
ILCA “HELP”



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



Spring 2004

**ILCA 2004 Annual Conference
October 18-20, 2004
Holiday Inn Worthington, OH Hotel and Conference Center
175 Hutchinson Ave.
COLUMBUS, OH 43235**

Your ILCA Executive Committee is pleased to announce that the Holiday Inn Worthington, OH (Northern edge of Columbus, OH) as been chosen as the site of the 2004 Annual Conference. The conference dates are scheduled for October 18-20, 2004. The Holiday Inn® Worthington Hotel and Conference Center is conveniently located at the intersection of I-270 and US 23 North. This full-service atrium hotel located 10 miles north of downtown Columbus, in an upscale area, offers 17,000 square feet of flexible meeting space, newly remodeled rooms, complimentary parking and a new business center w/ high-speed internet access. The hotel's proximity to many large companies and attractions, including walking distance to 25 of Columbus' finest restaurants, make the Holiday Inn Worthington the perfect hotel for our 2004 Annual Conference. The hotel is located within minutes of Worthington Industries, Banc One Headquarters, Polaris Amphitheater, and PPG Industries. Also, located nearby are the IMAX Theaters, the Columbus Zoo, Anheuser Busch Brewery and Museum, and Worthington Square Mall. Within 15 miles are Port Columbus International Airport, German Village, Ohio State University and Cooper Stadium, City Center Mall, Muirfield Golf Course and the Center of Science and Industry (COSI). Ground transportation to the hotel is available with the Columbus Urban Express Service. So mark your calendars for October 18-20, 2004 and watch the “HELP” Newsletter and the ILCA website at www.insurancelosscontrol.org for further information on registration and conference agenda! We hope to see you at the conference in October!

President's Message

February was a very transitional month for the ILCA Executive Committee. The main order of the Committee was to fill the vacated President's position due to the unexpected resignation of our sitting President, Bruce Ayrton. After some discussions by the Executive Committee, I volunteered to step up to the plate and serve in the position of Interim President. I have a great passion for the success of the organization and graciously accepted this appointment. This now leaves my former position of Second Vice President vacant. The board is currently searching for a qualified candidate to serve as Interim Second Vice President. Additionally, it should be noted that the Executive Committee decided that it would be best to have Brock Bell remain as First Vice President rather than ascend into an Interim President position. The First Vice President has the very important responsibility of planning and coordinating the Annual

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Conference. Otherwise, Brock would have had the dual responsibilities. The Board has remained focused on the 'Purpose' and the number one objective of ILCA " *...to improve the loss control capabilities of its members*" [ILCA Articles of Association 2003].

The current Executive Board pledges to each member that we are dedicated to the prosperity and well-being of the entire organization. We are continuously executing our strategy for a very impressive '04 Conference as well as conceptualizing the '05 conference. Just recently we have discussed the one, two and three year timeline forecast, which includes many great ideas and overall ILCA organization strength enhancements.

On a short-term strategy, your Executive Committee members are looking for ways to improve and increase the value of the organization, and we want you to be involved. Involvement year-round is the definition of an 'active member' and not just at the annual conference. All active members should be the sales force for new members. Active involvement in any organization means providing your skills and talents for the betterment of the organization as well as oneself. Over the past several years I have spoken with many conference attendees, read feedback forms, and many conclusions are similar – members want to be involved. As your President, I am searching for members that have time and talent to offer to the organization. I want to publish your technical articles in the newsletter. I want to see you making presentations at the conference. I want emails from you stating your ideas and how you want to be involved.

ILCA is a terrific organization that has a membership base that has not grown very much over its 60 plus years of existence. Membership numbers have remained static, at best, for many years. The executive committee wants the membership to increase, and ILCA needs to grow. The demographics of the membership need an influx of younger members to propagate the organization over time. Long-term active membership is the key element in any successful organization. To assist this growth strategy, the Board is updating the Web site and ALL published membership materials on ILCA. We are also marketing to a wider base of affiliates within the insurance industry while staying true to the Articles of Association.

Today, more than ever, Loss Control services are necessary for insurance company profitability and solvency. Insurance companies can no longer rely on investment portfolio returns; they need to show underwriting profit. There are many different aspects of Loss Control today that did not exist three, five or ten years ago. These demographic, technological, and coverage endorsement related challenges offer us the perfect opportunity expand our presence and to begin to become a more prominent organization in the professional industry. I trust you will enjoy this newsletter. I also solicit your feedback and suggestions.

