

HELP



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Summer 2006



President's MESSAGE

By Patricia A. McIntire, MS, ARM, AU

Hot Times of Summer Fade into Autumn

Good Day All!

How quickly this year has passed! The Insurance Loss Control Association (ILCA) has had an active summer preparing for our Annual Conference. The conference, which was a tremendous success, is behind us! Please note a few significant considerations.

First, the Annual Conference, chaired by First Vice President Barry Reutter, had some exciting presentations and opportunities for interaction on a variety of fronts, including workers' compensation, fire safety, general liability, and fleet issues. The conference was a great opportunity to visit with colleagues and learn in an interactive method. We'll have complete coverage on the conference in our next issue.

Second, one of the exciting additions to membership this year has been the free teleseminars. Already, we have had three in the past two months. They have been strong presentations with interactive materials and/or outlines available. Other presentations will be forthcoming. Check these out as soon as possible!

Third, the ILCA website has been redesigned and updated. Increased focus on you, the ultimate user, has been the intent. Thanks to the Executive Office for its involvement in this process.

Fourth, as always, we want to know what topics of consideration are of major interest to ILCA members. Please contact us and let us know what you think.

Warmest Regards,

Patricia A. McIntire, MS, ARM, AU,
President



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- **October 8-14: Fire Prevention Week**
- **Chicago Incident Led to Fire Prevention Week**
- **American Workers' Safety Concerns Don't Reflect Reality**
- **Member Spotlight: Thomas Brennan**

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ILCA Past Presidents

| | | |
|--|---|---|
| 1932-33 - Hawlick, H.I. Millers Mutual of Alton | 1957-59 - Ponton, G.W. Hardware Dealers Mutual | 1983-84 - McCauley, W.F. Lumber Mutual |
| 1933-34 - MacDaniel, R.D. Grain Dealers Mutual Insurance Company | 1959-60 - Innes, A.M. Middlesex Mutual | 1984-85 - Wass, H.S. Improved Risk Mutuals |
| 1934-35 - Hotchin, E.E. Michigan Millers | 1960-61 - Blaesi, C.M. Indiana Lumbermans | 1985-86 - Turner, R.W. Central Mutual |
| 1935-36 - Chessman, W.E. Improved Risk Mutual | 1961-62 - Giddens, H.H. Boston Manufacturing Mutual | 1986-87 - Lebo, L.M. Devco Mutual Association |
| 1936-37 - Rodda, W.H. Transportation Insurance Rating Bureau | 1962-63 - Powers, W.H. Grain Dealers Mutual | 1987-88 - Junkin, O.D. Mutual Fire Ins. Assoc. of New England |
| 1937-38 - Hubbard, H.C. Mill Mutual | 1963-64 - Ford, J.O. Nationwide | 1988-89 - Shultz, B. Indiana Insurance Company |
| 1938-39 - Bowman, L.W. Employers Mutual | 1964-65 - Bates, L.E. Lumber Mutual | 1989-90 - Holmes, R.K. Elevators Mutual |
| 1939-40 - Rowley, C.M. National Retailers Mutual | 1965-66 - Southwell, B.K. Michigan Millers | 1990-91 - Dolceamore, A. Harleysville Mutual |
| 1940-41 - Muller, H. Improved Risk Mutual | 1966-67 - Ryder, P.H. Mutual Fire Ins. Assn. of New England | 1991-92 - Rung, D. Lumber Mutual |
| 1941-42 - Booty, J.L. Implement Dealers Mutual | 1968-69 - Anderson, V.M. Employers Insurance of Wausau | 1992-93 - Titter, R.R. Shelby Mutual |
| 1942-43 - Hunt, H.L. Indiana Lumbermans | 1969-70 - Marsh, H.R. Sentry Insurance | 1993-94 - Paige, L. IRM Services, Inc. |
| 1943-46 - Ross, W.C. Philadelphia Contributorship | 1970-71 - Williams, R.E. Grain Dealers Mutual | 1994-95 - Frawley, C.R. Harford Mutual |
| 1946-47 - John, D.D. Mutual Fire Insurance Agency | 1971-72 - Winchell, H.R. Liberty Mutual | 1995-96 - Saulen, R.J. Mutual Fire Ins. Assoc. of New England |
| 1947-48 - Baker, P.J. Michigan Millers | 1972-73 - McGinnis, J.W. Kemper Insurance | 1996-97 - Adolphson, Kevin Country Companies |
| 1948-49 - Schultz, W.G. Lumbermans Mutual | 1973-74 - Bolz, L.M. Improved Risk Mutuals | 1997-98 - McIntyre, Terry Arkwright Mutual |
| 1949-50 - Wingate, R.H. Liberty Mutual | 1974-75 - Ellenwood, L.W. Iowa National | 1998-99 - McClave, Rik Insurance Service Office |
| 1950-51 - Cotner, W.C. Central Mutual | 1975-76 - Kohl, J.A. Country Mutual | 1999-00 - Frawley, C. Ron Harford Mutual |
| 1951-52 - Dehaven, J.R. Employers Mutual | 1976-77 - Thomas, J.H. Michigan Millers | 2000-01 - Perry, Tom Insurance Service Office |
| 1952-53 - Schalk, L.A. Grain Dealers Mutual | 1977-78 - Juergens, J.W. Federated Insurance | 2001-02 - Laskoski, Steve Charles E. Hock Associates |
| 1953-54 - Youngstrom, E.B. Mill Owners Mutual | 1978-79 - Shattuck, J.B. Liberty Mutual | 2002-03 - Ruxlow, Stig Zenith Insurance Company |
| 1954-55 - Hildreth, G.R. Liberty Mutual | 1979-80 - Hathaway, R.B. Lumber Mutual | 2003-04 - Finn, Dan* US Reports |
| 1955-56 - Weiss, K. Employers Mutual | 1980-81 - Katsonis, G.M. Merchants and Businessmens | 2004-05 - Bell, Brock Brotherhood Mutual Insurance |
| 1956-57 - Goodell, T.F. Barnstable County Mutual Fire Insurance | 1981-82 - McKay, H.J. Kemper Insurance | |
| | 1982-83 - Pastorius, R.L. Devco Mutual Association | |

