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to the professional  
insurance company loss  
control representative*

## 2014 Conference Summary

The 2014 ILCA conference was held on October 20th, 21st and 22nd in Carmel, Indiana, at the Renaissance Indianapolis North Hotel.

We would like to thank Ron Huber for his time and dedication which helped to make the conference a success.

The conference consisted of twelve speakers, including a Motivational speaker. Speaker topics included Sprinkler Systems, Experience Modification Factors & Return to Work Practices, The Mythology of Ergonomics, The Basics of Fall Protection, Severe Weather Planning & Protection for Commercial Buildings, Risk Assessment of Alternative Energies, Transportation Safety—How do we protect traveler safety?, Incident Investigation, Arc Flash and Combustible Dust.

At the business meeting, the following new members were elected to the Board of Directors: Mark Bates, Kirby Utt and Charles Noty. The following members remain on the Board of Directors: Ron Huber, Stephen Carr, Rob Cruse, Dan Finn, Stig Ruxlow, Scott Doyle, and Larry Peterson.

During the December 5, 2014, conference call held by the Board of Directors, the following members were elected/appointed to the Executive Committee:



President	Ron Huber	Grange Insurance
First Vice President	Rob Cruse	Fireman's Fund
Second Vice President	Dan Finn	US-Reports, Inc.
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Financial Secretary	Stig Ruxlow	Zurich Services Corporation

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2014 ILCA ANNUAL  
CONFERENCE  
OCTOBER 20-22  
INDIANAPOLIS, IN

E NEWS

The topics for the conference this year were as follows:

<b>Topic</b>	<b>Speaker</b>	<b>Company Represented</b>
Motivational	Josh Bleill	Indianapolis Colts
Sprinkler Systems	Scott Bailey	Koorsen Fire & Security
Exp Mod & RTW	Michael Corcoran	Zenith Insurance Company
Ergonomics	Benjamin Atkinson	Pekin Insurance
Fall Protection	Paul Lorkowski	United Sales Associates
Disaster Planning	Chuck Miccolis	IBHS
Risk Assessment of Alt. Energies	Scott Patterson	Alexander & Schmidt
Transportation Safety	Darrel Edwards Brenda Tubbs	FMCSA-USDOT Indiana State Police-CVED
Incident Investigation	Tom Grey	Grey & Associates
Arc Flash	Daryn Lewellyn	Lewellyn Technology, LLC
Combustible Dust	Jason Reason	Lewellyn Technology, LLC

## Conference Summaries

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Monday, October 20, 2014

### Motivational Message

#### Josh Bleill Indianapolis Colts Community Spokesperson

Josh is a former Marine Corporal. He provided a message of hope and inspiration, entitled "One Step at a Time". He has also authored a book with the same title, "One Step at a Time". He was severely injured, losing both of his legs while serving in Iraq. He shared his story and experiences from working in the insurance industry, joining the Marine Corps, serving and getting injured in Iraq, his very inspirational road to recovery and healing and his new outlook on life as the Community Spokesperson with the Indianapolis Colts. He spoke about how everyone has moments in their lives, what he called "that one bad day" that you think you might never get past. He shared how his life began again for him when he was able to use his faith and gain courage from others in his life to embrace "that one bad day" and move forward in life, "One Step at a Time". His message was very inspirational, providing a new look at challenges in our lives. We were very fortunate to have Josh join us and we especially thank him for his sacrifice and service to our country. Thank you Josh!

### Sprinkler Systems

#### Scott Bailey, SET, CAT Koorsen Fire & Security

Scott Bailey is Vice President for Engineering & Technical Support at Koorsen Fire & Security. He has been employed by Koorsen nearly 20 years. Koorsen is the largest privately owned fire protection company in Indiana. His professional qualifications include NICET Level IV, Level III, and a Senior Electronics Technician in fire alarm engineering. Scott is on the Board of Directors for Fire Suppression Systems Association, and is a principal Technical Committee Member for NFPA 170 and NFPA 2010.

