

ILCA "HELP"

HAZARD EVALUATION LOSS PREVENTION BULLETIN OF THE
INSURANCE LOSS CONTROL ASSOCIATION

FALL 1997

Message from the President

As you read this message, I will be nearing the end of my term as your president. I have strived to fulfill my responsibilities as president to the best of my abilities. The time my employer and my family have allowed me to utilize in support of ILCA has been greatly appreciated.

The dedication and efforts of the board members and the NAMIC liaison has proven invaluable in keeping our organization strong and moving forward. Personally, I feel the strength of ILCA comes from our membership. Please continue to supply your ideas, personal efforts, and assistance in meeting ILCA's objective of improving the loss control capabilities of our members. Your input into conference planning, programs, and newsletter articles is essential to the continued development and strength of the organization.

I plan to continue staying active in the organization and would encourage any of you increase your involvement in the organization. It has been my privilege to serve you as the president of ILCA for the past year. — Kevin Adolphson, President, ILCA

WANTED: Newsletter Articles

The ILCA newsletter is a fantastic tool to exchange information on the latest concepts and techniques being employed by loss control representatives to assist in reducing losses in the property/casualty insurance field. We need your input!

Please provide our newsletter editor, Rik McClave, with any articles you have. This will allow Rik to become an editor, rather than a creator of information contained in the newsletter.

Inside "HELP"

<i>Room Heaters Have a Way of Showing Up</i>	page 2
<i>Truss Awareness</i>	page 2
<i>New NFPA Survey Reveals Most Americans Feel Safest from Fire</i>	
<i>Where They Are Actually at Greatest Risk</i>	page 3
<i>Welcome New Members</i>	page 3

OSHA Citations Drop

The intentions of the Occupational Safety and health Administration to narrow its focus to the most critical violations is reflected in a significant drop in the citations it has issued.

Construction related citations dropped 26,105 during the past fiscal year to 31,960.

Dollar penalties also fell, by more than \$9 million, to about \$47.26 million.

The change reflects OSHA's stated intention to concentrate on the most serious construction hazards, such as fall hazards, rather than looking for minor paperwork violations.

Scaffolding drew the most citations, 3,990, but the new fall protection standard came in third with 1,873 violations. However, fall citations drew the highest total penalties, \$8.66 million.

The numbers reflect just federal OSHA activity, excluding any citations issued in the 23 states which operate their own safety programs.

Source: J. J. Keller's *Construction Regulatory Update*.

Room Heaters Have a Way of Showing Up

About this time every year we begin to see different types of heating appliances that are not present during all seasons.

People not fully familiar with their operation begin to use wood stoves. Some still insist on using portable kerosene heaters to "remove the chill" from their bedroom. Still others like the "feel" and appearance of a wood burning fireplace. It seems that every year a new type of heating unit appears in the living quarters of residential type buildings, and this year is no exception.

The "Comfort Glow" or "Dayton" room heater has appeared on the scene. Both are supplied by the same manufacturer, DESA International, Bowling Green, KY. These are vent-free natural gas room heaters. They are available as wall mounted units or as floor units. A dual purpose safety pilot system protects against oxygen depletion and any interruption in the fuel supply. If either occurs, the gas is shut off to the burner, turning the heater off.

If mounted on a wall, the heater must be at least 3 inches above the floor, a minimum of 36 inches below the ceiling, and 6 inches away from a corner. If located on the floor, it must be kept away from walls, and an optional floor mounting base should be purchased.

BTU/hr. output ranges from 4,400 to as much as 30,000. A unit of 10,000 BTU or less may be installed in a bedroom; units of 6,000 BTU or less may be installed in bathrooms.

The manufacturer's manual for operation and installation contains cautions and warnings about its use on almost every page. These instructions are included in the operation manual for a 10,000/20,000 BTU unit:

- DO NOT install heater in sleeping quarters, mobile homes or recreational vehicles.

- DO NOT install heater as a fireplace insert
- DO NOT install in areas where curtains, drapes, clothing or other flammable materials are within 36 inches of the front, top or sides of the heater.
- For improved heating efficiency, install the heater in the coldest part of the room.

One of the problems we have seen thus far is that the floor units are being connected to a flexible gas line, allowing it to be moved from one location to another. Persons not familiar with the safety requirements may not be sensitive to the location and clearances as he or she should be.

