

ILCA "HELP"

HAZARD EVALUATION LOSS PREVENTION BULLETIN OF THE
INSURANCE LOSS CONTROL ASSOCIATION

Winter 2000

PRESIDENT'S MESSAGE

It seems like we just got home from the 2000 Convention in Mansfield, MA and my desk already has an array of information for our 2001 convention in Indianapolis, IN. Most of you may not know how much planning goes into the Annual Conference, but there is a lot of ground to cover and we usually start the day after we finish the last one. In fact this year we started even earlier, the day before the conference ended. We are always looking for help on the Conference Planning Committee and welcome it with open arms. If anyone wants to join in or voice an idea, send it to any officer and we will get in touch with you.

The 2000 Conference is over, and I would like to thank all of those who helped to make it a success; Raquel DeLaRosa from NAMIC, who acted as coordinator and made things run like clockwork and the officers and members that attended. Check out our website and see the changes that we are working on at www.insurancelosscontrol.org.

We need your help and ideas to advance our organization even further. We need an increase in membership. Over the past few years with industry changes we are seeing a decline in our membership. Please everyone, try to enlist just one new member or get an old one back into the flow this year. Each of the committees below need your help and ideas. Volunteer or send/email your ideas to any of them.

- Conference Planning Committee will be chaired by **First Vice President Steve Laskoski**.
- Newsletter will be coordinated by **Second Vice President Stig Ruxlow** and our NAMIC coordinator, **Raquel DeLaRosa**.
- Membership Committee will be headed by **Brock Bell** from Brotherhood Mutual.
- Nominating Committee will be chaired by **Richard Saulen**.
- The Meritorious Service Award Committee will consist of the following past presidents, **Rik McClave**, **Ron Frawley** and **Bob Titter**, as well as the current president.

Remember that you get out of an organization that which you put into it. Please help where ever possible and get involved.
Have a Safe and Happy Holiday Season!

Tom Perry
Insurance Services Office

NEW LIFE MEMBERS AND OTHER MEMBERSHIP INFORMATION

Stig T. Ruxlow, Second Vice President of the ILCA recently passed the Certified Safety Professionals (CSP) Comprehensive Practice Examination. The certification is issued by the Board of Certified Safety Professionals (BCSP) in Savoy, Illinois. Visit the BCSP website at www.bcsp.org for more information about the BCSP and the certification examinations. Congratulations Stig!

The following members have attained Life Membership **David Ridenour**, **Ronald Converse**, **Byron Golden** and **John Strom**.

Byron and John both attended the 2000 conference and have always been a credit to our profession and loyal members of ILCA.

Byron will be retiring from Central Insurance Companies and will be enjoying the good life and will be thinking of us having fun in the field every morning he sits back in his easy chair has his coffee and reads the paper.

John is retiring from Brotherhood Mutual and is going onto a higher calling. John will become a full time minister looking after his flock and practicing the necessary loss control measures to guide them in the right direction.

An old fiend of ILCA and life member stopped by the 2000 conference to visit. For those members who want to touch base with **Dick Waters** his address is 1072 Bruns Avenue, Van Wert, Ohio, 45891, phone 419-238-6123, or e-mail rwaters@Im3.com.

If you have or know of any ILCA member that has recently passed any certification examinations please contact Raquel DeLaRosa or any current board member to have it published in the *ILCA HELP* newsletter.

www.insurancelosscontrol.org

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

WILDLAND/URBAN INTERFACE

*Bonnie Manley, National Fire Protection Association
Michelle Steinberg, Institute for Business & Home Safety.*

NFPA and IBHS came together for the presentation of Wildland/Urban interface. After a disastrous fire season in 1985 when 1400 homes/structures were destroyed by wildland fire in California and Florida, there came the need to reduce loss of life and damage to homes and structures located in a forest setting. From 1985-1996, 1.5 million acres burned, 9,000 homes/structures were destroyed each year by fire and there have been an average of 140,000 wildland fires. 1993 saw the catastrophic Oakland fire with 25 deaths. In 1996 California had the greatest number of fires for the year - 10,046 while at the same time Idaho lost almost 755 million acres. Yet, these staggering figures are small in comparison to the total dollar losses of \$3.5 BILLION since 1970.

