

ILCA "HELP"

HAZARD EVALUATION LOSS PREVENTION BULLETIN OF THE
INSURANCE LOSS CONTROL ASSOCIATION

Summer 2000

PRESIDENT'S MESSAGE

Can you believe that the kids are out of school already? It seems the older I get the quicker the year goes by. I am sure that your work load and project stacks have not gotten any lower during the course of the year.

Before you know it October and our annual conference will be here. So put it down in your date book now and start making plans. The planning group has put together a great program this year and are expanding a great deal of time and energy to hosting another quality conference for the year in the great state of Massachusetts. Not only will you be provided with up to date relevant topics, but Massachusetts offers many local attractions during the off hours. The site has been investigated in detail by Tom Perry including the high calorie content of the food fare and liquid refreshments available, both have received his approval so you know it will be good.

This conference will be a winner and is still the best bang for the buck around. I, like you, get advertisements for other educational seminars all the time with each seminar ranging from \$600 to \$1000 and they

do not provide the content and amenities that our annual conference offers. If anyone attends those big buck conferences and has contact with anyone in the loss control field don't forget to mention ILCA and the magic word-membership!

Since our last newsletter, I have been contacted by several members again hearing how they have been laid off because of mergers, cutbacks and the like. Some companies have further cut back on the properties surveyed based on an even higher premium level even though the liability exposure and coverage areas remain high. I don't know if this trend will reverse anytime soon if ever. Maybe increased loss ratios over the long haul will shift things back to a more responsible control of losses by inspections and recommendations follow through, but that usually takes years. If a member is aware of any positions available, please forward these to Susan Morgan at the ILCA office for inclusion on our web site.

Speaking about Susan, it is with a sad note that I inform the membership that Susan will be leaving her association with ILCA in the near future and presently is in the process

of training someone else to assume her many duties. My appreciation on behalf of the membership and myself has been extended to Susan for the fine work she has done for our organization. Susan will be leaving our organization to go onto a higher calling, motherhood. She will be taking off for maternal leave and then for other duties when she returns to work. She has assured me that she will consider a middle name of ILCA for the baby. Good luck and God bless you and your family.

Like everyone, I continue to be buried by newsletters, magazine publications, web sites and other loss control information. Time does not allow me to go through all the sources for real items of note. Yes, I feel guilty and keep putting them on the side to go through or investigate but many times they get lost in the shuffle. When you note something in your research that you may think will be useful to other members, please forward to the ILCA office or any officer so that they can be reviewed and possibly included in the newsletter. Also very useful are computer and graphic, photo programs with your personal comments.

ILCA WEB CENTRAL

Insurance Institute for Highway Safety

www.hywsafety.org

Highway Loss Data Institute

www.carsafety.org

National Association of Amusement Ride Safety Officials

www.NAARSO.com

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www.insurancelosscontrol.org

Lead support for ILCA provided by NAMIC, 3601 Vincennes Road, P. O. Box 68700,
Indianapolis, Indiana 46268-0700, (317) 875-5250

THE INCREASED HAZARD OF CANDLE RELATED FIRES

While conducting a survey of an apartment complex in Washington recently, I asked the manager the usual questions about any losses within the past three years. He advised that there had been three losses and one of those was a fire started by the use of candles. There were about 10% of the residents in the 400 unit complex who were Muslims and who lighted candles for religious practices each morning. During one of these morning rituals, a candle was left unattended by a resident and it burned down and ignited mattress and bedding which were on the floor of the bedroom.

The very next day at a like complex in Virginia, the same questions were asked, the manager advised that one of the three fires over the past three years was started by a candle in use by some residents smoking crack cocaine which set a chair on fire when it tipped over.

In Baltimore a week later, a property manager of several leased 20 single family dwellings advised that there had been a recent fire loss caused again by a candle fire during a family party held at the house when a candle ignited some decorations on the food table.

In these fires, the damage had been limited to the one unit or room because of swift action of the fire department and masonry fire walls.

I was discussing these candle related fires with my company's loss control specialist who also happens to be very active in the town's fire department. He advised that just within the past two months there had been three candle related fires.

Within two weeks of that discussion, three children were killed in Baltimore from a candle related fire. Electric and gas service had been cut off to the dwelling months ago for failure to pay the bill. In this fire the entire row dwelling was a total loss.

