

# ILCA "HELP"

HAZARD EVALUATION LOSS PREVENTION BULLETIN OF THE  
INSURANCE LOSS CONTROL ASSOCIATION

Fall 1999

## THE MILLENNIUM CHALLENGE

**B**y being a member of ILCA, you are an individual who wants to continue expanding your knowledge and increase professionalism for our craft.

The strength of our organization and what it can provide relies on each of us to contribute to make the organization stronger and a real service to all members. Many have played an active part from time to time within the organization, but others have not. Some may think that they have nothing helpful to give, are too busy, or can't really think of any way they could be helpful. I challenge every one of us to do something in the coming year to really make this our organization. It could be to recruit a new member, offer to speak at the conference, provide an article for the newsletter, or serve on a committee. One thing we all can do is to put our thinking caps on before the conference. Prior

to arriving, give some thought about possible topics for future conferences. What areas are your weakness or do you lack expertise on a subject, or what new developments in the field have changed how to engineer them? If you have these training needs, many others in the organization probably do also. There are no dumb questions.

Another means to provide for the needs of our membership would be the development of a referral assistance list. The list would have the names, phone and email addresses for example of members who would agree to provide assistance on questions from other members on certain areas of expertise. How many times have you been unable to find anyone who can give you his or her opinion on a question that comes up during a survey? Questions from underwriting or clients on a loss

control question also arise. Sometimes the reference material is unavailable, none of your coworkers are any help, or you do not know how to investigate the matter or where to look. This is where the referral list would function. Members who would volunteer for the list would specify areas where they feel they have some depth of knowledge. The expertise may be from the large number of a type of risk surveyed on a regular basis such as hotel or camps, or past employment in a field such as welding or other building trades. This is informally done now when a member you know may call and ask your opinion or idea on a matter. Our membership has such a wealth of knowledge in so many fields that most of us are unaware. Give this some thought, and we can discuss it at the conference.

## FLIP THEM OFF!

**C**ircuit breakers do have many advantages over the old bus type fuses. Many commercial and homeowners with the older electrical services in buildings are converting to them many times without even updating the cabling. The one disadvantage is that the circuit breakers when receiving an overcurrent require a mechanical movement of the parts to trip to the off position. Fuses on the other hand have a thermal sensor, which melts and therefore, breaks the connection. The mechanical components of the circuit breakers are their weakness. In some cases, they are under attack from the moisture of damp atmospheres such as basements or in areas where chemical fumes, some of which are mildly corrosive in nature, are present. Conditions such as these can inhibit the mechanical activation of the circuit breakers causing them to freeze in the open position. It is a good general practice to "flip" the circuit breakers at least once a year. Also where negative exposures are noted around the electrical panel boxes, corrective measures to lessen the hazard should be recommended, such as installing a waterproof barrier or better isolation from the surrounding areas.

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## KEEP MIND IN GEAR WHILE IN MOTION

**M**ost of us spend a lot of time behind the large round object with four tires and a motor. Day after day we hurry from one assignment to another to keep production up and keep those who pay the bills happy.

Most of us can look back in the not too distant past and remember thinking "boy that was a close one!" It can happen when someone cuts us off or yes, when you and I do something very stupid from road boredom, anger or to save a minute.

When we hear of a family member or friend who is injured in an accident or when we drive by a serious accident along the highway, sometimes we stop and think and try to be a little more careful. We need to stop and think everyday before we begin our journeys, so that at the end of the day we can return to our loved ones and home. Remember we are the "other guy."

Some of the good habits we should learn to adopt consist of the following:

- Perform a walk around of the vehicle in the morning. We require it of a machinist when we inspect a metal shop, why shouldn't we do the same?
- Cell phones are great but they are a definite distraction. Try to limit dialing until you are stopped or fork over the extra bucks to one of those new voice dial phones. If your conversation is an involved one requiring you to use all your brain cells, pull over to the side of the road.
- Whenever possible practice using the two second rule — if you pass a fixed object where the vehicle just in front of you was within a count of one thousand one, one thousand two, your space and react time for emergencies is not enough.

