
ILCA "HELP"



**Hazard Evaluation Loss Prevention Bulletin of the
Insurance Loss Control Association**



Winter 2003

President's Message

We successfully completed the 2003 Conference! I hope those of you that attended also agree that it was a success. Now, we move on to planning for next year. Will you be there?

Mark your calendars, the 2004 ILCA conference will be held October 18-20, 2004. While the exact site has not yet been selected, we are considering Cincinnati, or returning to the Columbus area. We plan to stay along the I-70 corridor since the majority of our membership is within that area.

I would like to say a big THANK YOU to the planning committee for all of their efforts in preparing for the conference. The members were: Ann Flannery, Paul Stultz, John Forsythe, Pat McIntire, Ron Frawley, Dan Finn, Brock Bell, Stig Ruxlow, Steve Laskoski, and yours truly. If you would like to volunteer your time to the planning of next year's conference, please contact Brock Bell, First Vice President and the Chairman of the Conference Planning Committee. The planning committee works via monthly conference calls.

We, again, had some excellent speakers and topics. This was my fifth conference and, as usual, I came away with some new technical information and materials that I can and will use as part of my work. Of course, it is always great to network and talk with other people in this business.

Each year we provide an evaluation form to those in attendance to provide us with feedback regarding the Conference. This includes the individual topics and speakers, the location / facility and ideas for future conferences. The Planning Committee uses this to help prepare for future conferences. As a result of these comments we have focused on the "Back to Basics" theme for the last few years.

We have a membership of 371 and had 75 attend the conference (our normal average). Since we feel that we are providing a service to our members, and hopefully their employers, we need to see what it is that we can do to increase both our membership as well as attendance at the annual conference. I am asking those of you that were unable to attend the conference to answer the following questions and e-mail your answers, or if you are not on the internet, mail your response or call and leave a message. My e-mail is bayrton@aol.com, - title the e-mail "ILCA Questions", and my telephone number is 717-898-9056.

1. Why you were unable to, or did not attend the conference
 - Cost, your company cut back / eliminated training conferences
 - Topics – did not interest me – give some suggestions
 - Location
 - Too basic, want more sessions for the experienced loss control professional
 - Other
 - No interest

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President's Message

(Continued from Page 1)

2. Would you prefer and/or attend a regional 1 – 2 day session?
3. Do you attend other conferences, and if so what and why ?

One of my goals, as your President, is to increase both our membership and attendance at the conference. Since the basic training ground for loss control has always been with the insurance carriers, and since they have significantly reduced or eliminated this altogether, we believe that we can help fill the gap that currently exists in the insurance industry in loss control training. We believe we can bridge that gap and can provide a service to the insurance industry by offering training that is aimed to the new as well as the experienced loss control representative. We hope to initiate this effort through our affiliation with NAMIC, and / or other organizations or companies.

Although we are in the process of becoming a more independent organization, we are also re-defining our relationship with NAMIC. We will NOT become totally independent of NAMIC. We believe that we can help each other through our mutual association, and working together on future endeavors. There are some options that may become available including partnering with their individual sections – farm plus property & casualty, as well as attendance at the NAMIC convention which will be in Washington DC next year. NAMIC has decided to make this change with several of their affiliates, including ILCA. They want their affiliates to be more financially independent and this is the direction we are taking. Initially we have started to handle our own Newsletter, which we now primarily send via e-mail or mail to members that do not have internet access. We agreed to share the costs of some of the expenses of this year's conference, which previously was totally covered by NAMIC, and will gradually increase our responsibility for the expenses in future conferences. The next step in the process will be looking to outsource the maintenance and design of our website. Our liaison committee, which is made up of 5 ILCA past presidents will continue to take the lead on this and report to the executive committee. At the conference, we unanimously approved the recommended changes to the Bylaws. These changes reflect some of the changes with our NAMIC affiliation

We are working on a 1 day Regional Conference in the New England and Illinois areas for 2004. No dates or locations have been set. Stay tuned for more information. We may need to look into doing more of this regional type meeting if we get a positive response and attendance. This will allow us to get to more members as well as become a source of income for ILCA.