Scott's presentation addressed basic operation of automatic fire protection systems and levels of protection required for different occupancy exposures. Presentation material provided many images of different protection systems, high hazard storage scenarios, fire damage, and sprinklers. Scott brought 30 different sprinkler head examples that were passed around the audience for hands-on analysis.

The presentation ended with a summary of NFPA 25 and maintenance requirements for automatic fire protection systems.

## Conference Summaries

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### Experience Modification Factors & Return To Work Practices

Michael Corcoran, CSP, ARM, ALCM  
Zenith Insurance Company

Mike is a degreed safety professional with over 27 years of experience in the insurance loss control profession. Mike is a former Marine and has experience with a variety of property and casualty insurers. At Zenith Insurance, he leads the Safety & Health function for their Midwest Region. Zenith is a specialty mono-line workers' compensation insurance provider. Mike provided information about the Experience Rating Modification (ERM, E-Mod or Mod) Factor and how it is used to 'experience rate' employers loss performance and calculate their workers' compensation premiums. He explained several key factors of the rating system and the basics of workers' compensation rating in general. His presentation included the concepts of the typical three year rating period; details about the rating formula; the differences between medical only claims and lost time claims and how medical only claims are discounted in the formula; the benefits of return to work (RTW) strategies to keep claims categorized as medical only; and key elements of a sound return to work program. The information delivered an excellent summary that will help to empower loss control consultants to better inform and motivate their workers' compensation customers to use loss control techniques and to implement sound return to work strategies; to provide long term savings and reductions in premiums through the Experience Rating Modification Factor.

## Conference Summaries

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### The Mythology of Ergonomics

**Benjamin Atkinson**  
**Pekin Insurance Company**

Ben Atkinson presented 'The Mythology of Ergonomics' to the group on day 1 as a full session event. Ben is a Loss Control Consultant with Pekin Insurance Co. and specializes in Industrial Hygiene and Ergonomics.

His presentation started with the historical perspective and the evolution of work from the 1600's through the 1700's and into 1760. This time frame was the transitional period of selfless work efforts to self-discipline. Industry migrated from the independent person doing many tasks throughout their day to larger manufacturing functions with a majority of the work being performed as repetitive tasks. Self-promotion evolved throughout the 1800's and into the early 1900's as the industrial age took place and production was a key focus of manufacturing which developed mistrust between the classes.

#### The Evolution of Work Measures:

With the newer high production industrial age the working facility grew to large monolithic factories. The WC Act was implemented and the mistrust continued. Some of this was created through work ideals and publication from an eastern Russia communist Kafka. Along with the implementation of the WC Act came the development and solidification of mistrust between the injured and employer. Claims started rolling and 80% were MSD related. WWII 1939-46 era propelled ergonomics into the mainstream. Ergonomics was a phrase coined by a fellow Jastrabowski. Then along came the 1970's, OSHA Act and the situation has brought us to today where we currently have the ongoing mistrust between employers and injured employees as they relate to MSDs.

Ben's presentation then discussed the three best approaches to Ergonomics and MSDs.

1. Cycle metrics
2. Engineering
3. Task analysis / results

## Conference Summaries

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### The Price of Inglorious Work:

Musculo Skeletal Disorders increase over the years from misdiagnosis. This industry errors through Ergonomics researchers and publicists using cross-sectional sampling and NOT the best methods known as 'Double Blind Studies' when analyzing ergonomic issues. The descriptions of how the MSDs developed; and the discussion on how low back or back disc problems were created through semiotic and social constructs of disease. The analogies were shown of Back ache VS. back injury as akin to head ache VS. head injury. Back aches were stated as being overblown when the truth is—85% of back pain cases resolve spontaneously in 4—10 weeks as supported by personal case studies Ben was involved with in the Medical care company he managed.