FIREWISE, the name of the program, was developed in cooperation with IBHS; NFPA; government; businesses and communities. The program is on the road to assist communities in the development of plans to mitigate the hazards. The goal is to improve safety in the wildland/urban interface by learning to share responsibility, create and nurture local partner-



Bonnie Manley, NFPA and Michele Steinberg, IBHS, present FIREWISE.

ships for improved decisions in communities and encourage the integration of FIREWISE concepts into community and disaster mitigation planning.

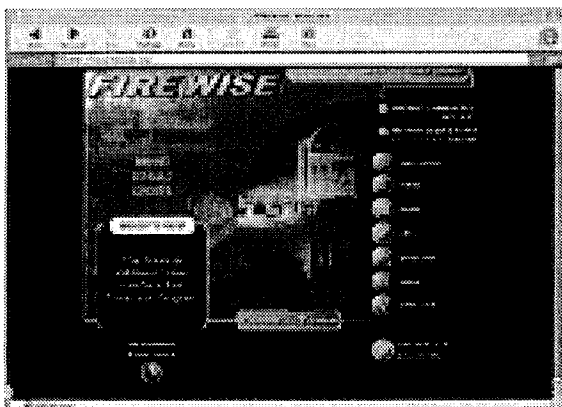
Fire, police, water, street and other local government departments participate in a three-day training seminar to identify how, what, where and why they must alleviate their potentially hazardous areas. Examining the concepts of

FIREWISE and applying these to their communities can greatly reduce the potential of disaster. The community need is to break the cycle – e.g. homes burn because they are not protected, insurance pays for replacement, banks or government agency provide monies to rebuild, often with bigger, and better structures, but in the same location with the same fire hazards which allow the cycle to recur.

FIREWISE will

show how location, vegetation, and construction must be properly applied. Green vegetation, without highly combustible materials surrounding the structure to a distance of 100 feet, can lead to almost certain guarantee that the structure will survive. Buildings with less than 30 feet are extremely susceptible to catching fire from radiant &/or convection of heat from the fire. Location of structures at the top of hills with wooden decks, vinyl siding and wood or other non-rated roofing will lead to fire propagation. Firebrands can travel hundreds of feet in wind currents carrying the fire well beyond established fire lines.

During the presentation, using the history of the River Bend fire, GIS database and the FIREWISE participant workbook, ILCA attendees graded a fictitious community. "Falls County" was determined to be highly hazardous, and members made a number of recommendations to mitigate the problem and potentially reduce the hazard.



www.firewise.org

2000 ILCA CONFERENCE FOR INSURANCE PROFESSIONALS

OPENING GENERAL SESSION

Our opening general session speaker, Rico Petrocelli, left us with a little baseball trivia, his autograph, and some lessons of life.

Rico came to Boston in 1965 as a starting shortstop for the Boston Red Sox. He played for 13 seasons being picked for five All-Star teams and playing in two. He had 40 homeruns in 1969, a record for an American shortstop until broken in 1998 among his many other accomplishments. He was voted into the Boston Red Sox Hall of Fame in 1997. He finished his career with 210 home runs and a career 778 RBI. Rico served as the manager and hitting coach for the Chicago White Sox and Red Sox organizations from 1986-97. He has also worked as a sports commentator for various local and radio programs. Currently Rico is the president of Petrocelli Marketing Group.

Rico advised that being successful as a team or an individual requires a chemistry of getting along with others and having a mutual respect for one another. When one gives respect one gets respect.

In life, to succeed on a professional or personal level one must set goals and never lose sight of them. One cannot let pressures, disadvantages, or disabilities limit your ability to achieve goals. You must learn to conquer pressure and problems, which can be handled by using your natural abilities and drive to circumvent them. Each of us has these capabilities and must learn to use what we possess most effectively. Look within yourself, don't give up, commit to your goals and never lose sight of them.