Remember to visit our website at www.insurancelosscontrol.org Please feel free to contact me at bayrton@aol.com, with any questions or concerns. Thank you for allowing me the opportunity to serve as your president. I follow a very special group of past president's and hope I can live up to their example.

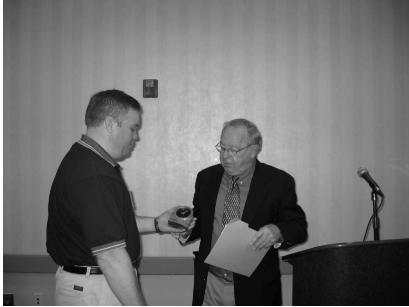
Bruce E. Ayrtton, ILCA President

ILCA Dues to Increase in 2004

As a part of our financial independence from NAMIC, ILCA has agreed to make a modest dues increase. The annual dues will be increased from \$30 to \$50. This increase is needed to bolster our financial accounts, which have a current balance of \$9,437. The modest \$20 increase will provide an additional \$7000 of revenue. This revenue is needed to cover our future expenses associated with conferences, newsletters, website management and other expenses. In the past, many of these expenses were covered by NAMIC. The ILCA/NAMIC profit split from the 2003 conference will result in a modest \$972 profit for ILCA. ILCA will be going it alone in 2004, so a profit is very important! A complete article will be published in the spring of 2004 outlining our expenses. If you have any questions or concerns please contact any of your ILCA Board Members.

2003 ILCA Annual Conference Highlights Columbus, Ohio Hyatt Regency Hotel October 20-22, 2003

A Winning Attitude Presented by Earle Bruce



Coach Earle Bruce (right) receives a gift of thanks from ILCA Board Member, Stig Ruxlow

Coach Earle Bruce, retired head coach from Ohio State University, opened the 2003 Conference with a witty and insightful look at the world of college football. He is a very down-to-earth man who was very easy to listen to and enjoy. He has a dynamic personality and presence, which would be typical of a great coach, in order to be the motivator for his team.

He talked about his personal history, focusing on the years as head coach at Ohio State. He talked about some of the players he coached in his tenure and how they are doing today. He compared them to some of the athletes of today, identifying the difference between their motivation, attitude, and desire to excel, as compared to some of the so called stars of today – the now generation.

The stories, while football oriented, also addressed how they can apply to our everyday life. He counseled us to develop a positive attitude for everything that we do and that the rewards we get through relationships with others are the most important of all.

Drugs in the Workplace Presented by Chad Esch, U. S. Drug Enforcement Agent

Chad Esch, Special Agent with the Drug Enforcement Agency, gave an extremely interesting and topical presentation on Clandestine Laboratories. Special Agent Esch has been with the DEA for 6 years and is currently based in the Detroit Field Office. He is the Clandestine Lab Co-coordinator for this field division.

His presentation emphasized that meth labs, P2P labs or Ecstasy labs can be found anywhere...in houses, barns, apartments, storage buildings, vacant buildings, cars, campers, hotel rooms, mobile homes, etc. As people who typically do field work, loss control representatives may unexpectedly encounter a meth lab and should be aware of some signs that may give advance warning of the imminent danger.

Agent Esch advised that the chemicals used in the manufacturing process are extremely flammable, explosive and carcinogenic. Materials are readily available and can be purchased from grocery stores or merchandisers such as Wal-Mart, K-Mart, etc. Recipes for the process are available on the internet. One of the methods of manufacture uses anhydrous ammonia which is found in any farming area.

There are several advance indicators that a lab may be on a premises:

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(Drugs in the Workplace, continued from page 3)

1. An unusual amount of garbage containing empty match boxes, Drano cans, Mineral Spirits bottles, cold medication boxes, paint thinner cans, vinegar bottles, camping fuel bottles, lithium batteries and brake cleaner fluid bottles.
2. An acrid odor similar to ammonia or cat urine coming from the building or vehicle.

