

Loss Control Services

Loss Reduction Services Overview

Our primary goal is to assist you and your employees in developing a safe workplace. Our secondary goal is to help improve your bottom line.

We begin to know you and your business by conducting an internal analysis of your operations. This includes examining your previous losses, the hazards associated with your business, and loss control measures already in place. This analysis aids us in determining the most effective use of our Loss Control staff.



Loss History Analysis

Information is power. If you had a systematic and comprehensive way of examining your business insurance losses over a three- to five-year period so you could identify trends or challenges — and develop ways to improve those results, would that be valuable to you? **We thought so!**

Nationwide Agribusiness works with hundreds of companies just like yours, or with similar attributes. We've become experts at identifying root causes of insurance claims and loss challenges, and developing the most effective solutions.

*To help achieve your safety and cost containment goals, Nationwide Agribusiness's Loss Control Department offers a variety of services, **most of which are provided at no additional cost to our customers.***

Your Nationwide Agribusiness Loss Control Consultant can help you address effective loss- and cost-reduction solutions through loss control assessments or individualized consulting. These services consist of:

- **Evaluating prior loss trends and identifying potential loss exposures;**
- **Identifying and addressing the real causes of mishaps;**
- **Assisting in the development and updating of emergency preparedness plans; and**
- **Providing information about safety-oriented hiring practices.**

*We bring diverse expertise to your business to help improve your bottom line — **not just in terms of your insurance premium, but your overall bottom line.***

We pull your company data from our claims database, review the reports with you, and provide our analysis on your company's loss trends. If a branch location is experiencing a higher level of claims, or a functional area (like your fleet) has higher than average losses, we'll see it in the reports. Then we'll work in partnership with your company's management to develop solutions or address the challenges.

This process also provides us with in-depth information about your company, its core functions, company values, management style, and any specialized risk challenges you face. This helps us do a better job of meeting your overall insurance needs in the most cost-effective way possible.

Employee Online Safety Training

Explore the benefits, literally at your fingertips, of Nationwide® Agribusiness's online safety training. You'll have access to a skilled, multi-functional training team – without the expense of overhead or payroll!

Sign up and connect through our Portal from any computer with Internet access. Your employees can choose from over 350 safety and compliance-based courses available online.

Already a Portal customer? Access our online safety training courses by logging onto NationwideAgribusiness.com, and entering your pass code information. Review the interactive courses available through our searchable library, using keywords, language, or training category. You'll also find setup tools in a convenient trainee database to assign specific courses to your employees and track their completions.

Sample courses include:

- Driver Safety
- General Safety
- OSHA Essentials
- Ergonomics
- Environmental
- Emergency Preparedness
- Supervisory Safety
- Construction, Mining, and Heavy Machinery



*Your employees can train during their workday
or complete their training on their own time,
with 24/7 access to all modules and reports.*

***Courses are discounted for Nationwide Agribusiness customers.
And remember, you can design your own employee safety training
by paying only for the courses that you need, when you need them.***

Specialized Loss Control Services

Industrial Hygiene/Ergonomic Specialized Services

Ergonomic Job Safety Analysis (JSA)

JSAs identify the components of a job, and evaluate each component for the potential risk of a musculoskeletal disorder, including potential injuries to the back, wrists, and shoulders. The analysis involves observation, measurements, documentation, analysis, and suggestions where changes are appropriate.

Work Environment Hazard Analysis (WEHA)

WEHAs identify the steps within a work task, and evaluate the potential hazards of each step. The process involves observation, documentation, and suggested control of any identified hazards.

Noise Survey

This analysis evaluates noise levels in the workplace by first measuring the general noise levels within the workplace. Next, we measure actual employee exposures. Results are compared to the Occupational Safety and Health Administration's (OSHA) Permissible Exposure Limits (PEL) and Hearing Conservation noise levels, with recommendations given, when warranted.

Air Contaminant Survey

This survey evaluates the work environment by measuring air contaminants such as dust, carbon monoxide, and ammonia. These measurements are compared to OSHA's Permissible Exposure Limits (PEL) and the American Conference of Governmental Industrial Hygienists (ACGIH) Threshold Limit Values (TLVs) for compliance. Recommendations are offered, as needed.

Confined Space Evaluations

During this evaluation, the atmosphere inside a confined space is tested for oxygen levels, explosion limits, and other air toxins as required, prior to entry. The results are summarized in a report provided to you.

Training

Our Loss Control Consultants can provide your staff with safety training on a variety of topics. "Train the Trainer" options are also available. We will provide you PowerPoint® presentations and a script. Topics include:

- **Using Respirators**
- **A 10-Hour OSHA Compliance Course**
- **Back Injury Prevention**
- **Worker Compensation Basics**

- **Process Safety Management Basics**
- **Hazard Analysis Critical Control Point Basics**
- **Confined Space Safety**

Curriculum

We also offer sample curriculums to assist you in writing, implementing, and maintaining your internal programs that cover:

- **Hearing Conservation**
- **Ergonomics**
- **Respirators**
- **Hazard Communication**

Agromony Services

As the number of farms in our country dwindle, we find fewer experts who really know and understand agriculture. At Nationwide Agribusiness, we pride ourselves in a staff that not only knows and understands the business, but is passionate about it. Nationwide Agribusiness's Agronomy staff has earned designations such as Certified Professional of Agronomy (CPAg) and Certified Crop Advisor (CCA).