One must not be afraid to have failures. However, when failure arises we must persevere to rise above them. This is what makes us stronger and better than what we were before.

Rico advised that he was able to succeed his goals as a baseball player by always striving to better himself and by following these applications. In conjunction with positive personal habits, Rico stated that he is always strengthened and is successful by his faith and trust in God and has had a fantastic life in work, family and friends.



Ron Frawley thanks Rico Petrocelli by presenting him a baseball signed by the conference attendees.

MACHINE SHOP LOSS CONTROL SURVEYS

*Bruce E. Ayrton, CSP, ARM, ALCM
Edward A. Cortese*

Typically when conducting surveys of metal-working type shops, the obvious problems involve the proper guarding of the machines, general condition of the structure, electrical and heating aspects, and the use of personal protective equipment. The full risk exposures can be overlooked unless a comprehensive evaluation is performed. Be prepared before you enter the risk, to know what can be involved in the operation. Be nosy (not difficult for most of us) and ask questions.

The presentation included an extensive hand out, with illustrations, on the metal working machinery and related equipment used in these types of exposures; operator involvement, hazards and guards needed. From the workers compensation exposure matters such as the routine feet, eyes, hearing, and hand protective equipment were covered along with the lock out/tag out requirements, working conditions, medical and first aid, accident records, and supervisor and employee training. Bruce's lecture also included an in-depth presentation on all the aspects in a machine shop operation and a hand out of the presentation outline for later review.

This class of machine shop risk is different today from years ago with the advent of specialty metals, new solvents, computer-aided design/manufacture/control, scope of operations and the increasing regulations covering material used and workers issues. Most machine shop operations are small, having on an average of three employees while the large have between 15-20.

In the past, most were job-type shops manufacturing pieces that were ordered for customers who required precisely calibrated parts. The materials used are usually forging, bars, rods, flat stock, tubing, pipe, sheet metal and castings. These materials can involve boring, turning, planing, milling, drill, tapping, etc. These items usually undergo an inspection and testing process, which can be fairly basic or quite involved.

Frequently, machine shops are becoming more involved in the design and engineering aspects of the needed part(s) which greatly changes the exposures. The depths of these expanded services above the mere product manufacture are important consideration for underwriting of this type account.

In machine shop policies, the exposures encompass people, structures, equipment, materials, and the environment. Typical coverage includes property, general liability, product liability/completed operations, workers compensation, automobile liability, inland marine, and environmental impairment.

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Machine Shop Loss Control Surveys continued from page 3

The property considerations typically include fire and extended coverages for building, content, business interruption and crime. Details are important, for example, one should always ask how long would it take to replace a piece of equipment. Some require 9 to 18 months in some instances. The liability not only extends to the premises and operations but also off premise work and subcontracted work.

Completed operations hazards arrive from any bodily injury and property damage occurring away from the premise you own or rent and arising out of your product or your work. Your products include any goods or products manufactured, sold, handled, distributed or disposed of by you. Warranties or representations made at any time with respect to fitness, quality, durability or performance and the providing or the failure to provide warnings or instructions.

Your work includes work or operations performed by you or on your behalf with materials, parts, or equipment furnished in the connection with such work or operations. Also includes warranties as noted above. Anytime the products involve aircraft, watercraft, nuclear or medical exposures these should be noted in detail where possible.

The workers compensation exposures cover the building condition, walking surfaces, machine guarding, materials handling, ergonomics aspect, and occupational diseases such as associated from noise, chemicals, fumes, etc. The most common problems relating to workers compensation are electrical, hazardous materials- MSDS,

lockout/tagout, machine guarding, and personal protective equipment. The SIC code of 3632 covers machine shops for the manufacture or repair of machines and general job machining. The SIC code of 3629 covers to operations where the plans and specifications require no less than 50% of machining operations to tolerances of .001 or closer.