Agent Esch closed by telling the audience that should we become suspicious that a lab is operating or has been operated in the past on a piece of property that we are surveying, we **SHOULD NOT** sniff or smell any containers, touch any substances, turn on or off any switches or touch your face, eyes or nose, nor other body openings near a clan lab. Immediately alert a local authority having jurisdiction.



*Stig Ruxlow (right) is thanked by
ILCA Board Member, Ron Frawley*

Building a Successful Safety Program Presented by Stig T. Ruxlow, CSP - Kuhl & Company Insurance

Stig presented on the topic of Building a Successful Safety Program. He defined safety as the controlling of recognized hazards to attain an acceptable level of risk. Those hazards can result in an accident, which can also cause injury or death as well as damage or loss to property. Losses in efficiency/ productivity, lowering of morale and loss of goodwill in the community are other negative results of accidents.

He stated that the key to a successful safety program is management commitment and support. This attitude and commitment must be visible as well. The safety director or manager should report directly to top management such as the CFO, CEO or board of directors. Safety must be an integral part of not only production but also quality and service goals. Management must establish and communicate a clear policy statement and goal for safety and health. The assignment of responsibility and authority to one capable person for the safety and health programs is required. Proper resources and support must be provided to obtain the goals. The safety and health programs must be periodically reviewed.

Employee involvement was stated to be another key to a successful program. Employee involvement could be to assist in safety inspections, helping in development of safe working rules, serve on safety committees, perform hazard analysis, etc. Involvement empowers employees and increases their motivation. Keeping safety positive and interesting will also increase involvement and effectiveness. Safety is the responsibility of everyone with management having the ultimate responsibility.

It was stated that hazards can be controlled with engineering controls, administrative controls and personal protective equipment. Other key items are: Safety training and orientation, emergency procedures, a system for reporting of unsafe conditions and actions, documentation procedures, accident investigations, injury management and return to work procedures, each of which were discussed in the presentation. In conclusion, a safe workplace is a win-win for management and employees!

Workers' Compensation Surveys

Dave Spencer, Superintendent of Safety & Hygiene, Ohio Bureau of Workers' Compensation

Dave spoke at great length about how a safety and health program can benefit employers and employees. He also described the many programs that the Bureau has available on-line. He was able to mirror some of the many experiences that the Bureau has had, to that of private insurers. He also spoke about training, incentive programs and consulting.



Dave Spencer (right) receives a gift of thanks from ILCA Board Member, Dan Finn.

Employee Screening

Jim Sniegocki-Capital Intelligence Corporation



Jim Sniegocki (right) receives a gift of thanks from ILCA Board Member, Patrick McIntire

Jim Sniegocki of Capital Intelligence Corporation presented A New Look At Applicant Screening. His presentation was a review of the elements of a good applicant screening program and the advantages of using background investigations to carefully select your employees: he also provided a look at the Fair Credit Reporting Act and how to do comply with the requirements of this Act; he also provided an enlightening review of actual cases and lessons to be learned and Finally he left us with some recommended packages of background checks for different levels of employment.

Heating Systems

Presented by Ron Behrens, Hartford Steam Boiler

Ron's presentation included boilers, pressure vessels, cooling systems, electrical distribution and IR camera surveys. He went into non- technical depth on these topics, which was very informative to the entire audience.

The various types/ classes of boilers were discussed along with the fuels used to heat them. Regulation is a very important aspect of the boiler business and we learned the difference between low pressure and high-pressure system registration and certificate issuance. Basically, low-pressure systems are every other year and high-pressure systems are every year. Furthermore, hot water boilers up to 150 psi and steam systems over 15 psi are annually certified. Safety factors of boilers/ pressure vessels are 200% their rated capacity. Some protective devices, in addition to the 200% factor, are pressure relief valves and low water alarms.