I had not been aware of the growing severity of this hazard and stated to inquire with other local loss control inspectors in my area and

found out they recently also had like losses brought to their attention. One loss that struck home with what I had seen in the field was a fire started at a small grocery store operated by an owner of the Buddhist faith. A candle in a small alter had ignited some surrounding combustible materials after falling out of its holder. I myself frequently find similar alters in place in businesses from convenience stores, carry outs, restaurants, medical equipment repair services, and florists to name a few. I have given them little attention except for a cursory look and suspect that many others have also made the same mistake.

Recently I was made aware of the study conducted by Marty Ahrens of the Fire Analysis and Research Division of the NFPA, "Candle Fires In U.S. Homes and other Occupancies a Statistical Analysis." Below in condensed form are some of the findings that I believe will cause us to look more into this hazard. Recommendations done on site and or more formal written recommendations or newsletters may be a means to lessen this exposure to property and life.

From 1993 to 1997 there were 8,690 reported fires started from the use of candles causing 104 deaths-third highest after smoking materials and child playing with matches and 947 injuries and property losses of \$126 million.

December is the peak month for candle related fires. December had twice the rate of candle fires as other months and 44% of all fires started in the bedroom.

Thirty-six percent of the fires started were caused by being left unattended or inadequately controlled. The other largest cause is from candles being left too close to combustibles — 18%. What is interesting is that only 9% of all the fires were caused by children.

Though nationwide the number of house fires has been decreasing, the number of candle related fires

has been increasing "almost tripling from 1.1% in the early 1980s up to 2.9% in 1996." This increase in candle related fire also coincides with the increased candle sales across the country. "According to the National Candle Association (NCA), the industry has had an average growth of 10-15% since the early 1990s. It was also noted that growth has doubled in recent years. "The NCA reports that candles are used in seven out of ten households in this country""

Candle fire breakdown per occupancy includes 67.3% in one and two family dwellings, 21.9% in apartments, 1.3% in dormitories, .9% in hotels and motels, and .8% in Church and related properties, stores 1.7%, and storage 1.4%, other public assembly 1.3% to name some.

This problem is not confined to the U.S. with Canada and Great Britain reporting similar increasing candle related fires.

The very basics in lessening the fire exposure include extinguishing candles when the area is unattended and when going to sleep, keeping combustible materials away from them and being aware of drafts and winds possibly blowing combustibles close to candles, that candle holders are sturdy and capable of containing the dripping wax and the candle and holder are matched in size for one another, extinguish the candles when they are within 2" of any decorative material and combustible holder, don't have candles in an area when children or animals can easily gain access to them, or where clothing may be ignited by those reaching in or around them.

For more details on this study you can e-mail: osds@nfpa.org.

Next time you are in a department, gift or even a drug store take a peek of the amount of floor space allotted for candles and candle holders and you can appreciate the growth from even as little as 5 years ago. They are used for religious, decorative, mood and even alternative medical use.

2000 ILCA CONFERENCE FOR INSURANCE PROFESSIONALS

October 16-18, 2000
Holiday Inn Mansfield/Foxboro
Mansfield, Massachusetts

Agenda

Sunday, October 15, 2000

11:00 a.m. **Tour of U.S.S. Massachusetts and
other Battleships**

Monday, October 16, 2000

8:00 a.m. **Registration and Continental
Breakfast**

8:30 a.m. **Welcome and Opening Remarks**

8:45 a.m. **General Session**
Motivational Keynote Speaker
Industry Keynote Speaker