Respectfully,

Dan

Daniel Finn, ALCM, CFPS, AIM, CSHM

ILCA President

Sponsorship Opportunities for the 2004 Annual Conference

Once again, ILCA is actively soliciting sponsors for our two and a half day conference on October 18-20, 2004 in Worthington, OH (North Suburban Columbus)

Evening Receptions - \$750 each – 1 hour, Available Monday and Tuesday Evening.

Includes: Announcement at reception regarding your company, signage, thank-you in the morning for your sponsorship, notation and thank-you in conference agenda, on-line agenda link to your website, table for materials and printed materials. **Encouraged to have small logo giveaways** and all the possible contacts you can create by networking. Evening Reception sponsors will also receive a special mention and a 3.5” x 5” advertisement space in the post-conference newsletter. Specifics of receptions to be determined based on hotel procedures.

Luncheons - \$750 each – 1 hour, Available Monday and Tuesday Afternoon.

Includes: Announcements before and after lunch, signage, notation and thank-you in conference agenda, on-line agenda link to your website, table for materials and printed materials. **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” x 5” advertisement space in the post-conference newsletter.

Breakfasts - \$500 each – 1 hour, Available Monday, Tuesday and Wednesday Morning.

Includes: Announcement after breakfast regarding your company, signage, notation and thank-you in conference agenda, on-line agenda link to your website, table for materials and printed materials.

Encouraged to have small logo giveaways and all the possible contacts you can create by networking.

Breaks - \$150 each – 15 minutes, Available Monday (2), Tuesday (2), Wednesday (1).

Includes: Announcement before and after break, signage, notation and thank-you in conference agenda, on-line agenda link to your website, and all the possible contacts you can create by networking.

Nametag Lanyards – Donation and shipment of your company nametag lanyards. Each attendee will receive a nametag for the duration of the conference.

Audio-Visual Equipment - We have a need for up to 3 LCD projectors to present PowerPoint presentations. Currently, ILCA must rent this equipment on a daily basis. If you will be attending the conference and have this type of equipment that we can borrow, it would be greatly appreciated. A notation and thank-you will appear in the conference agenda and the post-conference newsletter.

Additional opportunities may become available. If you have an idea that you would like to present to the Executive Committee, please let us know! **Sponsorship opportunities are on a first come, first serve basis. Sponsorship payments must be received no later than September 15, 2004. If payments are not received by that date, mention in the conference agenda and signage cannot be guaranteed.** Contact Stig Ruxlow at 309-266-7300 Ext. 124 or by email at sruxlow@kuhlco.com for reservations.

WANTED: Newsletter Articles

The ILCA "HELP" Newsletter is a great tool for our members to exchange information on the latest concepts and techniques in the loss control profession. We need your help and input! Please forward any article that you may have authored or any other article that is of interest to Dan Finn. Dan can be reached by email at Dan@us-reports.com. Remember, permission from the author or publisher must be obtained before we can print any copyrighted material that is not considered to be public domain.

2004 Annual Conference Planning Committee Needs Your Help!

The Planning Committee is looking for ideas and help in securing top-notch speakers and topics for the 2004 Annual Conference. Brock Bell, First Vice President of ILCA, is our Planning Committee Chairperson. Please contact Brock Bell by email at bbell@brotherhoodmutual.com or by telephone at 800-333-3735. The planning committee is working on an "2 track" agenda that will bring advanced/intermediate topics to the experienced loss control professional and introductory information for those that may be new to the loss control profession, involved in commercial underwriting, or other aspects of the insurance industry. Please contact Brock or any other Executive Committee member for information on how to get involved!

ILCA Dues Notices Mailed Out

You should have already received your 2004 dues notice. As discussed at the annual meeting and in the Winter 2003 edition of "HELP," the 2004 dues have been increased from \$30 to \$50 annually. This very modest increase will help to bolster the ILCA treasury. ILCA has begun to pay NAMIC on a fee basis for services provided. These fee-based services include hotel and conference planning and logistics, administrative support, Web site hosting and Web site design. ILCA now incurs all conference expenses and all annual operating expenses including GL and D&O Insurance and distribution of the newsletter. As an expense saving measure, the Executive Committee needs to have your email address to lower newsletter distribution expenses. The newsletter file will be posted on the ILCA Web site and a Web link will be emailed to you to access the newsletter. If you do not have an email address, the newsletter will still be mailed to you via US Postal Service. But keep in mind that this is an extra expense to the association. Please watch your mail box for the renewal notice, and make sure that your information is current, especially your email address!