Ron Behrens (right) receives a gift of thanks from ILCA Board Member, Dan Finn (left)

Cooling systems are a combination of heat extraction and compressor units. Ron fully explained the many types of cooling systems and their operating components and safety factors. We learned of ammonia systems, Freon systems, water systems and others. Ron also provided a detailed segment on the types of compressors used in these systems.

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Electrical distribution systems are common to every building and commercial/industrial facility. The difference is the amount of current feeding the facility and how it is used within that facility. Electrical failures are a very common cause of loss. Ron outlined the top three causes: Loose connections 30%, followed by moisture then line disturbance (dirty). Electrical distribution panels need to be the focus of most evaluations. If you see fans placed at distribution panels in efforts to keep them cool –*there is a definite overloading problem.*

Infrared surveys of electrical distribution equipment utilizing special IR cameras are a very reliable technology that will indicate the various elements of a system that is ‘hot’ and will fail sooner than properly operating components. IR technology can provide the client with a replacement plan that will address the failing parts first, thus, reducing the probability for a major loss. We were shown a variety of IR photos of various electrical components. The heat sensitive color-coded photos were very impressive and it is obvious as to why this technology (for \$1,000 IR survey from HSB) is such a valued client service.

Breakout Session I
The Loss Control Survey
Bruce E. Ayrton, CSP, ARM, ALCM – Bruce E. Ayrton, Inc.

Bruce began his presentation with a brief introduction to ‘The Loss Control Survey’, Function of Risk Control, Risk Assessment, Hazards and Exposures. He then described the specific information that is requested for a loss control survey, including the different lines of coverage that an underwriter may be concerned about.

Extensive information was provided in regards to preparation for the survey, such as utilizing note taking guides, company manuals, “Best’s” Loss Control Manuals, NFPA, DOT and OSHA information. He also stated that it is beneficial for the loss control representative to become familiar with the standard Acord applications. Underwriters are typically very interested in the specific questions that the Acord application will ask, such as is there a formal safety program, subsidiary company, catastrophic exposures and if coverage has been canceled or non- renewed in past 3 years.

He then went into great detail on specific lines of coverage and items that a loss control representative should be addressing: Property, General Liability, Products & Completed Operations, Commercial Auto and Workers’ Compensation. He conclude with items to be looking for during the survey, taking notes and completing a final report.

Conference Photo Collage

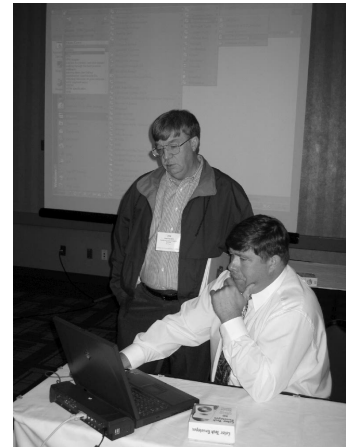


Breakout Session II
Building Construction
Stephen Laskoski, CFPS - eLossControl.com, Inc.

Stephen Laskoski presented on the topic of the Basics of Evaluating Building Construction. His presentation was multi-media, showing basic definitions, diagrams, sketches and photos of different construction types. He also included a CD-Rom of his presentation for all attendees!

He began with a mission statement that was quoted from the NFPA Fire Protection Manual (17th Edition). “A well established means of codifying fire protection and fire safety requirements for buildings is to classify them by types of construction, based upon the materials used for the structural elements, and the degree of fire resistance afforded by each element.” He then discussed and showed examples of the different construction classes as outlined in NFPA 220 *Types of Building Construction*. They are, fire resistive, non combustible, ordinary, heavy timber and wood frame. He also explained the advantages and disadvantages of each type.

He concluded the session with other important issues that a loss control representative in the field should be considering. These included specific questions that should be asked and answered in a survey as well as basic reporting language and techniques. This presentation provided information to help the loss control representative do a better job of conducting a survey and reporting the information to the underwriter.



Stephen Laskoski (seated) confers with a session attendee.