Armed with both passion and an in-depth knowledge base, our Agronomy team offers two key services: **training** and **consulting**.

Agronomy Training

The Loss Control Agronomy Division offers customized training programs for all types of farming needs. Each client has unique needs, and the programs are developed to be specifically relevant to your needs. Actual claim examples are used in this training, which is highly interactive. Courses range from hour-long sessions to half-day programs. CEUs are offered in some states.



Custom Application Training Program

This training program is customized to meet the specific needs of your business, and covers the following areas:

- Coverage reviews (specific to the insured)
- Effects of pesticides on groundwater and soil
- Pesticide labels
- Pests and pest management
- Laws and regulations
- Phytotoxicity
- Responding to spills, drifts, and accidents
- Pesticide container handling and disposal
- Actual cost of a claim (lost productivity, reputation, damage fines, etc.)
- A review of techniques and processes
- Tips, hints, and reminders

Seed Treatment Training Program

This customized, interactive training program provides real-life examples of preventable claims. The program covers expanded planting and use of genetically modified organisms. Topics include:

- Seed treatment laws and regulations
- Pesticides and pesticide labels
- Insecticidal treatments
- Fungicidal treatments
- Application methods and equipment
- Equipment calibration
- Pests and pest management
- Pathogens

Consulting

If you experience a misapplication loss, Nationwide Agribusiness Agronomy experts will assess levels of damage and suggest how to mitigate the damage to save you money and time. This process begins as soon as you report a claim.

Property Engineering Services

This specialized area of Loss Control helps customers with high exposure accounts to identify areas within their operations that could be improved by eliminating or reducing loss exposures. Our specialists work closely with claims adjusters to offer technical expertise in loss mitigation through reconstruction management and our exclusive network of preferred specialty contractors. Our team offers agribusiness

experience and training, as well as other specialty experience, as required by our customers.

Fire Protection Engineers

These professionals are available to survey and analyze fire exposures, evaluate fire protection systems, and make appropriate recommendations. They also offer fire cause and origin investigations.

Structural Engineers

Structural engineers are available to perform structural integrity surveys, loss potential surveys, and conduct loss investigations.

LP-Gas Safety Services

LP-Gas Specialists

Nationwide Agribusiness Loss Control expertise in LP-Gas safety is highly-regarded among industry specialists. Our Loss Control Consultants with expertise in LP-Gas safety have extensive knowledge on delivery procedures; installation basics for residential, agricultural, and commercial accounts; equipment distribution to LP-Gas retailers; and knowledge on inspections and repairs.

Our specialists are available to train our customers' LP-Gas handlers, drivers, and other employees. On-site training can satisfy annual refresher training requirements and specific LP-Gas-related topics. These LP-Gas Specialists can also conduct training at the LP-Gas Training Center located at the National Education Center for Agricultural Safety (NECAS) in Peosta, Iowa. Our entire Loss Control staff has completed the Certified Employee Training Program (CETP), and is qualified to train your staff in LP-Gas safety, and hazard identification and detection. We follow National Fire Protection Association (NFPA) standards, as well as OSHA and CFR regulations.

Our LP-Gas Specialists serve on the **National Propane Gas Association's (NPGA) Education, Training, and Safety (ETS) Committee**; and on the **Propane Education Research Council's (PERC) Safety Training Advisory Committee (STAC)**.



LP-Gas Safety Audits

Loss Control Consultants will examine your entire LP-Gas storage and distribution systems. These audits ensure proper safety measures and procedures so your staff is properly trained in maintaining and operating LP-Gas systems.

Medical Expertise and Workers Compensation Services

On-Staff Medical Expertise

Registered nurses are on-staff at Nationwide Agribusiness. Their medical knowledge and expertise can often assist customers in mitigating health claim costs and minimizing claims. By reducing claims hassles, you can save time, headaches, and money.

Basic Workers Compensation Presentation

Geared for your employees, this presentation provides information to help your staff to better understand the workers compensation benefits. The presentation provides employees with:

- a snapshot of the history of workers compensation;
- procedures to take if they have a claim;
- what to expect;
- a review of the forms to complete; and
- how to effectively work with their claims representative.

The presentation can be tailored to each employer, as needed.

Workers Compensation for Supervisors and Managers

This presentation provides additional information for supervisors and managers on how to reduce losses and keep claims costs down.

Return-to-Work Program

As medical costs continue to accelerate, businesses are exposed to increasing workers compensation, medical, and legal expenses. One proven cost-saving measure is the development and implementation of a Return-to-Work Program.

A Return-to-Work Program helps get injured employees back on the job as soon as medically possible. It helps boost productivity and morale, while lowering the company's medical and disability-related costs. Return-to-Work Programs have been proven effective in reducing attorney involvement, promoting faster recovery, and reducing other related costs.

Contact your Nationwide Agribusiness Loss Control Consultant or representative for assistance in developing a Return-to-Work Program for your company. They can provide:

- instructional videos tailored for supervisory personnel;
- instructional PowerPoint® presentations on CD-ROM; and
- a comprehensive manual with in-depth information about implementing a program for you and your employees.