Inland marine consideration consists of shipment of finished pieces, computer-production, computer-billing-inventor-records, and customer dies-patterns-models-blueprints. Accounts receivable, valuable papers, floor plan, equipment dealers, etc. encompass those under filed rates but are non filed and developed by insurer. Property in transit, all risk coverage and property in care, custody and control are undesirable from the fire underwriting perspective. Auto liability covers also includes the delivery of finished goods and use of personal vehicles.

Under the property coverage the class of construction, storage methods, fire loading, occupancy, private and public protection, and exposures are considerations in any survey. The common hazards such as heating, electrical, plumbing, housekeeping, flammable/ combustible liquids, welding, chemicals hydraulic fluids, parts cleaning, and plastics are other considerations.

Other perils include windstorm, hail, aircraft, riot and civil commotion, vandalism, explosion and smoke. All risk coverage also includes sprinkler leakage, water damage, sinkhole/ collapse and earthquake. Pollution considerations include coolant and contaminants, cutting oils, cleaning solvents, and metal shaving for example.

AUTOMATED LOSS CONTROL

*Stig Ruxlow, ASP
Pekin Insurance Company*

LCA's own Stig Ruxlow presented the last topic of the conference this year, outlining what looked like a great sales presentation to management about the efficiencies that can be had by converting paper loss control reporting to electronic systems. Stig started by going over the traditional work flow method by showing how typical systems provide for an average turn around of between 28 and 38 days, with best and worst case scenarios ranging between 14 and 50 days plus. He also summarized the costs for traditional services. Next, Stig compared the processing using electronic means including email requests to loss control, digital cameras, survey forms and narrative reports on laptop computers, and electronic transmission of completed reports to the underwriter. The method showed a dramatic improvement of time service, averaging 15-24 days with best and worst cases from 3-24 days. While his summary of hard and continuing costs for electronic processing was higher than traditional methods, about \$1.00 per report higher, there was a large time service advantage. This benefits the company in handling new and renewal business.

He also covered several other areas of concern. Among them, additional training consideration and software decisions. He ended with a demonstration of the various programs in use by Pekin Insurance for transmitting assignments, writing and compiling reports, and demonstrating a digital camera. In summary, Stig proved beyond a doubt that report ordering, writing and return can be accomplished at a reasonable cost without an extensive capital investment.

It looks like Stig did a lot of homework on this assignment! For further information and copy of the presentation slides, sample reports, diagrams and digital photos, contact Stig Ruxlow. *

NFPA 101 UPDATE

*Robert Solomon, PE
Chief Building Fire Protection Engineer, NFPA*

Bob did an excellent job of explaining the changes to the Life Safety Code 101 – 2000 edition. It would seem that the book is getting bigger as it has grown from 33 Chapters to 42 Chapters, but this is for future expansion and new technology.

The following information is a list of changes that you need to read and be aware of:

- Entire Code reformatted - most chapter numbers have changed.
- New chapter permitting and codifying performance-based design.
- New self-contained chapters for new and existing ambulatory health care.
- All definitions aggregated into one chapter.
- Term “level of exit discharge” formally defined.
- Modification of Code provisions permitted for historical buildings.
- Alternative life safety measures acceptable to AHJ permitted during construction, repair and alteration.
- New criteria for measuring minimum width and permitted projections.
- New provisions for power-operated doors that are required to be self closing
- New spiral stair recognized with geometry safe use by large numbers or persons.
- Occupant load factors aggregated into one table in means of egress chapter with new factors added for exercise rooms, casinos and gaming areas.
- Listed photoluminescent exit signs permitted.
- Smoke partition provisions added to address occupancy chapters’ needs for a standardized reference for things like corridor walls.
- Required new sprinkler systems must be electrically supervised for most occupancies.
- New requirements for membrane structures, tents, grandstands, folding and telescoping seating.
- Advisory text expanded for life safety evaluations of large assemble occupancies.
- General cleanup of educational and day-care occupancies to reference means of egress provisions rather than repeat them or have unique requirements.
- Health care occupancy patient room doors permitted 1-inch clearance at the bottom of the door.
- New high rise health care occupancy buildings required to meet full high rise package requirements
- Nonsprinklered option removed from chapter on new detention and correctional occupancies except for renovations of existing nonsprinklered buildings.
- Means of escape provisions for dwelling units expanded to recognize window wells.
- Hotel/dormitory and apartment building portable fire extinguisher requirements change to apply only if the building in not sprinklered.