Randy Smith (left) receives a gift of thanks from ILCA Planning Committee Member, Paul Stultz

Breakout Session III
Standards for Recreational Challenge Courses
Presented by Randy Smith, Association for Challenge Course Technology

The challenge course industry is one of the fastest growing industries in the US today, with an estimated 10,000 courses throughout the country. And the number of courses has doubled over the last ten years, mostly in the Northeast. Challenge Courses are being built by schools, colleges, camps, churches and other organizations and are being experienced by many other groups such as large corporations for the experience-based education they offer.

The ACCT has established installation standards, ethical standards, operational standards, and inspection standards for the entire industry over the past ten years. They are currently in their fifth printing of the standards manual. Challenge courses offer group and individual challenges and consist of ropes courses (high, low, and handicapped-accessible courses), climbing walls and towers, and indoor courses. The loss control inspector should look for neat, well-maintained elements, low impact ground surfacing, neat and secure equipment storage, written policies, good recordkeeping, and a well-run management program. The written policies should consist of a policies and procedures manual, copies of annual external professional inspection reports, documentation of external professional training of staff, and follow-ups of inspectors' recommendations.

Life Safety for Assembly Occupancies – Nightclubs & Restaurants
Presented by Jan A. Sokolnicki
Primary Instructor – Assembly Occupancies, Ohio Board of Standards



Jan Sokolnicki

Jan Sokolnicki provided an excellent presentation about assembly operations including a video that covered some of the details of the disaster that occurred at the nightclub in Rhode Island earlier this year. We discussed some of the aspects that related to this situation from the use of the pyrotechnics themselves, lack of sprinkler system, availability and location of exits, and the panic that resulted in the loss of life and injuries.

He also discussed two other incidents that occurred this year. This included the nightclub in Chicago where there were also fatalities but, in this case, no fire. The panic was the result of pepper spray used by the security people. There was also a third case, in Minnesota that occurred after the Chicago incident, but prior to the Rhode Island case. In Minnesota, little was published or televised because everything worked the correct way and there was NO loss of life. There was a fire, however, the ownership and staff took over as they had an evacuation plan in place. They were able to keep the patrons calm, and the staff led the customers to all of the available exit doors and outside in an orderly manner, saving injury and possible loss of life.

Jan reminded us that sprinkler systems are designed to control fire and NOT from a life safety aspect. Jan spoke about the development of codes and standards as they relate to construction, use of pyrotechnics, availability of means of egress and the planning and evacuation of assembly type occupancies.

The most important control from the life safety standpoint is the availability and accessibility of an adequate number of exits, of the proper size, and the existence of a detailed evacuation plan that has been taught to the staff. He provided some details into the calculation / determination of occupant load in occupancies based on the existing code requirements.

He concluded by going through various slides showing scenarios that we come into contact with on a regular basis. This included blocked, locked exit doors, crowded / congested hallways leading to an emergency exit, inadequate marking of exits, or doors that are NOT exits but could be mistaken for one in an emergency, etc. These are all items that we should make recommendations for correction in our reports.

ILCA Executive Committee Members
(from left to right)

Stig Ruxlow, Bruce Aryton, Patrick McIntire and Dan Finn. (Not Pictured, Brock Bell & Corene Carson)



2003 ILCA Business Meeting Minutes
10-21-2003

Meeting called to order 11:30 AM [58 members in attendance, which establishes a Quorum]

