattle
- Horsemanship
- Emergency Response
- Extreme Weather
- Chemical Hazards
- Machine Shop Hazards
- Electrical Hazards
- Bunker Silos/Silage Piles
- Manure Lagoons

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Resources

Grain Handling Safety Coalition

- A team from industry-related associations, agencies, and individuals with a shared dedication to preventing accidents, injuries and fatalities in grain handling operations on the farm and at the elevator.
- GHSC is a 501C3 not-for-profit organization incorporated under the name the Grain Handling Safety Council.
- Free training resources to use at your operation.
- Webinars through partnerships with AgriSafe and Grainnet.
- Toolbox talks, policy templates, handouts, posters, permits, checklists, etc
- More information at www.grainsafety.org

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Resources

AgriSafe

- Non-profit organization, represents health professionals and educators who strive to reduce health disparities found among the agricultural community. They believe agricultural injuries, diseases, and fatalities can be prevented through the effective delivery of agricultural occupational health services.
- Mission is to support a growing network of trained agricultural health and safety professionals that assure access to preventative services for farm families and the agricultural community.
 - Alcohol Use and Agriculture
 - Avian Influenza
 - Cognition
 - COVID-19
 - Diet
 - Exercise
 - Feedyard Safety
 - Finances
 - Fitness
 - Floods
 - Hazards
 - Healthcare
 - Hearing Loss Prevention
 - Heat Related Illness
 - Mental Health
 - Musculoskeletal
 - Opioids
 - Personal Protective Equipment
 - Pesticide and Chemical
 - Safety
 - Reproductive Health
 - Respiratory Health
 - Sleep
 - Slips, Trips, and Falls
 - Social
 - Spirituality
 - Weather
 - Wildfires
 - Zoonotics
- More information at www.agrisafe.org

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Resources

National Feed and Grain Association

- Broad-based, non-profit trade association that represents and provides services for grain, feed and related commercial businesses. Its activities focus on enhancing the growth and economic performance of U.S. agriculture.
- Offer courses and videos covering technical aspects of the grain, feed, export and processing industry:
 - Safety and Grain Quality Management
 - Grain Bin Entry Safety
 - Slips, Trips and Falls
 - Grain Trade Rules Online Course
 - Best Practice Safety Tips
- More information at www.imis.ngfa.org

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Safety Programs

Other good things to have

- Written Safety Program
 - Hazard Communication, Lockout Tag Out, Confined Space, etc
- Standard Operating Procedures (SOPs)
- Employee Manual
- Employee Injury Form
- Emergency Action Plan
- Federal, State and Local Labor Law posters
- Maintenance and inspection records for equipment
- Safety Data Sheets for chemicals and any potentially hazardous products you handle
- Permits for Confined Space, Hot Work, etc

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Safety Programs

Other good things to have – larger operations

- Everything in the last slide in addition to:
 - Designated safety person – if possible
 - OSHA 300 logs
 - Safety committee
 - Near miss reporting
 - Incident Investigation
 - Return to work program
 - Anything above and beyond compliance
 - Run regular FMCSA Reports if you have a DOT number

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HR Insights

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Understanding the “Quiet Quitting” Trend

“Quiet quitting” is an emerging trend where workers only do what their job description entails without going above and beyond. Over the course of the COVID-19 pandemic, many employees shifted their views on their work lives, and this has been reflected in movements such as the Great Reshuffle—a mass movement of workers to jobs that meet their demands for things such as more flexibility and better benefits—the shift to remote work and, now, the quiet quitting trend.

Employees who solely complete their job description and no more could continue to be valuable workers. However, employers can consider steps to engage employees and prevent quiet quitting from happening in the first place. To help eliminate the trend’s presence in their organizations, employers should focus on effective communication with their employees and methods to enhance employee engagement.

Signs of Quiet Quitting

Research conducted by Gallup found that only 32% of employees are engaged, and 17% are actively disengaged. Employees who are not engaged could be at risk for doing only their job and not going above and beyond. Further, 53% of workers reported they feel burnt out, according to Talkspace’s Employee Stress Check 2022 Report. To improve employee engagement and prevent these issues from turning from quiet quitting into actual quitting, employers need to know what signs to look for. Employers should pay attention to employees who are consistently doing the following:

- Not attending meetings that are not mandatory
- Not being as productive as they once were
- Contributing to team projects less
- Not participating in meetings

- Displaying a lack of enthusiasm

It is important to know that there are several reasons an employee may choose to quiet quit. For example, they may simply refuse to do work outside their job description because they feel they are not being compensated for it. While it may not be clear why an employee is choosing to quiet quit, these signs are a good indicator that an employee may be thinking about it or trying to do so.

What Employers Can Do

Quiet quitting is often the result of decreased motivation and burnout. Further, a lack of effective communication between leaders and employees and a general failure of management and organizations can play a role. For example, failures may include a lack of honesty with employees and not delivering on promises. Consider the following ideas to help improve employee engagement and decrease the odds of quiet quitting among employees:

- **Provide clear job descriptions.** Job descriptions let employees know exactly what is expected of them. Employers should review job descriptions to ensure they accurately reflect the duties they expect their employees to perform.
- **Conduct performance reviews.** Performance reviews are opportunities to reward employees for the positive things they have done and inspire them to continue working hard.



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Without this feedback and indications of appreciation for hard work, such as title adjustments and salary raises, employees could lack motivation and start to feel burnt out and consider quiet quitting. Further, it is important to recognize employees who go above and beyond because they are likely to feel discouraged and decrease their performance if their contributions go unnoticed. Conversely, performance reviews are just as important for underperforming employees because they are opportunities to clearly communicate expectations and work together to correct the behavior.

- **Educate employees on employee handbooks.** Employee handbooks are another tool employers can use to clearly communicate expectations to employees, but they are only truly effective if employees understand them. Employers should take time to educate employees on their handbook and its policies so they can ensure employee understanding. The handbook should be reviewed and updated regularly to ensure that expectations are up to date and that organizations are in compliance with current laws.
- **Provide learning and development opportunities.** High employee engagement is crucial to preventing quiet quitting. One effective way to increase engagement is through learning and development initiatives. According to Zywave's 2022 Attraction and Retention Benchmarking Overview, 29% of employers found career development opportunities to be a top priority of workers during the hiring process. Employees who have these opportunities are more likely to remain engaged and stay motivated to try their best at their jobs.
- **Focus on good management strategies.** Effective management is essential to having efficient, happy employees, so it is important to focus on the techniques managers use. Provide resources to managers about effective strategies and meet with them to discuss ways they can improve.

Further, consider conducting skip reviews, where employees talk with their manager's manager to discuss feedback or concerns they may have. This will allow the manager to receive helpful feedback that can be mutually beneficial and improve their employees' experiences.

Takeaway

Quiet quitting is the new term for the trend of employees doing only what their job requires without exceeding expectations. Employers should be aware of the trend and that it will impact every workplace differently. Employers should monitor for signs that employees may be disengaging and utilize different strategies to help prevent quiet quitting. In cases where quiet quitting may be negatively impacting the employer and they cannot seem to resolve the issue, employers should ensure compliance with federal and local employment laws before pursuing any termination action. For specific guidance about disciplining employees, employers are encouraged to seek local legal counsel.

Contact Gallagher today for more information on workplace trends, employee retention and employment laws.