NFPA 70

*John Caloggero
NFPA*

John Caloggero, Principal Electrical Specialist, presented National Electric Code the session on NFPA 70. He discussed some of the major changes in the 1999 edition of NFPA 70, National Electric Code. John explained and reviewed the NFPA rule making process. He stated that the users write the code, which includes installers, insurance professionals, labor unions, utilities and several other interested groups. He stated that the process is very democratic and two thirds of the committee must approve the changes.

He continued by explaining the layout of the code and how it is broken down into an Introduction & Nine Chapters, of which there are articles, parts, sections, subsections and paragraphs. He also explained the difference between mandatory rules and permissive rules regarding the code. He explained that every new edition of the code will have black marginal lines in the code to show changes in the sections. He also explained how the new edition will have bullets in the margin to indicate that something was deleted or moved in the code. While, a superscript “x” in the section indicates that item was extracted from another NFPA document. Those are all listed in the appendix of the code.

The session was then completed by going over specific changes in the 1999 code and how to apply them. He described each of these situations in a PowerPoint presentation, with a detailed handout for each participant.

OCCUPATIONAL DISEASE

Charles Boone
Liberty Mutual Insurance Company

The presentation focussed on recognizing potential exposures when completing the survey of a facility. Clues to identifying potential exposures include the following:

- Identify raw materials, process flow, and manufacturing process
- Identify contaminant release points and worker exposure patterns.
- Identify control measures in place or those that are needed (these include personal protective equipment, and ventilation systems – note the effectiveness, including if it is properly used).
- **Material Safety Data Sheets (MSDS)** – check the list of hazardous material – someone in the plant needs to be familiar with the chemicals and understands the MSDS form.
- **Labels** – check to identify hazard communication labels (or the lack of same) that have warnings that were not already identified.
- **Senses** – use your physical senses – odors, irritation of eyes, nose, and throat. Ask what the material is and then check the MSDS.
- **Evaporation** – volatile materials; such as solvents and other liquids, are they kept in closed approved containers or systems?
- **Skin** – is there contact with solvents or are there contaminants that can be an ingestion problem (lead)? Chemicals can be absorbed through unbroken skin.
- **Dust** – generation can be the result of grinding, sanding, etc.
- **Confined spaces** – existence of such calls for a specific program.
- **Physical energy sources** – noise, lasers (RD, alignment, etching), radio frequency radiation (plastic “welding” and sealing, glue curing), ionizing radiation (non-destructive testing or welds), and ultra-violet light (welding, curing).
- **Spray painting** – especially if the following materials are used – lead, chromate, urethanes, isocyanates, and epoxys.
- **Non-routine operations** – ask about special cleaning operations, maintenance, repair.

Once the evaluation is completed, each potential exposure should be placed into a basic category:

- **Well controlled** - > 1/4 to 1/2 of the occupational exposure limit (OEL).
- **Exposure warranting further evaluation** — suspect > 1/2 to equal the OEL or exposure could not be estimated with any degree of certainty.
- **Exposure warranting improved control** — exposure above OEL, controls in place are unreliable or ineffective for the type of exposure, the level of the exposure could be reduced through changes.

Document why you selected a particular category for each potential exposure — skin contact, prior history of problems, toxicity, nature of exposure (continuous, intermittent), work practices, process/procedure/production rate variations, material variation, effectiveness of controls, etc.

