



*Founded by and dedicated  
to the professional  
insurance company loss  
control representative*

## 2012 Annual Conference

[Click here to make your reservation today!!](#)

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The ILCA conference will be held on October 8<sup>th</sup>, 9<sup>th</sup>, and 10<sup>th</sup> in Columbus, OH. The conference will be held at the DoubleTree Hotel, 175 Hutchinson Ave., 614-885-3334. Rooms for the hotel will be discounted to \$109 per night for ILCA members. Members should identify themselves as coming to the ILCA conference to receive the discounted room rate. Members staying at the hotel will receive a full hot breakfast which is included in the nightly room rate. To make a room reservation online for the conference, go to: [DoubleTree Hilton](#).

All members of the conference will have a reception Monday night, hot lunch on Monday and Tuesday, and snacks/beverages for breaks. We have four breaks and we would like to have them sponsored. If your company would like to sponsor a break, please contact Scott Doyle ([sdoyle98@gmail.com](mailto:sdoyle98@gmail.com)) or Kristi Ruxlow ([administration@insurancelosscontrol.org](mailto:administration@insurancelosscontrol.org)).

A field trip on Tuesday to the Ohio Fire Academy is included in the conference agenda. We will also have a business meeting that must be conducted at each conference. The business meeting will be addressing the adoption of changes to the Articles of Association along with the normal business meeting items that includes financials, website update, and any other topic affecting the association. Changes to the Articles of Association include creating student chapters as we will now be allowing students to join ILCA.

Conference cost is \$345 for members of ILCA and \$430 for nonmembers. Any group bringing 10 or more persons can take advantage of a group rate of \$325 per person.

2012 ILCA ANNUAL  
CONFERENCE  
OCTOBER 8—10  
COLUMBUS, OH

ENEWS

The topics for the conference this year are as follows:

Topic	Speaker	Company Represented
Lightning/Surge Protection	Bob Turner	Turner Lightning
Crane Safety	Ron Pack	Crane 1 Services
Infrared Scanning	Sean Benham	CNA
Electrical Safety/ Arc Flash	Paeder Lynch	Mid City Electric
Security Systems	Keith Jentoft	RSI Video Technologies
Nanotechnology	Laura Hodson	CDC/NIOSH
Slips/Trips/Falls	Steve Spencer	State Farm
Distracted Driving	Kathleen Konicki	Nationwide
Flammable Liquids	Ron Hein	CNA
How Adults Learn	Brett Gillilan	Ohio Board Workers' Compensation
Field Trip – Ohio Fire Academy		

## SPONSORSHIP OPPORTUNITIES FOR THE 2012 ANNUAL CONFERENCE

ILCA is pleased to announce NEW pricing for our sponsorship and advertisement opportunities available during the two and a half day conference on October 8-10, 2012.

*Any company participating in sponsorship and/or advertising in the 2012 Conference will also receive free advertising in ILCA eNews for one year.*

### **Conference Partner—\$1,500**

Includes: Exhibit space and 2 full registrations. (Registrations must be in our hands by **9/7/12**.) We welcome you to make a ten minute “presentation” to the attendees during the conference. We will insert your 3 hole punched brochure into our conference binder. This fee does not include Hotel registration.

### **Exhibitor**

1 Table—One day only—\$200

1 Table—Entire conference—\$350

### **Luncheon—\$600—Available Monday, Tuesday**

Includes: Announcements before and after lunch, signage, notation and thank-you in conference agenda, web link to your website, table for materials and a vendor’s insert in the conference binder. Encouraged to have small logo giveaways and all the possible contacts you can create by networking. Luncheon sponsors will also receive a special mention and a 3.5”x5” advertisement space in the post-conference newsletter.

### **Break—\$300—Available Monday (2), Tuesday (1), Wednesday (1)**

Includes: Announcement before and after break, signage, notation and thank-you in conference agenda, web link to your website and a vendor’s insert in the conference binders. Get all of the possible contacts you can create by networking.

### **Vendor’s Insert—\$150—Insertion of your company brochure and information.**

- ⇒ B&W advertisement—the company can either provide an electronic file which we can reproduce in black and white or the company can submit the pre-printed material (3-hole punched) to us for inclusion in the binder. Material must be submitted by **August 17, 2012**.
- ⇒ Color advertisement, brochure, or flyer—the company must submit the pre-printed (3-hole punched) material to us for inclusion in the binder. Materials must be submitted by **August 17, 2012**.

Sponsorship opportunities are on a first come, first serve basis. Sponsorship payments must be received no later than **September 15, 2012**.

Contact Kristi Ruxlow at 309-696-2551 or by email at [administration@insurancelosscontrol.org](mailto:administration@insurancelosscontrol.org) for reservations and payment information.

## OHIO FIRE ACADEMY FIELD TRIP

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ILCA is arranging a field trip to the Ohio Fire Academy during our annual conference. This will include a tour and discussion with representatives of the Fire Prevention and Code Enforcement Bureaus.