10:15 a.m. **Break**

10:30 a.m. **General Session**
Industrial Hazardous Gases

12:00 p.m. **Lunch (provided)**

1:00 p.m. **Concurrent Sessions**
NFPA 70
Industrial Hygiene
Machine Shop

2:30 p.m. **Break**

3:00 p.m. **Repeat Concurrent Sessions**
NFPA 70
Industrial Hygiene
Machine Shop

4:30 p.m. **Adjourn**
5:00 p.m. **Hospitality Reception**

Tuesday, October 17, 2000

8:00 a.m. **Continental Breakfast**

8:30 a.m. **General Session**
NFPA 101

9:45 a.m. **Break**

10:15 a.m. **General Session**
Roundtable Discussion

11:30 a.m. **Annual Business Meeting**

12:00 p.m. **Lunch (provided)**

1:00 p.m. **Tour yet to be decided**

4:30 p.m. **Adjourn**

Wednesday, October 18, 2000

8:00 a.m. **Continental Breakfast**

8:30 a.m. **General Session**
Fire Pre-planning

10:00 a.m. **Break**

10:30 a.m. **General Session**
New Technology

11:45 a.m. **Closing Remarks**

12:00 p.m. **Lunch on your own**

1:00 p.m.-
4:00 p.m. **CFPS Exam**

REGISTER NOW FOR THE 2000 ILCA CONFERENCE FOR INSURANCE PROFESSIONALS

October 16-18, 2000
Holiday Inn Mansfield/Foxboro
Mansfield, Massachusetts

ILCA Annual Conference Registration Fees and Hotel Information

Program Costs: To qualify for the early discount rate, registration for the 2000 ILCA Conference must be received by NAMIC no later than Thursday, **September 14, 2000.**

ILCA Member		Nonmember
\$219	Before September 14	\$239
\$239	After September 14	\$259

Hotel Reservations: Please make your overnight arrangements directly with the Holiday Inn by calling (508) 339-2200. Arrangements have been made for rooms at a group rate. Please mention that you are attending the Insurance Loss Control Association Annual Conference. Rates are \$119.00 for single and double occupancy, plus tax. The cutoff date for this rate is **September 14, 2000.**

Please register the following:

	Check box if ILCA member
1. _____	<input type="checkbox"/>
Name	Title
Company Name	Address
Phone	E-mail Address
2. _____	<input type="checkbox"/>
Name	Title
Company Name	Address
Phone	E-mail Address

Mail To: P.O. Box 68700, Indianapolis, IN 46268. Enclose check payable to NAMIC. Fee includes all seminar materials, three continental breakfasts, two lunches, all refreshment breaks and 1.4 CEUs. NOTE: Nonmember fee includes ILCA membership dues for one year.

Tour

Sunday, October 15

- Yes, I want to attend the U.S.S. Massachusetts and Battleships Tour from 11:00 a.m. to 5:00 p.m. The cost is approximately \$10.00 and is to be paid that day.

Workshop

Monday, October 16 (Please choose two)

- | | | |
|---|---|---|
| <input type="checkbox"/> 1 NFPA 70 | <input type="checkbox"/> 1:00-2:30 p.m. | <input type="checkbox"/> 3:00-4:30 p.m. |
| <input type="checkbox"/> 2 Industrial Hygiene | <input type="checkbox"/> 1:00-2:30 p.m. | <input type="checkbox"/> 3:00-4:30 p.m. |
| <input type="checkbox"/> 3 Machine Shop | <input type="checkbox"/> 1:00-2:30 p.m. | <input type="checkbox"/> 3:00-4:30 p.m. |

Wednesday, October 18

- I will take the CFPS Exam. I will not be taking the CFPS Exam.

Roundtable topic suggestions: _____

Duplicate this form for multiple attendees or go to www.insurancelosscontrol.org to download the registration form.

FREE MEDICAL SERVICE

A Caribbean based company has become the focus of attention in the Health and Medical industries, and is one of the fastest growing Internet start-ups. After months of strategic planning and development, Medical Emergency Data Network Inc. sets precedence by offering a FREE medical emergency service to people all over the world. Never in the history of medicine has there been a FREE worldwide medical emergency service, which every single person can afford to benefit from.

MedNet is a service that gives paramedics and casualty doctors immediate access to medical information of accident and emergency patients. To get a MedNet card, you must apply online. Upon registration, the personalized card appears on the computer screen and is then printed off and laminated by the user. For people who do not have access to the Internet, the company is inviting doctors, hospitals and clinics to facilitate the project by providing a registration and laminating service for a nominal fee.

Through creative distribution and networking strategies, and the use of today's online technology, MedNet is available FREE of charge to anyone in the world, regardless to their socio-economic status, location or whether or not they have access to the Internet.

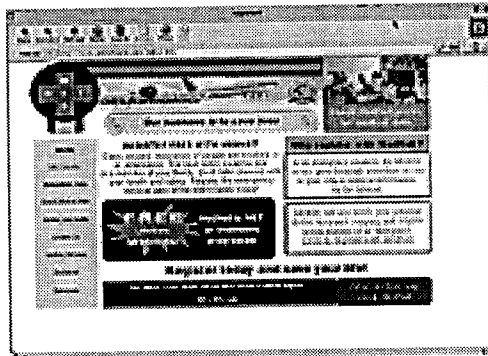
In addition to being a medical information card, MedNet also offers card holders attractive discounts on medical and health related products and services. As MedNet is also promoted as a Travel card, discounts are also available on holidays and other travel related products and services.