ILCA WEB CENTRAL

Interactive Hygiene Calculators
www.industrialhygiene.com

FREE OSHA Software
www.osha-slc.gov/dts/asta/oshasoft/

CONSUMER PRODUCT SAFETY COMMISSION (CPSC) & BRK ANNOUNCE RECALL OF FIRST ALERT FIRE EXTINGUISHERS

September 27, 2000. WASHINGTON, D.C. — In cooperation with the U.S. Consumer Product Safety Commission (CPSC), BRK Brands Inc., of Aurora, Ill., is voluntarily recalling about 600,000 First Alert #174; household fire extinguishers. The extinguishers can fail to discharge when the trigger is activated failing to put out a fire, which puts consumers at risk of fire-related injuries.

CPSC and BRK have received five reports from consumers of the fire extinguishers failing to discharge when activated. No injuries have been reported.

Only First Alert model FE1A10G with serial numbers beginning with: RH, RK, RL, RP, RT, RU, or RW are included in this recall. The serial number is located on the extinguisher's label, above the model number in a rectangular box. “First Alert” is written on the units' label and pressure gauge. The fire extinguishers are either red or white.

Home centers, mass merchandisers, and hardware stores nationwide sold the fire extinguishers from September 1999 through September 2000 for between \$9 and \$15.

Consumers with recalled fire extinguishers should immediately contact First Alert at (866) 669-2736 anytime or visit the First Alert web site at http://www.firstalert.com/more_information/index.htm to receive a coupon for a new extinguisher.

First Alert fire extinguishers with a “100% Quality Tested” sticker attached to the fire extinguisher label are not included in the recall, regardless of the serial number.

BRK Recall Hotline:

(866) 669-2736

CPSC Contact:

Yolanda Fultz-Morris.

Release # 00-188

(301) 504-0580 Ext. 1219

INDUSTRIAL HAZARDOUS GASES

William Emmett
BOC Gase

The following is the basis for several important rules when handling high-pressure gas cylinders:

- Always chain gas cylinders upright to a wall, cylinder truck, cylinder rack or post. This rule is especially important when the gas is in use because the regulator is on the cylinder valve and the cap is not in place. The rule does not apply to cylinder filling establishments.
- Always replace the cylinder cap when the cylinder is not in use and when it is being moved.
- Never lift a cylinder by its valve or its cap, or with chains, slings, or magnets. If a crane is needed to move a number of cylinders, the cylinders should be secured on a platform or cradle. A cylinder should never be dragged. Tilt the cylinder sideways and roll it along its bottom edge.
- Never place cylinders in hallways, passageways, or work areas where they could be hit for forklift trucks or struck by falling objects. This rule applies to storing and using cylinders. Although a cylinder in use may be out of the way of forklift trucks, a passing crane hook can hit it and knock off the regulator and the valve.
- Do not use cylinders as table legs to hold up other objects.
- Never hammer, pry, or wedge a stuck or frozen cylinder valve to loosen it and never use a wrench. If a valve will not open by hand, call the gas distributor.
- Do not drop a cylinder.
- Do not allow grease, oil or other combustible materials to touch any part of a cylinder. This rule is especially important when oxygen cylinders are involved. Grease or oil that oxidizes very slowly in air will burst into

flame in pure oxygen.

- Never use a cylinder unless the gas it contains is clearly stenciled on it or marked with a decal. Altering or defacing the name, numbers, or other markings on a gas cylinder is illegal and hazardous.
- Do not rely on the color of a cylinder to identify the gas inside. Suppliers use different color codes. Return an unidentifiable cylinder to the supplier.
- Keep cylinders away from electrical circuits and excessive heat. Cylinders are made of steel and therefore they will conduct electricity.
- Never ground a cylinder or place it near an electrical conductor, including piping, plumbing, or anything that might carry stray electric current.
- Never strike an arc or tap a welding electrode on a cylinder.
- Keep cylinders away from the sparks, hot slag, or molten metal that result from welding, cutting, machining, or foundry operations. Using or storing cylinders where they may get hotter than 130 °F (54 °C) violates Department of Transportation regulations. Keep cylinders out of direct sunlight. Gases expand when heated. The hotter a cylinder gets, the higher the gas pressure will become. A cylinder at 2400 psig and 70 °F (21 °C) will increase in pressure to 2451 psig at 130 °F (54 °).
- Do not attempt to transfill gas from one cylinder to another.
- If a cylinder that has been stored outside is frozen to the ground, use only warm water to free it. If the valve is frozen, use only warm water to thaw it, or bring the cylinder inside and let the valve at room temperature.