The Ohio Fire Academy is a training center for Ohio's Emergency Responders including Firefighters, EMS, and Law Enforcement. It is one of seven departments under the Ohio Department of Commerce, Division of State Fire Marshal. These include:

- ◆ Ohio Fire Academy
- ◆ Fire Prevention (Nursing homes, Schools, Public Fire safety programs)
- ◆ Code Enforcement (State facility inspections, assisting local fire departments, licensing of hotels and motels)
- ◆ Underground Storage Tank Regulations (BUSTR)
- ◆ Fire & Explosion Investigation
- ◆ Testing and Registration
- ◆ Forensic

The Ohio Fire Academy holds a wide range of course offerings with instructor led classes held through the year and online training. Course listings are posted on their website.

The campus is located on a 65 acre tract of land just outside of Reynoldsburg, Ohio and is comprised of four main structures.

- ◆ Main office, lab, and classroom facility which also houses a dormitory, kitchen and workout facility.
- ◆ Burn building used for aerial ladder operations, confined space training, rescue training, search and rescue, and firefighter self-rescue.
- ◆ Training Tower / Search & Rescue complex. The tower is used for a variety of training and includes interior and exterior stairs, an elevator, and an operating sprinkler / standpipe system. An attached to the tower search and rescue area has an inside maze used to teach rescue techniques.
- ◆ Apparatus/Equipment Building used for storage of firefighting equipment.

The grounds include a driving course, 10 acre pond, and confined space trenches.

Further information can be found at <http://www.com.ohio.gov/fire/>. Click on State Fire Marshal on the blue header to bring up information.

The field trip should be very interesting and we look forward to seeing you at the conference and joining us on this field trip.

## MEMBER SPOTLIGHT: RON HUBER

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Ron Huber is the Loss Control Manager at Grange Insurance. We asked him a few questions about becoming involved in the association and his interest in the loss control profession.

**What is your educational background?** I have an Associates Degree in Risk Safety Management from North Central Technical College. This was a program taught by a former Loss Control Manager at Lumberman's Mutual. In succeeding years, I have earned the ALCM and CSP designations. A memorable achievement academically was being named as a Distinguished Graduate for the ALCM program.

**What made you decide to work in the insurance loss control field?** I was undecided on a career choice coming out of High School and, after one year at Ohio State, took a year off to work and buy a car. My father worked for ISO and knew a retired Loss Control Manager who was starting a Risk Safety curriculum at North Central Technical College with direct application to Loss Control. In meeting with him I became impressed on a career field directed towards protecting people and property...and still am.

**What has been your career history?** I currently have a 35 year career in Insurance Loss Control. I started as an Assistant Loss Control Representative with Buckeye Union Insurance (Continental Insurance). Initial training was riding with a representative for one week and the next week I was doing surveys on my own and out of state. My dad helped immensely with property in the early stages. I progressed through representative, senior representative, and regional specialist positions in the Columbus office before the merger with CNA. Accounts ranged from main street businesses to national account coordination. I also had responsibility for one Loss Control training class mentoring two safety degree graduates. With CNA I became a Midwest regional fleet specialist as I had worked closely with a profitable trucking book at Continental. As specialists we had technical and training responsibilities throughout the region inside and outside of our specialties. With reshuffling, the regional specialist position was eliminated so I chose to move to Grange Insurance where I started in the field and moved to manager 8 years ago. We currently have 9 staff in our Loss Control department.

**What is the history of Grange Insurance? What services do you provide?** Formed in 1935 to provide affordable auto insurance to rural drivers, Grange Insurance is now a billion-dollar plus insurance provider serving policyholders in 13 states exclusively through the independent insurance agent system. Today we are a financially strong insurance provider with \$1.3 billion in annual revenues and \$2 billion assets. Located in Columbus, Ohio and rated "A" (Excellent) by A.M. Best, we partner with independent agents who offer auto, home, life and business insurance protection to policyholders in Georgia, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia and Wisconsin. From a Loss Control standpoint we conduct a standard array of risk assessment and risk improvement services.

**What has been the best part and the most challenging parts in your job?** The best part is the technical side where we get to see a broad range of businesses, products, services, and meet a lot of people. It is a continual learning experience and is really great when contacts open up to you when showing you their operations and programs. The most challenging parts for me are the administrative side, in the past as an account coordinator and in the present as a manager.

**What do you think are the biggest issues facing the insurance loss control profession and the insurance industry in the next five years? Why?** By far the largest issue is attracting and training younger people into the profession. I see this directly in recruiting and interviewing for open positions. There are very few advocates and there are no college curriculums geared directly towards our field which requires knowledge of both safety and insurance.

**In what roles have you served ILCA or other safety associations?** I was asked to be an officer last fall and am serving in my first position as Second Vice President. In the past I have served multiple years as membership chair in the Central Ohio ASSE Chapter.

