

ILCA "HELP"

HAZARD EVALUATION LOSS PREVENTION BULLETIN OF THE
INSURANCE LOSS CONTROL ASSOCIATION

Spring 2002

IT'S SPRING AND A LOSS CONTROL REPRESENTATIVE'S THOUGHTS TURN TOWARD ... BALANCE

One of the joys I have begun to experience in my life is learning that I have the ability to write and share my thoughts, feelings and stories with other people. And sometimes they listen, and even like what I have to say! What a gift! I suppose I knew I had the talent deep inside somewhere, but it really did not begin to manifest itself until I started doing a weekly radio program based on the grocery store tabloid magazines. (Yes, the ones with aliens shaking hands with the president, and Bat Boy, etc.) As I became more confident in my ability to put together a weekly program, I also learned how to be 'creative' with some of the stories, and now have had a few successful programs that were entirely written by yours truly. Every once in a while an idea (usually a crazy one) will appear, and bingo, there is the basis for another story. I have learned to keep my eyes and ears open, and not dismiss anything without a second, or third look.

I learned that taking the time, or making the time, to do something enjoyable, was important for me. I had some criticisms; 'Why do you waste your time on that?'. But, I kept doing it because it was fun, relaxing, and something I could create myself. While my job and family also allow for some creative

efforts, when you are dealing with other people, you are constrained by them. That is not a bad thing, but it is a fact. I need to accept others for who they are, and not try to control them. Sounds simple, but some of us have a harder time at it than others, and some of us refuse to look that deeply inside to see what our words and actions do and mean to others. So the individual efforts I take in my creative time are important because they spring from within me, and are my creations.

I need that time. We all do. We need to look at our busy work and family lives, our commitments to church or spiritual development, our commitments to organizations to whom we give our gifts of time, and the resources we spend or donate to make the place we live better. And in that looking, we need to find a balance that works for each of us. Not a balance that someone else tells you to have, but one that feels right, just right for you. It takes a long time to develop that. You need to stand your ground sometimes, and compromise at other times. However, compromise your actions and *not* your principles.

This letter is from my heart, not my mind. I find that some days are better than others as far as my balance goes. However, I am much more aware of when I am 'out of balance' and make an effort to be

very careful around others. Sometimes I am out of balance because I work too many hours, or not hard enough, or because I avoid a job I should have done a week or more ago. However, when I am in balance, I can produce more than I ever imagined! Things fall into place, just because they do, not because I did anything wonderful in the way of planning or executing. I thank my God for those times.

I know the Fall Conference is coming soon, and I know we all have a lot of work to do to bring it about. I know sometimes I do not balance the needs of this organization (ILCA) with the rest of my life. However, I have a new day today, one that allows me to look within, or to my greater spirit, or both, and seek the balance to accomplish something today that I did not do yesterday. In the process I will laugh, probably get angry, maybe cry, smile, laugh again, and look for ways to make some sense of it all. I will rest and work and eat and sleep, but doing each of those things is not nearly as important as doing them in the right balance, one that fits me, and nobody else. It is what makes each of us who we are: individuals.

– Steve Laskoski
ILCA Chairman

DOT VIOLATIONS

When a “wall to wall” audit is conducted by the DOT for commercial fleets for compliance the following are the most cited violations:

1. Failing to require the driver to complete a vehicle inspection report.
2. Failure to require the driver to make a record of duty status.
3. Using a driver before they get the results of a pre-employment drug test.
4. False reports of records of duty status.
5. Failure to implement a random drug/alcohol testing program. (NOTE: even if it is a one man operation the owner is considered a driver and therefore must comply



- with the regulations.)
6. Failure to perform random drug tests at applicable annual rate.
 7. Failure to keep minimum records of inspection and maintenance.
 8. Requiring or permitting a driver to drive after 70 hours on duty in 8 eight days.
 9. Failure to maintain a driver’s record of duty status for 6 months.
 10. Using a commercial vehicle that has not been periodically inspected.
 11. Failure to maintain a qualification file for each driver.
 12. Failure to implement a regular alcohol and/or drug testing program.

Excerpted from *Transportation Division Newsletter* as published by the Transportation Division of the American Society of Safety Engineers(ASSE).