ROUNDTABLE DISCUSSIONS

By Ron Frawley

Professional Liability Insurance Some of our members provide loss control surveys for clients while operating as sub contractors as individuals or part of service companies. These members usually have to pay a much higher premium for professional liability insurance in proportions to their revenues as opposed to large corporations.

The possibility was discussed that ILCA should investigate the possibility of offering such coverage to the members via a group type of plan. This would not only have the possibility of saving members excessive premiums, providing more and additional coverage; but also as an attractive incentive to others in the field of becoming a member of ILCA. There is a possibility this could be offered via the organization working in conjunction with NAMIC.

The committee will investigate this and additional information will be forwarded to members via the newsletter and on the ILCA web site on progress.

Future Conference locations

In the past, the locations for the annual ILCA conferences have been along the Eastern and Mid Western cities as they have for many years. Typically these have been in locations close to the general areas where the majority of the membership is based or where previous conferences have been successful.

Members expressed a need for ILCA to survey other sites for future conferences. Some locations, although not in our traditional areas, offer much less air travel expense, better hotel accommodations at a lesser daily rate, and better conference related amenities. In addition, many of these sites offer more attractions for members and families during their stay.

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Roundtable Discussions continued from page 7

These sites may also act as an attractive reason to attend the conference. Orlando and Las Vegas are two sites that were mentioned. Quite a few members mentioned that it would be less expensive to fly to some of these alternative locations in time and money than to drive the 6 to 8 hours as many have to do presently.

These alternative sites will be investigated by the committee and reported to the membership at the next conference in Indianapolis. Any members whom have any comments pro or con or whom would like to be involved should contact any of the executive committee members.

Topics and Presentations at conferences

The membership expressed the need for presentations at conferences to be more focused for real use in the field. Some of the past presenters have had impressive backgrounds and knowledge but their presentation did not go into the nuts and bolts of the topics needed by the membership.

The members expressed more presentations such as those done at this and past conferences on Automated Loss Control, Playgrounds, Digital Photography, Cooking/Sanitation, Machine Shop Operations, and Garage / Dealers Polices. These presentations with audio/visual presentations with accompanying hand out materials provided the means to really evaluate these exposures. Presentations, such as these, allowed attendees to listen to the presentation and interact, not taking copious notes, and materials to review for later study.

It was suggest that any future speakers at the conferences be advised in more detail what the depth and scope of the presentations will be most conducive for the members.

OSHA ISSUES FINAL RULING ON ERGONOMICS PROGRAM STANDARD

11/14/2000, FEDERAL REGISTER #: 65:68261-68870

Summary: The Occupational Safety and Health Administration is issuing a final Ergonomics Program standard (29 CFR 1910.900) to address the significant risk of employee exposure to ergonomic risk factors in jobs in general industry workplaces. Exposure to ergonomic risk factors on the job leads to musculoskeletal disorders (MSDs) of the upper extremities, back, and lower extremities. Every year, nearly 600,000 MSDs that are serious enough to cause time off work are reported to the Bureau of Labor Statistics by general industry employers, and evidence suggests that an even larger number of non-lost worktime MSDs occur in these workplaces every year.

The final standard would affect approximately 6.1 million employers and 102 million employees in general industry workplaces. Employers in these workplaces would be required, over the ten years following the promulgation of the standard, to control approximately 18 million jobs with the potential to cause or contribute to covered MSDs. OSHA estimates that the final standard would prevent about 4.6 million work-related MSDs over the next 10 years, have annual benefits of approximately \$9.1 billion, and impose annual compliance costs of \$4.5 billion on employers. On a per-establishment basis, this equals approximately \$700; annual costs per problem job fixed are estimated at \$250.