-- Seconded by Guy VanBlum (State Auto) Presiding --- Stig Ruxlow, President

- Financial Secretary report: \$8,465.02
- Two signatures required on checks – recommendation submitted by the Audit Committee due to the President –elect being Financial sect. For the interim.
 - Motion- Michael McGhee
 - 2nd – Jonathan Bernstein
- Membership report – Bruce Aryton
 - Nominating Committee recommendations: 2004 - Richard Saulen (Stig thanked Richard Saulen for his many years of service and dedication to ILCA.)
 - Bruce Aryton, President
 - Brock Bell, Vice President
 - Dan Finn, Second Vice president
 - Patrick McIntire, Secretary
 - Stig Ruxlow, Financial Secretary
 - John Forsythe, Nominating Committee member No other motions entered.
- Next Year's conference locations to consider: Columbus, OH, Dayton, OH, Cincinnati, OH, Pittsburgh, PA, The I-70 corridor is the best consideration based on membership plotting and historical seminar/conference attendance.
 - 2004 Conference dates are October, 18th – 20th
 - Brock Bell – Conference Planning Committee Chairman.
- NAMIC / ILCA Relationship

ILCA to have a nominated position as the Liaison position for Committee Membership. Partnership with NAMIC to share certain expenses and 'line item fee based services to ILCA. This will result in a 50/50 profit split for 2003.

Stig Ruxlow read the subpoena from the class action lawsuit and commended NAMIC's corporate attorney for handling the legal response from the ILCA organization. No further action is necessary regarding this topic.

Amendments to the Articles of Association- *as they pertain to the charter of ILCA.* 'Article as indicated in Newsletter" et al.

 - Article 5-5 Motion – Finn second Ron Frawley [pass]
 - Article 10-3 Motion – Finn second Warren Phillips [pass]
 - Articles 12-1, 12-2, 12-3 Indemnification Clauses
 - Motion- Finn second Steve Laskoski [pass]
- One day ILCA Seminars:
 - New England 1 day - Chairman – Steve Laskoski
 - Illinois 1 day – Chairman – Stig Ruxlow
- New Business - NONE
- Stig's closing remark –(out going President) received plaque w/ gavel. Stig was an inspirational and dedicated leader of this organization. Thanks for your hard work and dedication.
- New President Bruce Aryton - Bruce E. Aryton, Inc.
- Meeting adjourned 12:08 PM

Recorded: Dan Finn, Secretary

ILCA & NAMIC Relationship Update

The Board wants to bring the membership up to date on proposed changes in the relationship between ILCA and NAMIC which will become effective over the next month or so, or have already gone into effect.

NAMIC has decided to change the way that it does business with several of its affiliate organizations / associations, one of which is ILCA. Over the years, NAMIC has subsidized these affiliates and are now looking for them to be more self sufficient and financially independent. It is their plan to start billing us for some of these services.

The Board, DOES intend to continue our affiliation with NAMIC. In fact, we are looking to develop an improved relationship whereby we may jointly do some activities with some of their divisions. However, we are also looking at the costs of the services that NAMIC provides, and to determine if they will continue to provide them for us, or we will go to an outside vendor.

The following are the services, not including the conference:

1. ILCA member dues – are billed and collected by ILCA and will continue
2. Web services – maintain the website, make revisions, maintenance, etc. We are billed an hourly rate for some of these charges, and a flat rate for others. We are looking to outsource this service and obtain competitive bids – including NAMIC
3. Membership Directory – ILCA will now do the development and printing
4. Quarterly Newsletter – ILCA has taken over this and from the layout, to printing, e-mailing, and USPS mailed to those members that do not have e-mail.
5. Staff services – Our liaison person – Corene Carson – time(monthly basis, time attending conference, etc

Items for the annual conference where the financials were handled separately.