All companies are invited to offer MedNet cards to their employees and clients as an opportunity to make a contribution to this worthwhile campaign to make life safer for everyone.

Mr. Charles Lewis, President of Medical Emergency Data Network, says that the objective of the company is to give away 10 million FREE MedNet cards in the next 12 months and there is no catch. The company generates its revenue from selling advertising space at the top of the cards, in the quarterly newsletter and on the website.

As a further incentive to people to register for their FREE card, the company will be hosting a weekly online Health Lottery where card holders can win great prizes such as medication, memberships health clubs and holidays for rest and relaxation. These prizes will be sponsored by organizations in the Travel and Health industries in exchange for exposure on the website.

More information on MedNet can be found at www.mednetcards.com.



ILCA MEMBERS UPDATE

New Members

Tim Buffington
Loss Control Specialist
Brotherhood Mutual
Insurance Company
P.O. Box 2227
Fort Wayne, IN 46801
(219) 482-8668
tbuffington
@brotherhoodmutual.com

Steve Edmonds
Loss Control Specialist
Brotherhood Mutual
Insurance Company
P.O. Box 2227
Fort Wayne, IN 46801
(219) 482-8668
sedmonds
@brotherhoodmutual.com

George Zeigler
President
Signals, Power & Grounding
Specialists
P.O. Box 1443
Mansfield, OH 44901
(419) 747-7404

Changes

Steve Laskoski
New E-mail: stevell@c-hock.com

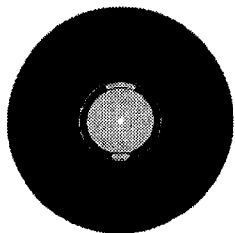
Jospeh Hogan Jr.
New Phone: (704) 548-2426

Found

Bodine Schulz
505 N. Pratt, Suite 4
Greenfield, IN 46140

Lost

William Duncan
ILCA Life Member
Any member who knows a
current address, please forward to
Bob Titter.



**YOU HEARD IT
WHEN?**

1. At the Hop by Danny and the Juniors was number one in the top 40 for 5 weeks.
2. Hang On Sloppy by The McCoys was number one for 1 week.
3. My Ding-A-Ling by Chuck Berry was number one for 2 weeks.
4. Down Under by Men At Work for 4 weeks.

Answers:
1.) 1/6/58, 2.) 10/2/65,
3.) 10/21/72, 4.) 1/15/83

THE REAL WORLD

I was recently inspecting a bar/restaurant and while speaking to the owner I asked if he kept a handgun behind the bar or in his office. He became quite indignant and advised OF COURSE NOT! With that he pulled up his shirt to reveal a .357 and said it wouldn't do me any good in those places. The survey was then concluded.

While finishing up a survey I noted that the 15,000 sq. ft. warehouse had only one fire extinguisher in the place. I advised the operations manager that he would have to install additional fire extinguishers. He wanted to know why since he could only use one at a time.

In the food storage area of a catering operation I noted some rat droppings on the floor. I inquired to the owner if they had taken steps to control the rodent problem. He advised that they had tried catching the rat but had been unsuccessful themselves and didn't think a professional pest control company would have any more success. Their control measure was to make sure that they had a sufficient type of candy the rat seemed to like around and it did not appear that it was bothering anything else. If you want the name of this company to cater your daughter's wedding let me know. Just don't ask for the special candy as a dessert item.

Future meeting sites for the ILCA Conference are:

October 2000 — Mansfield, Mass.

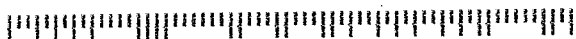
October 2001 — Indianapolis, Ind.

October 2002 — Baltimore, Md.

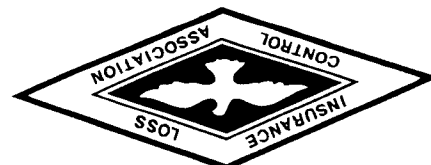
DID YOU KNOW THAT ...

The United States produces about 7,000 fewer doctors each year than the 22,000 it requires, but law schools produce about 5,000 more lawyers than needed in our present legal system.

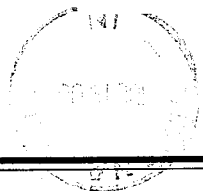
REGISTRATION INFORMATION ENCLOSED
2000 ILCA CONFERENCE
800 615 558



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



MEMBER SALES



Requested

Requested