Dates: This final rule becomes effective on **January 16, 2001.**

Compliance: Start-up dates for specific provisions are set in paragraph (w) of Sec. 1910.900. However, affected parties do not have to comply with the information collection requirements in the final rule until the Department of Labor publishes in the Federal Register the control numbers assigned by the Office of Management and Budget (OMB). Publication of the control numbers notifies the public that OMB has approved these information collection requirements under the Paperwork Reduction Act of 1995.

Address: In compliance with 28 U.S.C. 2112(a), the Agency designates the Associate Solicitor for Occupational Safety and Health, Office of the Solicitor, Room S-4004, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210, as the recipient of petitions for review of the standard.

For further information contact OSHA's Ergonomics Team at (202) 693-2116, or visit the OSHA Homepage at www.osha.gov.

President Tom Perry presents outgoing President Ron Frawley with the Past President Plaque.



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TRIBUTE TO A LOYAL COLLEAGUE

*By Dick Saulen
Mutual Fire Insurance Association of
New England
(Past ILCA President 1996)*

May of us, at one time or another, have met, or know of, and individual in our community, at our place of worship, or even a colleague at work who continuously steps forward to volunteer his or her services when called upon.

For the past dozen plus years, we at ILCA were very fortunate to have such an individual as a



member. He has been a loyal colleague, a true professional and one who has always been there. He helped shepherd many of us through the "Chairs".

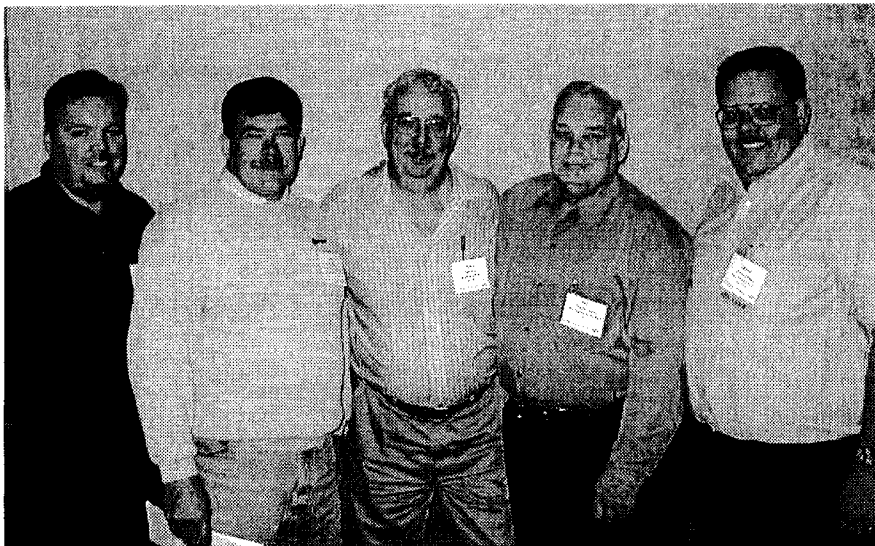
Records show that his involvement started back in 1987 when he conducted a sprinkler workshop at the Annual Association Conference. At that time, he was the Assistant Vice President of Loss Control & Training Director for DEVCO Mutual Association.

Over the ensuing years, his job and his home address changed, but his involvement with ILCA remained constant. He worked his way through the ILCA Executive Board and even occupied the position of President twice.

He has received accolades and words of praise for his contributions from each outgoing President (including myself) for many years. Those of us who worked closely with him in the past bestowed upon him the title of "Cardinal Titter" – none other than Bob Titter.

Bob recently announced that it is time for him to step down and allow others to pick up the banner. We know he is not going to stray too far away. What we do know is that if we need his advice or council on any association matter he will always be there to help.

Thanks for a job well done!



The 2001 ILCA Board of Directors are (from right to left) Stig Ruxlow, Steve Laskowski, Tom Perry, Ron Frawley and Bruce Ayrtton.

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Future meeting site for the
ILCA Conference are:

October 2001
Indianapolis, Ind.



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