(*denotes Interim President)

From the Executive Office

Tell Us What You Think!

By Brad L. Feldman, MPA, Executive Director

The Executive Office is excited to reveal upcoming events that allow ILCA members to share their ideas about the future of the organization and to expand their continuing education.

ILCA wants to continue providing services that offer benefits to members. In an effort to meet your expectations, the Executive Office will survey current members to learn how we can improve our service. Survey questions will include your impression of the association and your satisfaction with services such as the Annual Conference, **HELP** website, and networking opportunities, which will help improve the quality of services.

To highlight some of the membership and continuing education questions:

- How satisfied are you with the new 2006-2007 dues structure?
- How satisfied are you with the feeling of community within the association?
- What do you feel is the most important benefit you receive from being a member of the association?
- How satisfied were you with the last Annual Conference that you attended?
- What could be done to improve the conferences?
- What educational services would you like us to consider?



ILCA strives to offer a variety of continuing education opportunities. We are pleased to announce the success of our first teleseminar, "NFPA 70E & Recognizing the Arc Flash Hazard," with Scott Margolin! An order form for the audio CD of this session is available on the ILCA website, www.insurancelosscontrol.org.

Simply download and complete the form, fax it to the Executive Office at (614) 221-2335, and we will send the CD with handouts to you. Thank you again to all who participated and to our presenter. We sincerely appreciate his willingness to further educate his peers and fellow ILCA members.

We're already into our 2006-2007 membership year. Membership renewal notices were sent in June. We hope you will continue your membership into the current year. If you have any questions concerning your membership, please contact the Executive Office at (614)221-9950. ■

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DVR Helps CVS Cut, Shrink and Track Customer Traffic Patterns

By Karen M. Kroll

Many retailers are familiar with the capacity digital video recording (DVR) systems have to reduce inventory shrinkage, but the latest generation of DVR technology can also help merchants enhance their merchandising and marketing efforts.