Our loss control field staff are not fortunate enough to gain entry to every apartment when we inspect residential properties, but given the opportunity, we make every effort to identify any and all supplemental heating units, especially those that could become a fire or life safety hazard. We have seen two of these this year, both appeared safely set.

Reprinted from March 1997 Mutual Fire Insurance Association Loss Control Department quarterly newsletter.

Truss Awareness

by, Larry Siefken
Loss Control Specialist, Arkwright
Mutual Insurance Company

A truss can be defined as a framed structure consisting of a group of triangles arranged in a single plane in such a manner that loads applied at the points of intersections of the members will cause only direct stresses (tensions or compression) in the members. Loads applied between these points cause flexural (bending) stresses. (See Francis Brannigan, *Building Construction for the Fire Service*, 2nd edition, National Fire Protection Association, pg.45, 1982)

Much has been said in the past regarding the truss and dangers

associated with this type of construction. Most of the criticism has originated from the fire service with respect to safety and firefighting. Trusses have been around for years. In fact, reports date them back to the stone age, when villagers attempted to cross a river on a lone tree trunk, which failed with even one man on it. Two additional trunks were propped up like the legs of an "A," with vines suspended from the top of the "A" to the middle of the original tree trunk. Thus the truss was invented.

Although trusses have been around for a long time, many problems are associated with the light-weight wood truss, commonly found in residential and mercantile type occupancies. Large combustible concealed spaces are formed, and if not properly protected and cut off, can prove deadly. The failure of any given section of the truss can produce a domino effect causing further destruction or even total collapse. Remember, there may be very few safety factors in a truss, compared to traditional joisted construction.

Fire impingement on the light-weight wood truss, utilizing metal gusset plates as connectors for the panel points, can lead to rapid failure in a fire. Fire impingement on the metal plates can cause pyrolytic decomposition of the wood. As Francis Brannigan states in his book, *Building Construction for the Fire Service* — Beware the Truss!

New Jersey, under pressure from the fire department, has enacted an ordinance requiring all buildings utilizing truss construction to be marked on an outside wall.

When discussing trusses in reports or photos, it may be necessary to further define the truss or its description. There are many designs of trusses, each with its own name. Sketches of some common forms of trusses are shown on the next page. Additional details can be found in any good construction book, such as Huntington's.

References

Brannigan, Francis, *Building Construction for the Fire Service*, National Fire Protection Association, 1971.

Brannigan, Francis, *Building Construction for the Fire Service*, 2nd ed., National Fire Protection Association, 1982.

Huntington, W.C., *Building Construction*, 3rd ed., Wiley, New York, 1963.

New NFPA Survey Reveals... Most Americans Feel Safest From Fire Where They are Actually at Greatest Risk

A national telephone survey of 800 Americans by the National Fire Protection Association (NFPA) show that while most feel confident about their personal safety from fire, there are still several basic things that they don't know and should do to better protect themselves from fire. The survey revealed that most Americans underestimate their risk of danger and too few take the simple, key fire safety steps that can save lives.

The vast majority of survey respondents felt somewhat to very confident in their own homes, yet home is where the risk of fire is statistically greatest. According to the NFPA, approximately 80 percent of all U.S. fires and fire deaths occur in the home. Survey respondents also felt confident about safety from fire in their cars, even though private vehicles are the other place where the risk of fire is greatest.

Respondents felt confident about fire safety in hotels. However, because of industry-wide improvements in fire safety, including the greater use of automatic fire sprinklers and alarm systems, hotels are among the lowest risk of fires. The NFPA survey revealed that despite the concern among respondents

Continued on page 4

Welcome New Members!

Patrick H. Berry, CPCU, CIC, ALCM
Manager Commercial Underwriting
New York Casualty Insurance
120 Washington St
Watertown, NY 13601

David L. Daniels, LCC, CMC
Loss Control Consultant
CNA Insurance Company
1278 W. State St. #101
Greenfield, IN 46140

Arthur A. Foter
Eastern PA Manager
The Edward Cortese Co.
240 East Main St.
New Holland, PA 17557

Richard Gillis
Loss Control Representative
Arkwright Insurance
569 East Merrimack St. #6
Lowell, MA 01852

Ernest C. Jarvis
President
Underwriters Information Service
PO Box 1091
Windsor, CT 06095

