



ILCA
ILCA

Insurance Loss Control Association

ILCA E-News

March 10, 2008

President's Message:

Fellow ILCA members and loss control professionals:

2008 Conference News!

The facilities contract has been signed for the 2008 conference in Columbus, OH. We will convene at the Doubletree Hotel in Worthington OH, at US Hwy 23 and I 270. We met there previously when the property was a Holiday Inn franchise. Doubletree has done a complete renovation of the property, so we are confident it will serve our needs well. The committee continues to work at identifying and getting commitments from speakers.

2008 – 2009 dues statements will arrive soon

ILCA's fiscal year runs 7/1 through 6/30 of each year. Your dues statement will arrive approximately April 1 this year. Please take a moment then and pay your dues promptly. The executive board voted in February to raise the annual dues to \$75. It has been 3 years since we've had a dues increase and with inflation hitting our expenses, this raise is necessary to cover our association expenses.

www.insurancelosscontrol.org

Take a look at the new and improved website for the Association. There are some obvious cosmetic improvements but much of the progress has been made "behind the scenes." Enhanced programming will modernize the sending of dues statements, receiving payments, registering for the conference, and maintaining the membership list. With Jeremy Burlison on board as our contractual "webmaster", we will continue to strive to improve the website and maintain the value and timeliness of the postings.

ILCA Sponsorship/advertisers

I ask all of us, as ILCA members, to be sure to check the advertisements in the eNews and on the website and support these valuable partners. These organizations offer great services of value to the loss control profession. Be sure and thank them for their sponsorship and support of ILCA.

ILCA continues to be an outstanding opportunity for professional development!

Your comments and suggestions are always welcome!

**Jack Williams, CSP, ARM, ALCM
2008 President, ILCA**

In This Issue:

- President's message
- Thanks to our sponsors and vendors

Feature Articles:

1. *Worker Ergonomics*
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4. *Playground Safety*

New Web Site Link

Educational resources!

ILCA continues to be an outstanding opportunity for continuing education for the loss control professional. With this goal in mind we have added an area to the website to provide links to training and educational resources. Follow the link for "Education" and then "Training Resources."

www.insurancelosscontrol.org/

Membership Renewal

Thank you for taking the time to go online and renewing your membership! Membership renewal is now only \$75. The membership year is from July 1 through June 30 annually. The ILCA website is

www.insurancelosscontrol.org/.

Follow the link for
"Join ILCA/Pay Dues."

Thanks to our vendors and sponsors!

Please visit the ILCA Website. Follow the links to our Vendor Directory for info about these companies and their services:

To our sponsors, thank you so much! Your assistance and support are greatly appreciated!

Website ad space is available. Website banner ads can be arranged. We welcome your inquiry!



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SIMPLE ERGONOMICS

The January 2008 edition of the National Safety Council "Safety + Health" included an article about a new release from NIOSH that deals with ergonomics hazards and even better "simple solutions."

It is NIOSH Publication "Simple Solutions: Ergonomics for Construction Workers" and it's available at www.cdc.gov/niosh/docs/2007-122

The booklet itself references another NIOSH publication that you can also check out. NIOSH Pub 97-117 "Elements of Ergonomics Programs" www.cdc.gov/niosh/docs/2007-122

LYME DISEASE PREVENTION

Lyme Disease

facts

OSHA has published a hazard information bulletin (HIB) to provide guidance to people who reside in high or moderate risk areas in the United States and who are exposed to ticks during the course of their work and thus at risk of contracting Lyme disease.* Examples of outdoor work which may be associated with increased risk of exposure to infected ticks include: construction work, landscaping, forestry, brush clearing, land surveying, farming,

railroad work, oil field work, utility line work, and park/wildlife management.

The Centers for Disease Control and Prevention (CDC) has developed a national Lyme disease risk map¹ in which CDC identified areas of the U.S. as minimal or no risk, low risk, moderate risk, or high risk for predicted Lyme disease. Areas at high or moderate risk include many counties in the Northeast U.S., some areas around the Great Lakes, and an area in Northern California. It is important that state and local health department authorities be consulted to determine risk in any given area, since risk can vary even within a county, and perhaps from year to year.

Lyme disease is caused by *Borrelia burgdorferi*, a bacterium carried in the gut of certain ticks. When these infected ticks attach to the human body (often in armpits, groin, scalp, or other hairy, hidden body areas), they slowly feed, and within 36-48 hours they may transmit *B. burgdorferi* to their human host. Young ticks are especially abundant and are seeking hosts in late spring and early summer, although adult ticks can transmit infection as well.