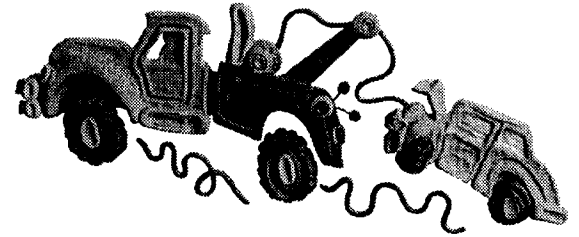
Higher speeds, poor weather conditions, and nighttime driving, require a larger gap.

Remember, as we get older our reaction time and our vision in most cases deteriorates. Be aware of your blind spots and do the side to side head swing from time to time and before making any lane changes. Also, beware of the blind spots of others. With the tractor-trailer, remember that if you can't see their mirrors they usually can't see you. Some have added those small accessory convex mirrors to lessen the blind spots.

Go for it, spend the \$5 - you're worth it!

Signal to pass or change lanes and make sure you have enough room. If the others coming up behind you are driving like it's the Grand Prix, just let them pass. Constantly look ahead for changing conditions, drive to the right when you can and always think about that escape route if something happens and you need to move quickly.

Many of us are seeing more examples of road rage out there, and at times, I know we have had our blood pressure go to the roof and feel like running into someone. Take a second and pretend you're driving a 5000-pound weapon that can hurt or kill you or innocent people, cause you to lose your job, your freedom. Or a combination of many of these no-win effects.



## DUMB AND DUMBER

By Ron Frawley

**R**ecently I was asked to survey a machine shop that made parts for light to medium manufacturing companies. They also made custom metal furniture in a variety of finishes. The agent was requesting coverage for property, liability and workers' compensation. It was a 15-person shop. I entered the shop area to find an employee struggling to move a 100 to 150 pound piece of steel cylinder off of a lathe with another employee. I noticed they were wearing sandals, as was the majority of the employees except for two who had tennis shoes. All had long hair and beards and rock music was blaring. It was like a Jerry Garcia concert. The owner, who was also wearing sandals, walked over to me and introduced himself.

While talking to him I noted one of the other owners leaning against an unsupported welding table talking to another employee by the front overhead door. A few feet away, another employee was filling a spray gun with a flammable finish for some furniture. He was in an open front spray booth. I noted there was no flammable liquid storage cabinet, the booth had no sprinkler protection, and the walls were coated with build up. The light for the booth was a flood lamp on an open spliced cord on a spring clamp hanging from a support in the front of the booth. This place was like a training film about what not to do. The good news is that the survey took a total of 10 minutes once I arrived and the report took another ten to punch out.

## WELCOME NEW MEMBERS

Paul Anastasia  
EM Global  
750 Ware Street  
Mansfield, MA 02048

Chuck Chalupa  
Manager Loss Control  
Ohio Casualty Group  
136 N. 3rd Street  
Hamilton, OH 45025  
513/867-6347

James Clark  
EM Global  
331 Rice Ave.  
Bellwood, IL 60104

Charles W. Clausung,  
ARM, CSP, CPCU  
Branch Manager  
Regional Reporting Inc.  
9345 Ravenna Rd, Suite D  
Twinsburg, OH 44087  
330/425-4080

Hilton Godwin  
Loss Control Manager  
ALFA Insurance Company  
PO Box 11000  
Montgomery, AL 36191  
334/613-4385

Wayne Hamlin  
Risk Control Rep.  
Glatfelter Insurance Group  
8607 Apple Glen  
Rogers, AR 72756  
501/925-3398

Fred Haycraft  
EM Global  
3105 Basford Rd.  
Frederick, MD 21703

T. Randy Hess  
Industry Specialist  
Glatfelter Insurance  
Group  
PO Box 2726  
York, PA 17405  
717/741-0911

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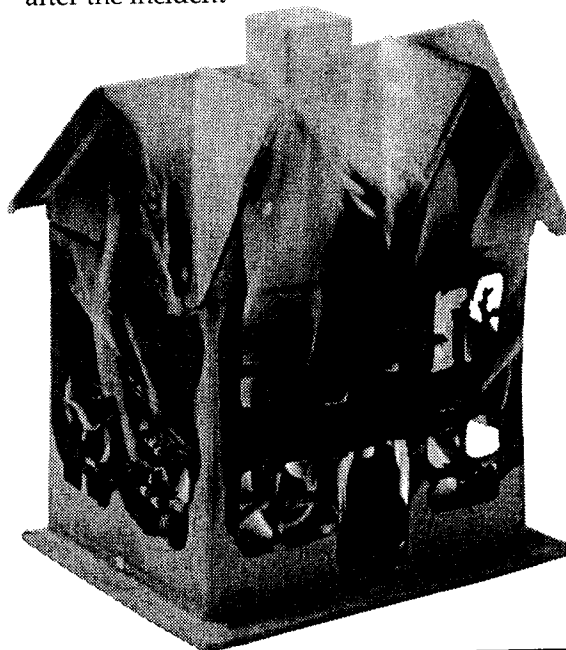
## AFTER FIRE DAMAGE