For instance, the SmartCamXi, a digital video recorder from ClickIt, offers modules that allow retailers to track the number of customers entering and exiting their stores at any given time. CVS has installed SmartCams in about 60 percent of its 5,400 stores, says Ernie Deyle, vice president of loss prevention for the Woonsocket, RI - based retailer.

Since 2002, CVS has been deploying the systems in existing stores at a rate of about 800 per year, as well as in all new stores. Before its partnership with ClickIt, CVS had used VCR multiplexers to help guard against losses. These devices have several limitations. If an employee forgets to change the tape in the machine, the new images simply record over any previously captured images. In addition, VHS tapes lose their clarity over time.

After their initial meeting, Deyle thought ClickIt had the best product at the best price, but questioned whether a start-up firm could meet the needs of a national retailer with thousands of stores. ClickIt proved it was up to the task. "They really look at what our needs are and modify the application to meet our needs," Deyle says. "It's been a strong solution."

The SmartCamXi is a digital replacement for conventional VCR technology. It captures images at a rate of about 30 frames per second and stores them digitally. The system also offers a higher-quality image than VCR systems.

The SmartCam software can work with conventional and TCP/IP cameras that run across retailers'

networks, as well as cameras that can view and record a 360-degree field of view. This reduces the chances that an event will occur outside the system's range.

The system is triggered by motion, so the camera begins recording only when something within its field of vision moves. This could consist of a customer walking into or out of the camera's field of vision or an item tumbling off a shelf.

By recording only when movement occurs, the SmartCam system maximizes its use of storage space. As a result, it can be configured to store just about as many days' worth of images as the retailer requires. (Some retailers prefer to keep images for a year, while others want to hold onto about a month's worth of images.)

Once the images are captured within the SmartCam system, they can be transferred to a CD, a USB drive or to the company's network for longer-term storage. If the images aren't moved to another storage medium, they're overwritten in the order in which they were captured.

Analytics Possibilities

The SmartCam remains primarily an LP tool, but it can also host a number of software applications that provide valuable information on customers' shopping habits. CVS has begun working with the SmartXi analytics systems, Deyle says, and plans to deploy them as required by the business units.

With the addition of optional SmartXi Analytics modules, for instance, the SmartCam can tally each person who walks into the store. Jim Carey, president of Bethpage, NY -based ClickIt, is quick to point out that the software doesn't identify individuals, but simply records each time a person enters or exits a store or

department. Retailers can use the information to determine how to staff their stores at various times of the day and week.

The Path Analysis module can help fine-tune marketing, as software linked to the camera can track customers' wanderings through the store.

To make this work, the retailer defines various paths through the store during the system installation process. That way, the system will know, for instance, that a customer who enters and immediately turns to the right is heading to the pharmacy area, while a customer who walks straight ahead after entering is checking out the greeting cards.

Another module is Dwell Analysis, which records how long customers stay in different areas. For instance, the software analytical tools may reveal most customers at a display of shaving products that are on sale are staying for 30 seconds and that most are leaving without purchasing anything. That may signal the items weren't priced low enough to compel customers to buy.

The system can also help retailers stay on top of the need to restock their shelves. To accomplish this, the retailer programs the software so that it notifies the appropriate manager whenever the number of products in an area falls below a set percentage of the desired total. The software doesn't need to learn to count; instead, it captures an image of the area and issues an alert whenever more than 40 percent of the image has changed.

This information can be gathered at each store with a SmartCam system and transmitted to headquarters so the marketing department can gain a view of traffic levels and patterns throughout the company.

Malfunction Alert

Similarly, the SmartCam system can be centrally managed. For instance, when it notices that a camera is malfunctioning, the software issues an e-mail to the ClickIt or retailer help desk, depending on the service contract. The cost of a SmartCam system varies with the size and number of stores. In addition, the size of the server usually increases with

the number of cameras. For instance, a specialty store may be able to get by with 16 cameras and a 500-gigabyte server, Carey says, while a warehouse store may require 128 cameras and 10 terabytes of storage.