NIOSH Pocket Guide to Chemical Hazards is Available On-Line

The NIOSH Pocket Guide (NPG) is intended as a source of general industrial hygiene information on several hundred chemicals/classes for workers, employers, and occupational health professionals. The NPG does not contain an analysis of all pertinent data, rather it presents key information and data in abbreviated or tabular form for chemicals or substance groupings (e.g. cyanides, fluorides, manganese compounds) that are found in the work environment. The information found in the NPG should help users recognize and control occupational chemical hazards. The NPG is available online at www.cdc.gov/niosh/npg/npg.html.

Safety & Health Tip: Good Working Positions

To understand the best way to set up a computer workstation, it is helpful to understand the concept of neutral body positioning. This is a comfortable working posture in which your joints are naturally aligned. Working with the body in a neutral position reduces stress and strain on the muscles, tendons, and skeletal system and reduces your risk of developing a musculoskeletal disorder (MSD). The following are important considerations when attempting to maintain neutral body postures while working at the computer workstation:



- **Hands, wrists, and forearms** are straight, in-line and roughly parallel to the floor.
- **Head** is level, or bent slightly forward, forward facing, and balanced. Generally it is in-line with the **torso**.
- **Shoulders** are relaxed and **upper arms** hang normally at the side of the body.
- **Elbows** stay in close to the body and are bent between 90 and 120 degrees.
- **Feet** are fully supported by floor or footrest.
- **Back** is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- **Thighs and hips** are supported by a well-padded seat and generally parallel to the floor.
- **Knees** are about the same height as the hips with the **feet** slightly forward.

Regardless of how good your working posture is, working in the same posture or sitting still for prolonged periods is not healthy. You should change your working position frequently throughout the day in the following ways:

- Make small adjustments to your chair or backrest.
- Stretch your fingers, hands, arms, and torso.
- Stand up and walk around for a few minutes periodically.

Source: www.osha.gov

Member News or Accomplishments??

The Executive Committee would also like for you to share any recent accomplishments of our Members. Please forward any information to Dan Finn at Dan@us-reports.com. Examples include the completion of examinations, certifications, classes or any other information that you want to share with the membership. The executive committee is also making long-range plans to include an interactive “members only area” on the ILCA Web site. Possibilities include online bulletin boards and online membership update/address changes.

Control of Drywall Sanding Dust Exposures

Hazard: Construction workers who sand drywall joint compound are often exposed to high concentrations of dusts and, in some cases, respirable silica. Drywall joint compounds are made from many ingredients (i.e., talc, calcite, mica, gypsum, silica). Some of these have been associated with varying degrees of eye, nose, throat, and respiratory tract irritation. Over time, breathing the dust from drywall joint compounds may cause persistent throat and airway irritation, coughing, phlegm production, and breathing difficulties similar to asthma. Smokers or workers with sinus or respiratory conditions may risk even worse health problems. When silica is present, workers may also face an increased risk of silicosis and lung cancer.

Control: A recent NIOSH Health Hazard Evaluation (HHE) found that drywall sanders were exposed to as much as 10 times the permissible exposure limit (PEL) of 15 mg/m³ for total dust set by the Occupational Safety and Health Administration (OSHA). The OSHA PEL for respirable dust (5 mg/m³), the very small particles that can go deep into the lungs, was also exceeded.

Drywall joint compound manufacturers recognize that workers might be exposed to too much dust during drywall sanding. NIOSH studied five manufacturers material safety data sheets (MSDSs) that warned workers to avoid generating dust and to use respiratory protection when dry sanding. Four of the MSDSs told construction workers to use wet sanding whenever possible, and the fifth said to cut dust exposures by ventilation. However, these guidelines are seldom followed in actual work practice. Wet sanding is generally avoided because of concerns about drying time and finish texture. Wet sanding is used to protect equipment or furnishings rather than to reduce work exposures. When respiratory protection is worn, it is often used incorrectly with little thought to training, proper selection, or fit.