We are all aware of the devastation that any fire, even a small one, can have on a building and its contents. Many times the unforeseen residue from a fire can be even more costly. The home and the workplace have become quite high tech. The higher tech world spans the computer driven lathe machine to solid state components of simple lighting systems to the electric control of heating and cooling systems. The ever increasing use of man made materials over natural products such as wood and cotton have also magnified the after-effects of loss after a fire. From the plastic desk tops with particle board sides in offices, to the foam insulation on walls, even the seat cushions in the sofa are plastic based.

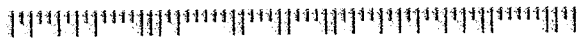
In a fire, the plastic and other synthetics break down into some very deadly compounds. Most of us are aware of this because we have seen the thick smoke as well as the firefighters with their scuba gear for protection. After the fire is extinguished and the base clean up of damaged materials is removed, these chemical contamination and corrosion factors can continue to damage the structure and the property if corrective action is not instituted. The fumes from these materials remain on brick walls and can eat into the mortar and masonry unless neutralized or removed. Once the ventilation is switched on, the fumes that entered the duct system and coated it can now enter a clean room and contaminate it. Conductivity problems resulting from the moisture left from a fire can at times combine with latent chemicals. The moisture and chemical combination or the fume infiltration itself can cause corrosions, getting into circuit board contacts and connectors. Many times this continuing damage will not be discovered at once, as the component or items under attack may deteriorate slowly.

Some of the factors to consider are:

- recognition of the hazard
- identification of high hazard areas - such as a clean room
- isolation of critical areas, where possible
- separate intake and exhaust for the ventilation system and layout within structure
- formulation of plans to lessen spread in an emergency using metal rather than plastic tables
- being aware of what cleaning methods are required after the fact, and where the supplies are available
- who can provide the service as soon as possible after the incident



<p>Errol E. Kerr Sr. Loss Control Rep. SAFECO 790 Yosemite Dr. Suwanee, GA 30024 678/482-2032</p>	<p>Michael E. Mikkelsen Claims Rep. USAA 4145 Running Quail Trail Amissville, VA 20106 540/937-5418</p>	<p>Robert Ogilvie Resident Director ISO, Inc. 1396 Broadway Ave. Holbrook, NY 11741 516/737-4593</p>	<p>John Sroka Risk Control Rep. VFIS of New York 41 Holland Drive Rensselaer, NY 12144 800/568-6835</p>
<p>Richard Kline EVP Cameron Mutual 214 McElwain Drive Cameron, MO 64068 816/632-6511</p>	<p>David Mullinax Loss Control Mgr. RLD Associates 729 Walnut St. Lebanon, PA 17042 717/273-9193</p>	<p>Robin L. Roscoe Industry Specialist Glatfelter Insurance Group PO Box 2726 York, PA 17405 717/741-0911</p>	<p>Dennis W. Waddell Sr. Loss Control Rep. SAFECO 1612 Waddell Rd. Woodruff, SC 29388 864/476-3601</p>
<p>Samuel M. Mantua Staff Manager Ohio Casualty Group 136 N. 3rd Street Hamilton, OH 45025 513/867-6365</p>	<p>James Oakley FM Global 865 Rock St. Archbald, PA 18403</p>	<p>Barry Small Sr. Loss Control Rep. SAFECO 110 Wildcat Hill Rd. Haswinton, CT 06791 860/485-9180</p>	
<p>Byron McLean FM Global 41 Highpointe Way Matawan, NJ 07747</p>	<p>Bob Odawa Director Hazard Audit Co. Box 45070 NBR NAIROBI, Kenya 542084</p>		



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Future meeting sites for the  
ILCA Conference are:

October 2000 — Boston/Peabody,  
Mass.  
October 2001 — Indianapolis, Ind.  
October 2002 — Baltimore, Md.

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