Paul Kidd
Risk Management Specialist
Motorists Mutual Insurance
Company
9112 Old Six Mile Ln
Jeffersonville, KY 40299

Scott Larro
Senior Loss Control Representative
Worcester Insurance Company
120 Front Street Ste 500
Worcester, MA 01608-1408

Edward K. Ludlum
Senior Loss Control Specialist
First Cardinal Corporation
20 New Shaker Rd
Albany, NY 12205

J. Michael Oates
Loss Control Manager
Mountain States Mutual Insurance
PO Box 249
Albuquerque, NM 87103

Tony Gerald Padalino, ARM
Senior Loss Control Representative
400 Garden City Plz
Garden City, NY 11530-3304

Styles S. Perry, CSP
Senior Risk Control Representative
Commercial Union Insurance
Company
1214 Twin Oaks Rd
Indian Trail, NC 28079

Rich Pieper
Senior Loss Control Consultant
Atlantic Mutual Insurance Company
311 Jeffery Ln
Glen Gardner, NJ 08826

Richard W. Rabel
Account Service Consultant
Commercial Union Insurance
Company
4011 Meeks
San Antonio, TX 78210-5736

Charles Lewis Raymond, CSP
Loss Prevention Representative
The Gray Insurance Company
6019 Gen Diaz St
New Orleans, LA 70124-2939

Thomas Reed
Senior Loss Control Representative
West Bend Mutual Insurance
Company
1900 South 18th Ave
West Bend, WI 53095

David P. Rhoades, CPCU, CSP
Private Consultant
505 North Sixth
Indiana, PA 15701

Adam Roslovic
Risk Management Specialist
Motorists Mutual Insurance
Company
471 East Broad St
Columbus, OH 43125

Donald J. Rucinski, ALCM
President
Transtar Technical Services, Inc
PO Box 367
Roswell, GA 30077

NFPA, continued from page 3

about hotel fire safety, only 56 percent of travelers report that they check their hotels' emergency evacuation plans, a simple step that could save lives.

Other key facts and findings from the NFPA's 1996 National Fire Safety Survey include:

- 63 percent of the responding men felt "very comfortable" about their personal fire safety, compared to only 52 percent of women. Yet nearly twice as many men die in fires than women.
- Most U.S. home fires happen in the kitchen, yet only 34 percent of the respondents knew that the safest way to deal with a stove pan fire is to smother it with a lid and then turn off the burner. Men knew this key piece of fire safety knowledge more often than women did.
- Smoke detectors cut your chances of dying if you have a fire nearly in half, and the majority of respondents said they had at least one. Yet only 55 percent had tested their detectors

within the past month to make sure they are working.

A spokesperson for the NFPA said the survey shows that "Americans have an unrealistic feeling of over-confidence in safety from fire and a lack of critical knowledge of the safest response to a fire."

Reprinted from the March/April 1996 edition of *New Jersey Fire Focus*, the official newsletter of the New Jersey Division of Fire Safety.



**INSURANCE LOSS CONTROL
ASSOCIATION BOARD OF
DIRECTORS
1996-97**

President

Kevin Adolphson
Country Mutual Insurance Cos.
Bloomington, IL 61702

Vice President

Terry McInyre
Arkwright Mutual Boiler
Matthews, NC 28105

Secretary

Rick McClave, CFPS
Insurance Services Office
Stephentown, NY 12168

Financial Secretary

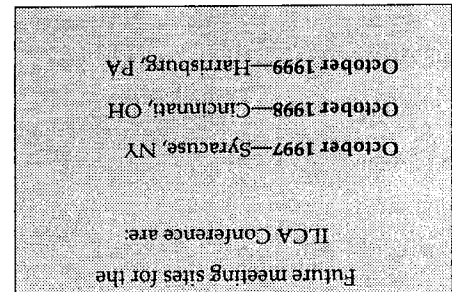
Robert R. Titter, CPCU, CFI/II
Crum & Forster
Lexington, OH 44904

Immediate Past President

Dick Saulen
Mutual Fire Insurance Association of
New England
Peabody, MA 01960-7713

Staff Liaison

Donna Moore
NAMIC
Indianapolis, IN 46268



INSURANCE LOSS CONTROL
ASSOCIATION
3601 Vincennes Road
P. O. Box 68700
Indianapolis, IN 46268-0700