1. Board Meeting and Planning Committee conference call coordination and costs – ILCA will look for other ways to host our conference calls. We have asked NAMIC to provide us an itemized bill so that we can look to get competitive bids.
2. NAMIC retained all profits / losses from conferences
3. Meeting / convention registrations – billed through Web Services (for on line registration capabilities) @ \$3.00 per registrant. ILCA will take competitive bids from NAMIC and outside services
4. Annual conference planning, promotion, mailings, site selection, program creation, printing / copying, attendee information / handouts, etc. ILCA will evaluate this
5. NAMIC had paid for speaker fees for the conference. In 2003 we agreed that we would split this cost, and that for 2004 and thereafter ILCA will cover the speaker fees and expenses.
6. NAMIC provides staff liaison to attend the site selection visit, along with selected ILCA Board members, to the proposed sites in a selected city. ILCA will do this.
7. Attendance (staff liaison) and travel expenses at the annual conference. ILCA will review the need and determine
8. Membership marketing – ILCA will look to do this internally
9. ILCA will make a commitment to increase annual dues to \$50.00 and make annual assessments of this rate
10. ILCA will increase the minimum rates for the 2003 conference
11. Conference has been billed through NAMIC. As of the 2003 conference, it will be billed through ILCA with backup by NAMIC. After the 2003 conference ILCA will book their own hotel contract.
12. ILCA will look to NAMIC for non-reimbursed promotion through NAMIC channels for newsletter, conferences, website, etc

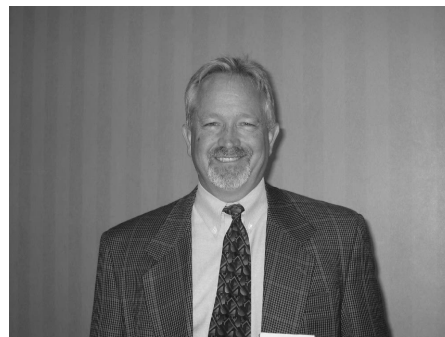
A Special Thank you to our Sponsors!!!



Attendees enjoy the lunch sponsored by M&SB.

Marshall & Swift/Boeckh, Monday Afternoon Lunch Sponsor

A special thank you goes to our conference sponsors! Alan Burch with Marshall & Swift/Boeckh (M&SB) sponsored our Monday luncheon. Alan was on hand to greet the conference attendees and provide information and consultation related to M&SB's products. Marshall & Swift, E.H. Boeckh, and Digital Documentation Systems have joined to form Marshall & Swift / Boeckh (M&SB). With consolidation of the strengths and services of three companies, they offer the largest knowledge base in property estimating for the property and casualty insurance industry.



Alan Burch of M&SB was on hand to meet with attendees.

M&SB brings together the best technologies, extensive industry knowledge, and expertise in one company to offer you a broad range of services: property estimating and related co-sourcing; advanced building cost estimating systems and data; field inspection services; book of business management; data warehousing; property decisions modeling, and more.

A Special Thank You to All of Our Conference Sponsors:

Marshall & Swift/Boeckh, Monday Lunch Sponsor
Brotherhood Mutual Insurance Company, Monday Breakfast Sponsor
U.S. Reports, Monday and Wednesday Break Sponsor
Kuhl & Company Insurance, Monday Break Sponsor
Pat Allen Associates, Tuesday Break Sponsor
State Farm Insurance Company, Tuesday Break Sponsor

Thank you!!

ILCA was pleased to sponsor the Monday Evening Reception, Breakfast on Tuesday and Wednesday

If you are interested in sponsoring a lunch, reception, breakfast or break for next year's conference, please contact Stig Ruxlow at sruxlow@kuhlco.com or at 309-266-7300.

Mark Your Calendars!!!
ILCA 2004 Conference
October 18-20, 2004



General Rules for Holiday Safety

- Keep matches, lighters, and candles out of the reach of children.
- Avoid smoking near flammable decorations & trees.
- Make an emergency plan to use if a fire occurs in the home. See that each family member knows what to do.
 - PRACTICE THE PLAN!
- Avoid wearing loose flowing clothes - particularly long, open sleeves - near open flames - such as those of a fireplace, stove, or candles.
- Never burn candles near evergreens. Burning evergreens in the fireplace can also be hazardous. When dry, greens burn like tinder. Flames can flare out of control, and send sparks flying into a room, or up into the chimney to ignite creosote deposits.
- Plan for safety. Remember, there is no substitute for common sense. Look for and eliminate potential danger spots near candles, fireplaces, trees, and/or electrical connections. (Source, CPSC)

Insurance Loss Control Association
3601 Vincennes Road
Indianapolis, IN 46268

