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## You Hold the Keys to Risk Management Success

# You Hold the Keys

Confidently place people behind the wheel of your company vehicles with the help of driver screening tools and risk management resources.

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**What's In Your Forecast?**

It's easy to just jump into a vehicle and head toward a destination on a sunny, calm day. But we're approaching the time of year when severe weather conditions can make the journey more complicated. Snow, ice, rain, fog, wildfire, wind — they all present considerable hazards that can come seemingly out of nowhere. A healthy respect for unpredictable weather, mixed with preparedness, could be the difference between safety and disaster behind the wheel.



Weather conditions can change from minute to minute and location to location. Even the most thorough travel plans may quickly become irrelevant — sometimes while you're on the road. To help your employees stay safe during inclement weather season, monitor your forecast daily, and prepare your vehicles and drivers appropriately.

**Keep an eye on the sky.** While weather forecasts aren't 100 percent accurate, they offer a good starting point for you and your drivers. Most meteorology services, such as the [National Weather Service](#) publish their predictions a week or more in advance and update them as conditions change. Start planning for road conditions early, but be prepared for last minute changes. If you deem the conditions too dangerous, keep your vehicles off the road.

**Keep safety top of mind.** Remind your drivers that the weather should influence how they drive. Review safe driving practices (such as turning on your lights or allowing for extra braking time) that may be necessary to mitigate the risks involved in severe weather driving.

**Communicate and educate.** Ensure drivers can reach you if conditions deteriorate, and they have up-to-date contact information for their destination. Educate them on what to do if stranded on the side of the road. They may need to decide if it is safe to leave the vehicle or if they should stay put, attract attention or call for help, and keep themselves safe until the weather calms down. Equip your vehicles for emergencies. Your company vehicles are often the only things between your employees and the elements. Outfit vehicles with weather-appropriate tires, perform needed maintenance, check windshield wipers and fluid levels, and pack an emergency kit, which could include:

- ☐ Spare tire, tools ☐ Shovel ☐ Jumper cables ☐ Tow/tire chains ☐ Salt or cat litter
- ☐ Flashlight, batteries
- ☐ Flares, reflective triangles, bright cloth
- ☐ First-aid kit ☐ Windshield deicer ☐ Ice scraper, snow brush
- ☐ Matches ☐ Bottled water ☐ Weather-resistant facemasks
- ☐ High-energy foods ☐ Cold-weather clothing

**Whatever the conditions outside, the weather should guide if and how your employees drive.**



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### Attracting and Retaining Customers

It has now been over a year since COVID-19 made its presence known in our communities,

changing day to day life as we know it. This was especially true for the grocery industry. Over the course of the year, we witnessed many different changes in consumer buying patterns, beginning with utter chaos and panic buying. It was like shopping for a major winter storm, Groundhog Day style, same routine day after day. Empty shelves, products being sold out and as they were removed from the truck, and our amazing employees stepping up to the plate, working around the clock to do their best to get items back in stock and the stores sanitized, all for another round of craziness and hecticness the next day.

As time went on, we began to see the panic buying level off, as consumers began to change their eating habits. One thing we began to see with many restaurants closed and kids home from school, consumers began purchasing a lot more ready to eat options, creating a spike frozen food area.

The pandemic has also caused many retailers to re-think their sales platforms and venture into the technological arena, catering to the need for online shopping and allowing for curbside pickup, or in some areas even home delivery. This is one area that many knew the grocery industry would soon have to look into overtime, and consider taking the leap to online shopping, to remain competitive with online mega retailers such as Amazon and big box stores like Walmart and Target. The pandemic definitely sped up the process. While many of our retailers jumped in on the trend, there has been much success in this new method of shopping, and many of our retailers in Missouri will continue to remain competitive and continue to evolve in the new technological advances.

While there have been many challenges for everyone throughout the year, this is no different for the grocery industry. Retailers across Missouri had to deal with their fair share of issues relating to consumer issues and struggles keeping products in stock, to dealing with the loss of employees due to health concerns or family situations, to increased costs in personnel and cleaning products to keep stores clean and sanitized for the health and safety of employees and consumers. The grocery industry has also seen some positivity arise from the struggles. One trend witnessed was that consumers would come to our stores and do all their shopping, verse heading to multiple stores to find what they need. Overtime, we have seen an increase of new customers and increased foot traffic and fuller shopping carts.

This trend gives us a new challenge to strive for success in the future as the pandemic still remains, but things slowly start to return to some type of normal. As a grocery industry, we must find ways to capitalize on these new customers and turn our focus to finding new and unique ways to attract and retain customers. For each store it looks different. It can mean adjusting prices to be more competitive, to expanding the type of items consumers can find in your stores, such as more household items, expanding your pet sections or including unique items such as seasonal items or even select clothing.

Missouri has a very unique opportunity with the Lt. Governor's Buy MO program, showcasing items made right here in or state, or even in your local area. Many consumers are looking to support local and increasing the amount of Missouri products that may not be able to be found at a competing store can help attract new consumers and keep them coming through the doors. Jim Dudlicek, Director of Communications and External Affairs for the National Grocers Association recently did a blog on a similar topic: *Redefining 'Local' Means Wins for Grocers and Student Teams*, which you can read through below.

Diversify your suppliers to find new sources of local products.

Gain a competitive edge by having unique offerings and demonstrating your value to the community.

These basic steps proved to be a winning recipe for California Polytechnic State University at San Luis Obispo (Cal Poly), the winner of the 2021 Student Case Study Competition hosted by the [National Grocers Association Foundation](#).

The competition, usually held annually at The NGA Show, featured teams competing virtually due to the COVID-19 pandemic, over three days in early March.

This year's case study scenario required students to create – and present for a four-judge panel – a strategy for taking better advantage of consumer demand for local food products for Karns Foods, a nine-store independent supermarket chain in central Pennsylvania.

Students from Western Michigan, Fresno State, Auburn and Niagara University, as well as Cal Poly, faced these challenges: How can Karns remain competitive in a pandemic-driven recession? How can the grocer compete with "local" differentiation when the customer is

focusing on the utilitarian aspect of grocery shopping? How does it maintain, increase and market “local” procurement as the traditional supply chain attempts to re-establish itself?

[Click here](#) to view a video of the final round of the Student Case Study Competition.

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