### Ergonomics—What's it good for?:

Back injury is not related to the physical demands of work. Workplace task analysis alone will not correct workplace issues. The answer is the need to conduct physical demand analysis. Ben gave the example of a project performed by Susanne Rogers and how she performed cross functional analysis for all jobs in the workplace. This really 'helps' to get engineering started which is the best way to address workplace hazards and issues as they relate to MSDs and ergonomic facilitations. One fine example was shared and discussed with the group involving window installation job schematics and charts.

The conclusion to the presentation was the top three reasons for ergonomic assessment and analysis:

1. Efficiency
2. Return to Work
3. Medical Management

Simply build better work.

Ben also left us with this parting phrase: "75% of Risk of early mortality is predicated by these top two job factors: Job satisfaction and socio economic standing."

Thank you Ben for a fine presentation and providing a very compelling perspective to the ergonomic topic we all use in our positions.

## Conference Summaries

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*Tuesday, October 21st, 2014*

### **The Basics of Fall Protection**

**Paul Lorkowski**  
**United Sales Associates**

Paul Lorkowski is a marketing representative for United Sales Associates, of who provides fall protection equipment to distributors, and does not supply directly to the end user. Paul represents companies such as Capital Safety Fall Protection.

Paul has 13 years industrial safety experience in relation to fall exposures and fall arrest protective systems. He promoted himself as having vast experience with fall protection practices, OSHA regulations, and fall protection ANSI standard. He is a certified competent person and qualified by certificate to install DBI-SALA temporary horizontal lifeline systems. Paul has performed over 100 industrial facility assessments to identify fall hazards and implementing controls for limiting risk.

Paul's presentation covered overview of basic fall arrest systems. He touched upon fall hazards related to working at elevated platform heights, atop flat industrial roofs, top of tanks, and applications involving articulating boom lifts. Paul provided insight on h to protect workers from different fall hazard scenarios and basic overview of the applicable regulatory standards. The presentation was enhanced with the 25 plus actual fall protection equipment features that were on display and incorporated into the presentation.

## Conference Summaries

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### **Severe Weather Disaster Planning & Protection for Commercial Buildings**

**Chuck Miccolis**  
**IBHS**

Chuck Miccolis is a Senior Engineering Manager, Commercial Lines for the Insurance Institute for Business and Home Safety (IBHS). He has been in the commercial property business for over 25 years and has been with IBHS since 2010. At IBHS he provides engineering and technical support for commercial building related hazard mitigation initiatives. He is the lead engineer for the “FORTIFIED for Safer Business Standards”. Chuck works with IBHS colleagues, member companies, and industry trade organizations on program development, mitigation, field research, and testing at the IBHS Research Center.

Chuck presented information on IBHS efforts to promote stronger commercial building construction and disaster recovery for small businesses to reduce the effects of major weather events. An example of how commercial building performance can be improved was shown via test results in the IBHS wind lab where a side-by-side comparison of structures in 127 mph wind resulted in a little over \$4,550 damage to a fortified structure versus \$44,769 to an unfortified identical type of structure.

The building envelope was reviewed including roof types and vulnerabilities: roof edge flashings, roof cover, roof attachment, and rooftop equipment. Signs of roof trouble were illustrated and roof cover prevention and maintenance measures were outlined. Solar system standards and test results, wall, window, and door vulnerabilities were also covered.

Flood and storm surge exposures and protective measures emphasized utility protection and emergency power. Wildfire exposure protection included use of ember resistant materials and vegetation management.

Chuck provided an overview of FORTIFIED for Safer Business standards that cover hurricane, high wind, tornado, hail, wildfire, lightning, severe winter weather, flood, interior fire, burglary, electrical surge, and building envelope (water and air tight). His conclusion included IBHS tools and help materials for disaster preparedness programming.

