

# Practical Safety and Loss Prevention

From Central Illinois Mutual Insurance Company

## Safety and Loss Prevention Basics

### Why should we all be concerned about safety and loss prevention?

Safety and loss prevention are critical to the long-term protection of a mutual's members. Accidents and losses can result in injuries and death as well as property damage. We do not want to see the lives of our members at risk. Injuries and death can endanger the economic viability of the family farm or household.

Even though insurance can help you rebuild buildings or repair/replace equipment, damage to property can disrupt farm operations. This can mean lost opportunities and lost income for farmers.

On a broader scale, loss prevention helps keep premiums under control. When a mutual pays for losses that could be prevented, all members pay the price. Initially, that price is paid through higher insurance premiums. Over the long-term, excessive claim payments may eventually threaten the very success of the mutual. If mutuals ceased to exist, competition in the marketplace would be reduced. Less competition usually means higher prices.

While some losses are not preventable, it is in everyone's interests to take reasonable steps to avoid losses. Most losses that are not weather-related can be prevented. Proper upkeep and maintenance coupled with an active safety program are keys to loss prevention.

### What can you do?

Safety and loss prevention begins with you. While your insurance company and other resources can provide you with information and tools, only you can prevent controllable losses. Through your attitude and actions, you set the tone for yourself and others. When you adopt a commitment to a safer environment, others around you will do the same.

By reading the safety materials available from Central Illinois Mutual, you have already begun to develop your commitment to safety and loss prevention. You can also find additional information, including links to web sites of providers of safety related products and services.

We have partnered with providers of safety products and services to form the Safer Farm and Home Network. We encourage you to contact these providers for more information about how they can help you create a safer environment for your family, workers, and guests.

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### Primary Causes of Preventable Losses

When a loss occurs, claims adjusters and experts attempt to “connect the dots” to determine the primary cause and how the loss might be prevented in the future. Preventable losses can often be attributed to one significant human behavior trait—we are too often in a hurry! In our rush to complete a task, we become careless and often overlook obvious hazards or even ignore our own training and instincts. We often “know better,” but because we are in a hurry we take short cuts that create dangerous situations. Consider the following examples of preventable losses:

- To save a few seconds obtaining a ladder, a worker stands on a chair to reach a fixture. The worker loses his balance and falls injuring his skull and back.
- Instead of walking around a tractor, a farmer tries to step over a running power take-off (PTO) and is seriously injured when his clothing catches in the PTO.
- Farm employee enters through the top of a grain bin alone and without a safety harness. The employee is pulled under the moving grain and is suffocated.
- Farm employee and farmer attempt to move a long auger under an above ground power line. The auger contacts the power line and both are electrocuted.
- Person uses power tools without personal protective equipment (PPE). Debris flies into left eye and requires surgery. Hearing is also damaged from the noise level.
- Worker is welding too close to combustible materials. Sparks start a fire that destroys a building.

### Safety Pledge

You can demonstrate your commitment to safety and loss prevention by taking the safety pledge below and sharing it with others:

“In everything we do, safety will be our number one priority. We will:

- maintain all equipment in proper working order,
- practice safe procedures at all times,
- stay attentive around equipment at all times,
- use personal protective equipment when necessary, and
- never take safety risks just to save a few seconds.

By working safer, we will continue to be healthy and productive.”

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