Although a majority of people with Lyme disease develop a “bulls-eye” rash, 20-40% of persons who have the disease do not have a rash. Other signs and symptoms may be non-specific and similar to flu symptoms (e.g., fever, lymph node swelling, neck stiffness, generalized fatigue, headaches, migrating joint aches, or muscle aches). Diagnosis is based on a history of known exposure and development of clinical signs and symptoms, with blood testing providing valuable supportive information. Most cases of Lyme disease can be successfully treated with antibiotics. It is very important that Lyme disease be diagnosed and treated with antibiotics, since untreated Lyme disease may result in symptoms (i.e., arthritis, muscle pain, heart disease, brain and nerve disorders) that are severe, chronic, and disabling.

This fact sheet is informational in content and advisory in nature. It is not a new standard or regulation and creates no legal obligation.

U.S. Department of Labor

Occupational Safety and Health Administration

* See OSHA HIB 00-04 online at www.osha.gov or by calling your nearest OSHA office listed in the blue pages of your telephone directory.

Prevention of Lyme Disease

First line of defense is decreasing the probability of tick bites.¹ Ticks can be vectors of other infections, in addition to Lyme disease.

- Avoidance of tick habitat (brushy, overgrown grassy, and woody areas) particularly in spring and early summer when young ticks feed.
- Removal of leaves, tall grass, and brush from areas around work areas or residential areas to decrease tick as well as host (deer and rodent) habitat.
- Application of tick-toxic chemicals to surrounding work or residential areas in accordance with federal, state, and local regulations and community standards.

Personal Protection

- Wearing light-colored clothing (to more easily see ticks).
- Wearing long-sleeved shirts, tucking pant legs into socks or boots (delays ticks from reaching skin so they can be more easily found before attaching).
- Wearing high boots or closed shoes covering entire foot.
- Wearing a hat.
- Using appropriate insect repellants on non-facial skin and permethrin on clothes (kills ticks) in accordance with Environmental Protection Agency guidelines.
- Showering and washing/drying clothes at high temperature after outdoor exposure.
- Doing a careful body check for ticks, prompt removal with tweezers and skin cleansing with antiseptic.

Workers at risk should be advised of the signs and symptoms of Lyme disease, as well as the primary and secondary preventive measures for this disease. Those who are at increased risk for Lyme disease should obtain medical advice regarding the applicability of the Lyme disease vaccine; those who have symptoms of suspected tick-borne infection should seek medical attention early. More detailed information regarding various aspects of Lyme disease prevention can be found on the CDC web

Gas Saving Myths

4 Gas-Saving Myths

Think you're stretching your gas dollars by killing the air conditioning or buying your gas on Wednesday? Think again! Before you attempt a half-baked scheme to stretch your gas dollars, here's a look at what's fact and what's fiction when it comes to fuel economy:

Nothing but gimmicks -

There have been special magnets, additives, and even a pill that has promised to improve a car's fuel efficiency by as much as 30%. The Environmental Protection Agency (EPA) has tested dozens of products finding that none of them offer any significant improvement in fuel economy.

Windows, air conditioning - does it matter?

You've heard leaving your windows rolled down creates an aerodynamic drag on your vehicle, cutting down on your fuel efficiency... or the notion that the fastest way to drain your gas tank is by running your A/C. Neither one is exactly true - running the A/C only reduced each vehicle's fuel economy by 1 mile per gallon. Open windows have no measurable effect on the vehicle's fuel economy, even at highway speeds.

Don't wait until Wednesday -

Some people insist the best time to buy gasoline is on a Wednesday, when pump prices have cooled from the weekend when oil companies typically raise prices. Gas prices tend to be higher on weekends, but there is no ideal day of the week to purchase gas. Gas station owners look at a variety of factors which include wholesale gas prices, competitors' prices, and food & drink sales if they have an attached convenience store.

Restart your engines -

This myth goes back to the days when cars were equipped with carburetors and many drivers believed starting up & turning off your car was a fast way to deplete your gasoline tank. Now, with modern fuel-injection technology, drivers can actually save gas by turning off their engines rather than letting them idle. If it looks like you might be at a drive-thru for more than 30 seconds to a minute, it's worth turning off your car.



Tips you can use -

1. Drive sensibly - aggressive driving wastes gas
2. Drive the speed limit - gas mileage tends to fall rapidly at speeds above 60 mph
3. Remove excess weight - don't use your trunk as a storage locker
4. Avoid excessive idling
5. Use cruise control
6. Use overdrive gears
7. Keep your car properly maintained & tuned - a poorly tuned car can use more than 25% more gas
8. Use steel-belted radial tires - they increase gas mileage up to 10%
9. Check your tire pressure weekly
10. Combine tasks into one trip
11. Don't top off your tank when pumping gas - on a warm day gasoline expands & can overflow

If you are looking for more ways to save on gas, Web sites gaspricewatch.com and gasbuddy.com help consumers find the cheapest gas in their area.