OSHA TOP 10 VIOLATIONS - 2000

Scaffolding – Construction – 29CFR 1926.451

Protects workers from falls when working on scaffolds at a height of 10' or more. Common problems are improperly supported scaffolds, failure to provide a “competent person” to supervise the design/ erection and safety assurances that workers tie themselves off properly. The standard also requires decks at least 4 feet wide, yet many times you find only a single plank.

Fall Protection – Construction 1926.501

Protects workers from falls above 6' including open edges of floors.

Hazard Communication – 1910.1200

Still remains the most heavily cited standard.

Lockout/ Tagout –1910.147

Machine Guarding – 1910.212

Some of this is the failure to replace guards that were removed during the lockout/tagout process.

Respiratory Protection – 1910.134

Electrical – Wiring Methods, Components, and Equipment – 1910.305

Covers the grounding of electrical equipment, wiring and insulation. Willful violations include electrical hazards such as unused openings in electrical devices, failure to provide covers for junctions, fittings, and pool boxes that could contribute to a fire.

Mechanical Power – Transmission Apparatus -1910.219

Proper guarding of gears, chains, belts, pulleys, and drive shafts.

Powered Industrial Trucks – 1910.178

One major issue is that forklift operators MUST keep their seat belts buckled.

Excavations – 1926.651

Failure to shore up trenches Normally hear “only dig the trench to be in for a little while.” When in reality “fatalities occur in just a little while.”

HARD HATS WORN BACKWARD



There is much confusion about the wearing of hard hats backward (with the bill to the rear) and if this is permitted by OSHA or not. The official OSHA interpretation of this was outlined in

an OSHA Standard Interpretation and Compliance Letter dated 7/22/92, which states:

Because ANSI only tests and certifies hard hats to be worn with bill forward, hard hats worn with the bill to the rear would not be considered reliable protection and WOULD NOT meet the requirements of 29 CFR 1926.100(a) and (b) unless the hard hat manufacturer certifies that this practice meets the ANSI requirements.

Employers, therefore, must get written verification from the manufacturer BEFORE allowing their employees to wear the hard hats backward.

The manufacturer may specify that the performance of the helmet requires the suspension to be reversed in the helmet, so the headband is oriented normally to the wearer’s head. In this manner only the shell of the helmet is positioned in the backward position on the head.

ILCA BUSINESS

Please welcome the newest members of ILCA:

Blair Arndt

Loss Control Representative
Capital Indemnity Corporation
Madison, Wisconsin

Wayne Grudzien

Loss Control Manager
Royal and Sunalliance
Bedford, New Hampshire

Patrick O'Brian

Loss Control Representative
Capital Indemnity Corporation
Madison, Wisconsin

Thomas Srock

Owner
Mid-Atlantic Insurance Services
Surf City, North Carolina

If you know an individual who would benefit from being a part of the only organization that focuses on Insurance Loss Control, please encourage them to visit our website at www.insurancelosscontrol.org to receive an application.

New Website

The ILCA website has a new look! Visit www.insurancelosscontrol.org to view information about ILCA and visit our new member's only section. You can see online versions of the newsletter and use our membership directory.

Call for Newsletter Items

With as fast as the industry is changing everyday it can be difficult keeping up with all the latest and timely information. Please let us know if there is an issue that you would like for us to address or publish in our newsletter. ILCA Help! is provided to members to update them on issues that are important to you. We welcome you to take an active role in helping us keep the membership updated on the industry headlines. You can submit any information to Raquel DeLaRosa at rdelarosa@namic.org.

Questions or Comments

We want to know what you think! Let us know your thoughts on the association or the annual conference. Let us know how we as an association can serve you better. Please write your comments to Raquel DeLaRosa at rdelarosa@namic.org.

2002 ILCA BOARD OF DIRECTORS

Would you like to participate as a leader of the Insurance Loss Control Association? Or be a part of the planning committee for this year's 2002 ILCA Conference in Cincinnati, OH? Please email Raquel DeLaRosa at rdelarosa@namic.org to get involved.

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Mark your calendars and
save this date:

October 21-23, 2002

**2002 Annual ILCA
Conference**
Cincinnati, Ohio
Radisson Hotel

We will be bringing you
more information in the
months to come!
Don't miss out!

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