

Losses

Usually the Loss Report makes the final page—not the lead story. Normally, the lead story for today would be “Watch Out for the 4th of July” because in normal years the week from July 4 to July 15 are our heaviest claim time. Please do not allow that fact to be true this year. Listed below are the losses from the past 30 days—21 losses—one for every day the agency was open. I do not remember any prior year where the loss reports were so frequent in June—usually we gradually build into this kind of frequency in July, then settle down in August. I have no theory as to the cause of this frequency. Frankly, I thought everything was so slow getting started that claims should be few. And not only is the frequency up, but so is the cost—by my estimation we racked up a cool \$1,000,000 in claims costs in 30 days.

As always, please remember that this report is based on Reported Claims, not Paid Claims. Just because the claim is listed, do not assume that claim payment was made.

- Truck **Rollover** – to much speed for curve
- Rock Ingestion damaged combine rotor
- Insured trailer backed into CV
- Field fire in wheat
- Truck **Rollover** – over correction after driving off road surface
- Truck **Rollover** – over correction and speed – rolled 3 times
- Truck struck parked vehicle

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- IV drifted left to make wide right turn. CV passed on right side of turning truck and IV struck CV
- Tractor and Grain Cart stolen to be used to pull car out of mud—Grain Cart damaged
- Engine oil overfilled during service. Engine ruined while correcting problem
- Forage chopper and header fire. Total loss to both pieces of equipment
- IV struck utility pole and knocked power line down
- Combine slide into ditch. Header struck utility pole and totaled header
- Tire came off header trailer and struck CV
- Employee drove tractor into back end of combine
- Driver turned to sharply and damaged truck and trailer
- IV backed into CV
- Combine Header struck oil field rigging post
- PU collision with deer
- Tractor/grain cart turning left struck by semi passing on the right
- Silage truck **Rollover**

The emphasis is on truck rollovers. The cause is ALWAYS the same: **DRIVER INATTENTION!** Either the driver was driving too fast for conditions and lost control on a curve, or the driver was not focused on driving and allowed the truck to drive off the road surface, or the driver was suffering from fatigue. This cause of loss can be corrected by better management practices and training.

Safety Tip from RT

Buy two sets of filters for your combines and tractors. In the morning place the new filter in the equipment and hand the dirty filter to a truck driver. During the day, the truck driver will take the air compressor and blow all the debris out of the filter. During morning service time, the truck driver and the combine operator exchange filters.

Combine Operation 101

Things everyone knows, but

- Combine rear ends go in the opposite direction that the combine in turning
- Combine rear ends swing out wider than the header when turning and will hit obstacles that the header will miss
- Rear steering will cause road claims. In turning into a field from a road, the combine will swing out into the path of an on-coming vehicle.
- When roading a full grain tank will make the combine less stable because the weight raises the center of gravity.

Larry Was Mad

Tuesday, June 23, I was driving back from Goodland to Hutchinson and I was tired. I have spent 4 days on ladders 30 feet off the ground replacing windows in my old office building. So, as you might suspect, my driving skill was not at its peak. As I drove into a tree shaded area, all of a sudden I realized that I had no road upon which to drive. Directly in front of me was a combine driving toward me with its header down ready to gobble up my pickup. I slid my pickup to a speed slow enough to drive into the ditch and avoid the header.

OK—I let that one pass because it was a farmer and giving him the benefit of the doubt, I figured he was going less than 2 miles between fields and didn't own a header trailer.

But then Wednesday, I drove out to Cimarron, KS to see a few of my clients. On the way back I was AGAIN forced off the road—this time by a professional harvester and FORMER insurance client whose employee was driving a tractor truck/trailer casually down the road with a combine loaded on the trailer with DUAL WHEELS ATTACHED!!!!

Like my friend and insurance competitor Wes in Florida said in his newsletter:

“Working safely is like breathing; if you don't do both, you may end up dead.”



An Old Farmer's Advice:

*** Your fences need to be horse-high, pig-tight, and bull-strong.**

***Keep skunks and bankers at a distance.**

***Life is simpler when you plow around the stump.**

*** A bumble bee is considerably faster than a John Deere tractor.**

*** Words that soak into your ears are whispered...not yelled.**

*** Meanness don't jes' happen overnight.**

*** Forgive your enemies. It messes up their heads.**

- * Do not corner something that you know is meaner than you.**
- * It don't take a very big person to carry a grudge.**
- * You cannot unsay a cruel word.**
- * Every path has a few puddles.**
- * When you wallow with pigs, expect to get dirty.**
- * The best sermons are lived, not preached.**
- * Most of the stuff people worry about ain't never gonna happen anyway.**
- * Don't judge folks by their relatives.**
- * Remember that silence is sometimes the best answer.**
- * Live a good, honorable life. Then when you get older and think back, you'll enjoy it a second time.**
- * Don't interfere with somethin' that ain't bothering you none.**
- * Timing has a lot to do with the success of a rain dance.**
- * If you find yourself in a hole, the first thing to do is stop diggin'.**
- * Sometimes you get, and sometimes you get got.**
- * The biggest troublemaker you'll probably ever have to deal with, watches you from the mirror every morning.**
- * Always drink upstream from the herd.**
- * Good judgment comes from experience... and a lot of that comes from bad judgment.**
- * Lettin' the cat outta the bag is a whole lot easier than puttin' it back in.**

*** If you get to thinkin' you're a person of some influence, try orderin' somebody else's dog around.**

*** Live simply, love generously, care deeply, and speak kindly. Leave the rest to God.**