CVS physical security manager David St. Angelo and his colleagues have prepared a comprehensive installation program that details the positioning of the cameras and

the images on which the camera should focus, among other criteria.

SmartCam's impact on loss at CVS has been significant. Stores in which the systems are installed have averaged a 70 percent reduction in robberies and burglaries, as well as a drop in dollar losses of 92 percent. ■

This article was reprinted from LP Information Magazine in July 2006.

October 8-14: Fire Prevention Week

Submitted by National Fire Prevention Association

The National Fire Protection Association (NFPA) theme for this year's fire safety campaign is "Prevent Cooking Fires: Watch What You Heat."

Firefighters and safety advocates spread the word about the dangers of cooking fires - most of which result from unattended cooking - and taught local residents how to prevent cooking fires from starting in the first place.

According to the latest NFPA research, cooking is the leading cause of home fires. One out of three home fires begins in the kitchen, more than any other place in the home. Cooking fires are also the leading cause of home fire-related injuries.

Among the safety tips that firefighters and safety advocates will be emphasizing:

- Stay in the kitchen when you are frying, grilling, broiling, or boiling food.
- If you must leave the room, even for a short period of time, turn off the stove.
- When you are simmering, baking, or roasting food, check it regularly, stay in the home, and use a timer to remind you.

- If you have young children, use the stove's back burners whenever possible. Keep children and pets at least three feet away from the stove.
- When you cook, wear clothing with tight-fitting sleeves.
- Keep potholders, oven mitts, wooden utensils, paper and plastic bags, towels, and anything loose that can burn away from your stovetop.
- Clean up food and grease from burners and stovetops.

Fire Prevention Week is actively supported by fire departments across the country. This is the 85th year that fire departments have observed Fire Prevention Week, making it the longest running public health and safety observance on record. ■

Reproduced from NFPA's Fire Prevention Week website, www.firepreventionweek.org. ©2006 NFPA.



Chicago Incident Led to Fire Prevention Week

Submitted by National Fire Prevention Association

Fire Prevention Week was established to commemorate the Great Chicago Fire, the tragic 1871 conflagration that killed more than 250 people, left 100,000 homeless, destroyed more than 17,400 structures and burned more than 2,000 acres. The fire began on October 8, but continued into, and did most of its damage on, October 9, 1871.

According to popular legend, the fire broke out after a cow - belonging to Mrs. Catherine O'Leary - kicked over a lamp, setting first the barn, then the whole city on fire. Chances are you've heard some version of this story; people have been blaming the Great Chicago Fire on the cow and Mrs. O'Leary, for more than 130 years. But recent research by Chicago historian Robert Cromie has helped to debunk this version of events.

The "Moo" Myth

Like any good story, the 'case of the cow' has some truth to it. The great fire almost certainly started near the barn where Mrs. O'Leary kept her five milking cows. But there is no proof that O'Leary was in the barn when the fire broke out - or that a jumpy cow sparked the blaze. Mrs. O'Leary herself swore that she'd been in bed early that night, and that the cows were also tucked in for the evening.

But if a cow wasn't to blame for the huge fire, what was? Over the years, journalists and historians have offered plenty of theories. Some blamed the blaze on a couple of neighborhood boys who were near the barn sneaking cigarettes. Others believed that a neighbor of the O'Leary's may have started the fire. Some people have speculated that a fiery meteorite may have fallen to earth on October 8 starting several fires that day - in Michigan and Wisconsin, as well as in Chicago.

The Biggest Blaze that Week

While the Great Chicago Fire was the best-known blaze to start during this fiery two-day stretch, it wasn't the biggest. That distinction goes to the Peshtigo Fire, the most devastating forest fire in American history. The fire, which also occurred on October 8th, 1871, and roared through Northeast Wisconsin, burned down 16 towns, killing 1,152 people, and scorching 1.2 million acres before it ended.