**If you were not employed in insurance loss control, what would you like to do?** Be a mechanical engineer.

**What are your favorite non-work activities?** My most favorite activity is detailing and driving my Corvette. I also enjoy helping friends and neighbors with home projects, do a little bit of woodworking, take a lot of pictures, and try to attend an air show or Mid Ohio auto race each year.

**Are you involved in any social, community, or volunteer activities, etc.?** I am involved with my church in greeting and assisting with nursing home services. I have a goal to become more involved.

## Needed Fire Flow and it's effect on Public Protection Classes....and Underwriting

Recent cases on insured risks in several states have occurred where public protection classes (PPC) have been downgraded. One example is a risk storing rubber tires that went from a PPC 6 to PPC 9 even though public water was available with a water line at the street, hydrants directly outside, and fire department distance close by. Through researching and discussing this with ISO, a third factor was learned involving risks that are larger, nonsprinklered, have high fire loads, or are on fringe areas of public protection communities. This third factor is **Needed Fire Flow** (NFF) and it can have a major effect on Public Protection classifications.

Needed Fire Flow is an estimate of the amount of water available for municipal fire protection at a property i.e. assessment of water supply needed at a selected site in gallons per minute (gpm) and the public water flow capabilities at the site (water adequacy). NFF is developed by an ISO formula that incorporates construction type, occupancy type (combustible loading), size of the building, and exposures. ISO field staff enters COPE information into their system that calculates NFF. If the needed fire flow is over 3,500 gallons per minute, ISO submits the data to Community Mitigation and they complete a Public Protection Class evaluation for the specific building. To provide an idea of the scale, the maximum needed fire flow is 12,000 gpm and the minimum is 500 gpm. NFF over 3,500 gpm generates evaluation and the potential for downgrading of the public protection class.

ISO does not determine a needed fire flow for buildings rates and coded by ISO as protected by an automatic sprinkler system meeting NFPA standards. They are also not calculated for statistically graded communities/cities such as Cincinnati, Cleveland, and Columbus.

There is no set tool or information source (outside of ISO) for identifying when needed fire flows will be over 3,500 gpm and thus be subject to PPC downgrading. NFF is not reflected in public protection class tools but the end results are shown on ISO Building Underwriting Reports (BUR). Public protection class downgrades such as when a PPC 6 goes to a PPC 9 has an adverse effect on underwriting authority levels and reinsurance.

There is no firm guideline for determining that the NFF will be over 3,500 gpm. Clues that may cause a building to go over 3,500 gpm are:

- High fire load / high hazard occupancies
- Construction and size such as
  - Large nonsprinklered buildings located in more rural or outlying areas
  - High hazard sprinklered buildings not receiving sprinkler credit
  - Large open single fire divisions versus areas being separated by fire walls and fire doors
  - Frame construction
    - Includes noncombustible structures where combustible interior insulation or materials are attached that downgrade the building classification to frame.

Example: An unprotected high hazard occupancy 25,000 sq. ft. frame building will generate an NFF over 3,500 gpm, however, a building of similar occupancy and size of masonry noncombustible construction may not.

One sample illustrating how NFF downgrades a risk from a PC 6 to PC 9 is as follows: The walls on a steel structure are partial block and partial steel with combustible insulation (47%). The combustible insulation takes that percentage of wall classification noncombustible to frame. With 47% of the walls classified as frame, the building construction is downgraded to frame. The building is large with a total floor area of 138,336 square feet and the sprinkler system has been shut-off. The Needed Fire Flow is 8,000 gpm and available water is 900 gpm so the PC class was downgraded from 6 to 9.

Underwriting and Loss Control need to be aware of the clues that can affect NFF and public protection class. Accuracy of construction assessments, especially with combustible insulation or coverings on otherwise noncombustible structures is important, as is accurate identification of fire walls and fire separation. Large buildings, high hazard operations, high combustible loading, should also trigger a second look or ordering of BUR reports to confirm PPC.

*Submitted by Ron Huber*

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**2012 Board Members:**

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- First Vice President — Kevin Matthews**
- Second Vice President — Ron Huber**
- Secretary — Larry Peterson**
- Financial Secretary — Stig Ruxlow**
- Member at Large — Dave Waggamon**
- Member at Large — Kirby Utt**

**Thank you to our vendors!**

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



RSI Video Technologies  
4455 White Bear Parkway, Suite 700  
White Bear Lake, MN 55110  
Phone: 877-206-5800



**Brotherhood Mutual Insurance Company**  
6400 Brotherhood Way  
Fort Wayne, IN 46825  
Toll Free: 800-333-3735  
[www.brotherhoodmutual.com](http://www.brotherhoodmutual.com)



**Midwest Technical Inspections, Inc.**  
[www.mtinspections.com](http://www.mtinspections.com)  
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Hanover Park, IL 60133  
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