## Conference Summaries

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### Risk Assessment of Alternative Energies

#### Scott Patterson, MSc, CSP, CPEA Alexander & Schmidt

Scott Patterson is a Technical Services manager for Alexander & Schmidt. He is responsible for client relationships, new business development, overseeing environmental liability services, and increasing the visibility of Alexander & Schmidt in the marketplace. Scott has over 34 years of experience in Insurance Risk Control in a variety of positions including field consultant, management, and home office staff/executive leadership. Scott holds Certified Safety Professional (CSP) and Certified Professional Environmental Auditor (CPEA) designations. He also was awarded the Safety Professional of the Year award in 2012 by the Granite State Chapter of the American Society of Safety Engineers.

Scott's presentation covered Wind Power, Green Buildings & Roofs, Solar Power, Microturbines, and Alternative Fuel manufacturing and Distribution. Explanation was provided on how windmills work and their installation on small to large scale farms. Wind turbine exposures include fires due to poor maintenance and over speeding, noise, aesthetics, shadow flicker, and biological resource impacts. Interesting details Scott presented about wind power are:

- 4% of power in the US is generated by wind,
- Average cost of a wind turbine is \$3.5 million,
- Annual maintenance costs for each wind turbine are up to \$1.5 million per year.

Green Building Construction, solar power, LEED certification ratings and benefits, geothermal, microturbines, biomass and bio fuels were explained. Solar power hazards include potential electrocution to plant workers and fire fighting due to stored energy and full cover installations inhibiting fire-fighting efforts.

Scott wrapped up his session by outlining how customers can protect themselves contractually, operationally, and via insurance...and that Safety Professionals need to work with our accounts to identify and control associated risks with alternative energies.

## Conference Summaries

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### Transportation Safety—How do we protect traveler safety?

Darrel Edwards—FMCSA-USDOT  
Brenda Tubbs—Indiana State Police-CVED

Darrel Edwards is employed by USDOT / Federal Motor Carrier Safety Administration and assigned to the Indiana Division. His current responsibilities involve conducting investigations at commercial carrier facilities in conjunction with the Indiana State Police Commercial Motor Vehicle Enforcement division.

Brenda Tubbs works as an Indiana State Police Trooper and is assigned to Commercial Vehicle Enforcement Division. Brenda has been in this current role since 2006. Prior she was a civilian working as a Commercial Carrier Inspector for Indiana. Darrel and Brenda work together when conducting field investigations on commercial vehicle motor carriers.

The presentation provided an intriguing overview of commercial vehicle road side inspections, basic aspects of regulatory compliance, overview of motor carrier evaluation tools available to the public and real world examples of motor carrier violations. Their presentation was professional, insightful, and seemed well received by the audience (even at the end of day time slot). Those in attendance were likely able to gain significant value from information and message delivery. The presentation was targeted toward Loss Control however, offered learning for underwriters and other insurance professionals.

## Conference Summaries

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*Wednesday, October 22nd, 2014*

### **Incident Investigation**

#### **Tom Grey, CHCM, ARM** **Grey & Associates**

Tom is a degreed industrial designer with over 28 years of experience in safety, manufacturing operations, human resources management and quality control. Tom is an Army veteran that has experience in a wide range of industries. He is a highly skilled trainer and coach in safety performance and development and has helped numerous employers improve their safety programs. Tom provided information about incident investigations and how effective investigations are critical in identifying root causes and implementing corrective actions. His presentation included the concepts of an effective investigation program; that the process is not to identify fault but to prevent future accidents; how to develop an investigation kit and showing us his ideal investigation kit; who and when an investigation should be initiated; key information about interviewing; details about causal analysis and the '5 whys'; and implementation and tracking of corrective actions. He also provided examples of an investigation form and he shared several experiences of positive and negative investigations. The information delivered an excellent summary that will help loss control consultants to motivate and coach their customers to implement and improve effective incident investigation processes. Ultimately helping them to reduce future injuries and improving their loss performance.