Historical accounts of the fire say that the blaze began when several railroad workers, clearing land for tracks, unintentionally started a brush fire. Before long, the fast-moving flames were whipping through the area 'like a tornado,' some survivors said. It was the small town of Peshtigo, Wisconsin, that suffered the worst damage. Within an hour, the entire town had been destroyed.

Eight Decades of Fire Prevention

Those who survived the Chicago and Peshtigo fires never forgot what they'd been through; both blazes produced countless tales of bravery and heroism. But the fires also changed the way firefighters and public officials thought about fire safety. On the 40th anniversary of the Great Chicago Fire, the Fire Marshals Association of North America (today known as the International Fire Marshals Association) decided that the anniversary of the Great Chicago Fire should henceforth be observed not with festivities, but in a way that would keep the public informed about the importance of fire prevention. The commemoration grew incrementally official over the years.

In 1920, President Woodrow Wilson issued the first National Fire Prevention Day proclamation, and since 1922, Fire Prevention Week

has been observed on the Sunday through Saturday period in which October 9 falls. According to the National Archives and Records Administration's Library Information Center, Fire Prevention Week is the longest running public health and safety observance on record. The President of the United States has signed a proclamation proclaiming a national observance during that week every year since 1925.

Fire Prevention Week Themes Over the Years

1957 Don't Give Fire a Place to Start
1958 Don't Give Fire a Place to Start
1959 Fire Prevention is Your Job...Too
1960 Don't Give Fire a Place to Start
1961 Don't Give Fire a Place to Start
1962 Fire Prevention is Your Job...Too
1963 Don't Give Fire a Place to Start
1964 Fire Prevention is Your Job...Too
1965 Don't Give Fire a Place to Start
1966 Fight Fire
1967 Fire Hurts
1968 Fire Hurts
1969 Fire Hurts
1970 Fire Hurts
1971 Fire Hurts
1972 Fire Hurts
1973 Help Stop Fire
1974 Things That Burn
1975 Learn Not to Burn
1976 Learn Not to Burn
1977 Where There's Smoke, There Should Be a Smoke Alarm
1978 You Are Not Alone!
1979 Partners in Fire Prevention
1980 Partners in Fire Prevention
1981 EDITH (Exit Drills In The Home)
1982 Learn Not To Burn - Wherever You Are

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| 1983 Learn Not To Burn All Through the Year | 1992 Test Your Detector - It's Sound Advice! | 2003 When Fire Strikes: Get Out! Stay Out! |
| 1984 Join the Fire Prevention Team | 1993 Get Out, Stay Out: Your Fire Safe Response | 2004 It's Fire Prevention Week! Test Your Smoke Alarms |
| 1985 Fire Drills Save Lives at Home at School at Work | 1994 Test Your Detector For Life | 2005 Use Candles With Care |
| 1986 Learn Not to Burn: It Really Works! | 1995 Watch What You Heat: Prevent Home Fires! | 2006 Prevent Cooking Fires: Watch What You Heat ■ |
| 1987 Play It Safe... Plan Your Escape | 1996 Let's Hear It For Fire Safety: Test Your Detectors! | |
| 1988 A Sound You Can Live With: Test Your Smoke Detector | 1997 Know When to Go: React Fast to Fire | |
| 1989 Big Fires Start Small: Keep Matches and Lighters in the Right Hands | 1998 Fire Drills: The Great Escape! | |
| 1990 Keep Your Place Firesafe: Hunt for Home Hazards | 1999 Fire Drills: The Great Escape! | |
| 1991 Fire Won't Wait... Plan Your Escape. | 2000 Fire Drills: The Great Escape! | |
| | 2001 Cover the Bases & Strike Out Fire | |
| | 2002 Team Up for Fire Safety | |
-

American Workers' Safety Concerns Don't Reflect Reality

Submitted by the National Safety Council

While American workers recognize safety as a serious issue, their perceptions about their greatest safety risks do not mirror reality, according to a new National Safety Council survey.