■ Vacuum Sanding Systems

Several lightweight sanding systems are now sold to control drywall workers sanding exposures (see Figure 1). These systems use portable vacuums to capture and remove the dust before the worker is exposed to it. In 1994, NIOSH studied several of these sanding systems at the International Brotherhood of Painters and Allied Trades (IBPAT) Apprenticeship Training Facility in Seattle, Washington. NIOSH engineers compared the dust exposures from three pole-sanding and two hand-sanding vacuum control systems with the exposures from traditional, nonventilated sanding methods. The five commercially available vacuum sanding controls successfully reduced dust exposures by 80% to 97%. Four of the five sanding controls cut exposures by nearly 95%. If engineering controls had reduced total dust exposures by 90% in the HHE case report described earlier, the construction workers exposures would have remained below the OSHA PEL.

Since the 1994 NIOSH study, more manufacturers are now making drywall sanding controls to cut dust exposures. Although NIOSH has not tested these controls, researchers expect them to perform well. In addition to cutting dust exposures, each of these new controls has its own special features that will attract both drywall professionals and the do-it-yourselfer.

In addition to lower exposures, vacuum sanding systems can help the sander,
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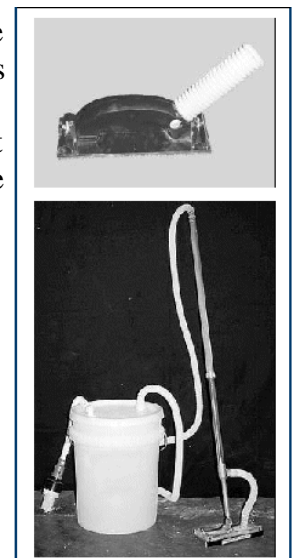


Figure 1. Hand-sanding and pole-sanding vacuum control systems.

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subcontractor, general contractor, and building owner in other ways. The dramatic reduction in airborne dust exposures results in a much cleaner work area during and after sanding. For workers, the clean working environment is more comfortable; less irritating to eyes, nose, and throat, and less likely to require respiratory protection. For the subcontractor, a comfortable worker is likely to be more productive, be absent less often, and require fewer breaks for fresh air. The savings and reduced regulatory liability given by lower respiratory protection requirements will be passed from the subcontractor to the building owner. Other cost savings will result from a cleaner environment that reduces dirt, clean-up time, and repair or repainting of stained floors and carpets.

■ Pole-Sanding

NIOSH study results suggest that the construction workers dust exposures might be cut simply by changing from hand-sanding to pole-sanding. This change is even more important when working overhead. The pole increases the space between the worker and the sanding surface, which in turn reduces the amount of dust close to the worker's nose and mouth.

For More Information

To obtain more free information about controlling this hazard or for information about other occupational health and safety issues:

— call NIOSH* at **1-800-35-*NIOSH*** (1-800-356-4674), or
— visit the NIOSH Homepage on the World Wide Web at
<http://www.cdc.gov/niosh/homepage.html>

Safety & Health Tip: Dry Cleaners

Several hazards are associated with dry cleaning processes, including chemical, fire, and ergonomic hazards. Exposure to hazardous chemicals commonly used in dry cleaning shops can occur through skin absorption, eye contact, or inhalation of the vapors. Perchloroethylene (PERC), a potential human carcinogen, is the most commonly used dry cleaning solvent. Symptoms associated with exposure include: depression of the central nervous system; damage to the liver and kidneys; impaired memory; confusion; dizziness; headache; drowsiness; and eye, nose, and throat irritation. Repeated dermal exposure may result in dermatitis.

Dry cleaning shops contain all elements necessary for uncontrolled fires: *fuels, ignition sources, and oxygen*. Potential combustible materials include furniture, garments, lint, and portions of the building. The greatest risk of fire and explosion exists if the dry cleaning shop uses a petroleum-based solvent in dry cleaning machines.

Ergonomic risks occur during garment transfer, pressing, and bagging. These activities, combined with a high work rate and frequency, may cause physical discomfort and musculoskeletal problems for workers. Disorders can include damage to tendons, muscles, nerves, and ligaments of the hand, wrist, arm, shoulder, neck, and back.

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