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### Arc Flash

#### Daryn Lewellyn Lewellyn Technology, LLC

Daryn Lewellyn is the founder of Lewellyn Technology, a premier electrical safety training and consulting company where he served as its CEO for 20 years. His speaking career started in 1989 as an instructor of industrial electrical courses at Indiana Vocational Technical College. For the past 10 years he has spoken almost exclusively on NFPA 70E and arc flash. He is a regular speaker at the annual American Society of Safety Engineers (ASSE) as well as regional ASSE conferences.

Daryn's presentation began by telling how he started in electrical repair work by mentoring under an experienced maintenance person under the premise that the "survivor" has the job i.e. stand off to the side, use your left hand, and duck as sometimes panels would explode. He then highlighted the culture change for only qualified persons to perform electrical work and not to do it for compliance but rather to prevent injuries.

Requirements for NFPA 70E and OSHA training were outlined and emphasis was placed that training needs to be well done, documented, and refresher training completed annually. NFPA 70E changes were outlined along with best methods of verifying electrical safe work conditions. Reference was made to an NFPA work permits tool that is included with NFPA 70E purchase.

Daryn also reiterated the hierarchy of electrical safety Risk Control i.e. Elimination, Substitution, Engineering, Administration and use of PPE (as a last resort). One good example he told to reduce exposure was to lower panel ratings versus labeling existing higher panels. It was stressed that training on the protective equipment tables is only a start and that PPE needs to be used if equipment is not properly installed, if equipment doors are open, if "shiny" parts are exposed, or if there is evidence of impending failure (cracked breakers).

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### Combustible Dust

#### Jason Reason Lewellyn Technology, LLC

Jason Reason, CIH, CSP, CHMM is the VP of Safety & Health Services, and Consultant—Combustible Dust, Safety & Health at Lewellyn Technology. This day 3 major presentation centered on the causes, measuring, controls and what to look for regarding combustible dusts.

Combustible dust explosions have the potential to destroy buildings while people often caught in them are often burned by the intense heat or injured by flying objects or falling structures. Between 1980 and 2005, the Chemical Safety Board (CSB) determined that combustible dust caused 281 fires and / or explosions, 119 fatalities, over 700 injuries, and extensively damaged numerous facilities. In the past five years, there have been many major combustible dust explosions that have killed / injured many employees working at facilities where combustible dust(s) were processed, handled and / or merely present. However, because of their complexity, combustible dust hazards are frequently overlooked in many facilities. OSHA has vastly increased its combustible dust enforcement and is aggressively targeting any facilities that manufacture, process, blend, convey, repackage and / or handle combustible dust(s).

Jason's presentation expanded on many aspects of the combustible dust topic; from their definition of having a tendency to ignite when suspended in air, come from many sources. Dusts are either organic or metal that are finely ground into very small particles. Several types shared with the audience included: metals, wood, plastics, sugar, grain, flour, starch, paper, coal, textiles, chemicals and pharmaceuticals. Based on the amount of dust types that are potentially combustible, the hazards from these dusts pose a significant risk across many industry types through the U.S. His presentation also reviewed the combustible dust hazards found during several OSHA inspections, and some of the most common dust hazards found during OSHA combustible dust compliance inspections.

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A few technical abbreviations and facts discussed and presented by Jason also included the following:

- Spark and Infrared detectors—need to be cleaned or they will fail
- Sampling and analysis for combustible dust is not IH and is very expensive
- The analysis will indicate a [Kst] = the German factor for dust. The higher the figure the more combustible / dangerous.
- Explosion protective measures are either Passive or Active
- Control—use of vent discharge duct to vent explosion hazards. Must be chained for securement and labeled.
  - ◇ Placement of vent(s) are important as well as their design
    - Pointed in a safe direction
    - Manufactured properly
- Proper ventilation and dust control engineering measures prevent all 3 risks:
  - ◇ Fire hazards / explosion hazards / isolation hazards

Jason did a wonderful job explaining many scenarios and technical issues as well as showing photos of proper housekeeping, equipment, placement and securement. For the best extraction of the skill set shared by Jason was to be in attendance participating in the conference.

**Join us at the  
2015 Annual ILCA Conference  
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at the  
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