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Playground Safety

Playground Safety

Each year more than 200,000 children visit hospital emergency rooms because of playground injuries. Approximately 15 children die each year because of playground injuries.

Many playground injuries can be prevented. Use this guide to examine your children's playground so that they can run, jump, swing and slide to their heart's content—safely.

Soft surface

Because nearly 70 percent of playground injuries are caused by falls to the ground, improper surfacing is the first thing parents should watch for when they inspect a playground. Wood chips, bark mulch, wood fibers, sand, pea gravel, shredded tires and rubber mats cushion falls well. Avoid concrete, grass and dirt, they're too hard. A minimum depth of 12 inches of material surrounding each piece of equipment in a 6-foot fall zone is recommended. And regular maintenance is also crucial; if not daily, then at least monthly.

Swings

Swings are the pieces of moving equipment that are most likely to cause injuries to children. Animal swings have caused several deaths and should be removed from playgrounds. Metal or wooden seats should be replaced with soft seats. Swings should be set far enough away from other equipment so that children won't be hit by a moving swing. Only two swings should be in each supporting framework, and they should be at least 24 inches apart. Full-bucket seats are recommended for younger children. Half-bucket seats are dangerous because babies and toddlers can slide out of them.

Smooth sliding

Slides should be well-anchored, have firm handrails and good traction on the steps. There should be no gaps between the slide itself and the platform. There should also be a bar at the top of the slide so that children have to sit before they go down.

One of the greatest dangers with slides occurs when drawstrings on children's clothes get caught at the top of the slide. Although most children's clothing manufacturers have quit making drawstrings, many children have older clothes.

Safe seesaws and merry-go-rounds

Spring-loaded seesaws are best for young children. Avoid adjustable seesaws with chains because children can crush their hands under the chains. A traditional type seesaw should have a tire or some other

Related Links

[American Society for Testing and Materials](#)

[Boundless Playgrounds](#)

[Consumer Product Safety Commission](#) (Call 800-638-2772 for a copy of Handbook for Public Playground Safety.)

[KaBoom!](#)

[National Program for Playground Safety](#)

[National Recreation and Park Association](#)

object under the seat to keep it from hitting the ground. Merry-go-rounds, or "whirls" or "roundabouts", are best for school-age children. They should have good hand grips, and the rotating platform should be level, free of sharp edges and have adequate clearance to prevent crushing or severing limbs.

Climb carefully

Forty percent of all playground injuries are related to climbing equipment. More children are injured falling off climbing equipment or horizontal ladders than anything else on the playground. Children under 4 shouldn't play on this equipment. However, climbers are great for encouraging upper body strength. Watch older children when they're climbing, check that steps and handrails are in good condition, and make sure a guardrail or barrier surrounds raised platforms. Any climbing ropes should be secured at the top and bottom. The number of injuries caused by monkey bars is so significant that many experts recommend that they be removed from all playgrounds.

Playgrounds for all children

The Americans with Disabilities Act (ADA) requires that new playgrounds make appropriate accommodations for disabled children. The most important issue is how the children get into the space. The ADA requires a 60-inch pathway that is firm, stable and slip-resistant. Rubber tiles and matting are good for accessibility, while loose-fill material like sand and wood chips are not. An easy fix for a playground is to add an adaptive swing, but ideally much more can be done. It's important to provide diverse and stimulating play experiences for children of all abilities.

Improve your playground

If your child's playground is unsafe, report problems to the owner/operator. There are no national mandatory standards for playground equipment, but Texas, California, New Jersey, Michigan and North Carolina have laws that require playgrounds to follow standards of the American Society for Testing and Materials. Some states require playgrounds to follow standards set in the Consumer Product Safety Commission's (CPSC) *Handbook for Public Playground Safety*.

Top 10 Checklist for Playground Safety

1. Surfaces around playground equipment should be filled with at least 12 inches of loose fill, such as wood chips, mulch, sand or pea gravel.
2. Most stationary equipment should have at least a 6-foot use zone in all directions.
3. Any openings that can trap children (in guardrails or between ladder rungs) should be less than 3.5 inches apart or more than 9 inches.
4. Guardrails should surround all elevated platforms and should be at least 29 inches high for preschool-age children and 38 inches high for school-age

children.

5. Look for exposed concrete footings, tree roots or rocks that could trip children.
6. Check for sharp edges and dangerous hardware, like open "S" hooks or protruding bolts.
7. Make sure your child plays on age-appropriate equipment.
8. Playgrounds should be maintained regularly. Report any problems.
9. Remove hoods or drawstrings that can get caught on equipment.
10. Supervise children while they play.

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