In the Council's 2006 American Worker Safety Survey, accidental injury, which is the leading cause of death for people under 40 and the fifth leading cause of death for all ages, followed violent crime and natural disasters as the top safety concerns among American workers. The survey also found more people feel safer at home than they do at work, when in fact the opposite is true, according to national injury data.

The survey of more than 400 American workers was conducted for the NSC's June National Safety Month observance by Atlanta-based Infosurv, a full service market research firm specializing in employee and customer surveys.

Asked to put unintentional injuries in perspective with other safety issues, natural disasters and violent crimes tied with 59 percent of the respondents saying they were

equally concerned about each of those threats. Unintentional injuries followed with 55 percent, and concerns about terrorism ranked fourth at 52 percent.

While the effects of violent crime and natural disasters are unquestionably devastating, the number of these incidents falls far short of the thousands of people who die – and the millions who are disabled – by unintentional injuries in the workplace, on the roads and in homes and communities each year.

According to the FBI's annual "Uniform Crime Report," 16,137 Americans were murdered in 2004. That same year, 230 Americans died in natural disasters including hurricanes, tornadoes, extreme cold and severe or tropical storms. However, in 2004, unintentional injuries claimed more than 110,000 lives and disabled roughly 23.2 million people seriously enough to cause permanent or temporary disability.

The survey also revealed that workers' perceptions of where injuries occur do not reflect

national statistics that show far more people are killed or injured from accidents occurring in and around the home than in the workplace. About 31 percent of respondents said they believe they are safer at home than in the workplace, and 62 percent said they feel equally safe at home and at work. Only 5 percent said they feel safer at work.

However, in 2004, about 5,000 workers died and 3.7 million suffered disabling injuries as a result of accidents occurring in the workplace. That same year, nearly 44,100 workers died and 6.8 million American workers were disabled as a result of injuries suffered while they were off the job.

Despite the perception of being safer at home, the fact that the workplace is less dangerous is consistent with survey respondents' actual experiences. The Infosurv survey asked respondents if they, or someone they know, had suffered an injury requiring medical attention within the last six months. Of those responding "yes," 77 percent said the injury occurred away from work.

American Workers' Safety Concerns Don't Reflect Reality

(continued from Page 7)

"Contrary to what most people believe, home is not the safe haven we think it is. With more than half of all accidental deaths occurring in homes and communities, we have a greater challenge protecting the public from injuries while off the job than in America's workplaces," said Alan C. McMillan, president and CEO of the National Safety Council.

Both on and off the job, motor vehicle crashes are the leading cause of unintentional injury deaths. Falls are also an issue for workers both on and off the job.

When asked about what type of workplace injuries they were most concerned about, more than 37 percent of respondents said they are more concerned about falls than any other type of injury.

In American homes, falls are the leading cause of injury-related deaths (12,800), followed by poisoning, fire, choking, suffocation and drowning.

McMillan described the economic toll of unintentional injuries – to individuals and their families, employers and the nation – as staggering.

Last year, the cost of all unintentional injuries – including lost wages and productivity, property losses, medical expenses, administrative expenses and employers' uninsured costs – was nearly \$575 billion. While 77 percent of respondents identified serious illness as a concern for themselves and their family, according to the Agency for Healthcare Research and Quality, more is spent by private health insurance on medical care associated with trauma and poisoning for people of working age than for any other health condition, including cancer, heart conditions, mental disorders or upper respiratory conditions and asthma.

According to another recent National Safety Council survey, businesses are recognizing the value of keeping their employees safe both on and off the job. Among 1,300 businesses of varying size that have implemented off-the-job safety programs, 58 percent reported reductions in injuries occurring outside of work.

While most respondents said they do not believe employers are responsible for their safety away

from work, 70 percent said their employers care about off the job safety. Almost 35 percent said their employers provide them with information about off the job safety.

"The success corporate America has had in reducing the rate and costs of workplace injuries has set the stage for businesses to understand the importance of their employees applying workplace safety practices in their off-the-job activities," McMillan said. "Ultimately, employers should strive to establish a corporate culture of safety that transcends the workplace to include the safety and health of their employees and their employees' dependent family members in all aspects of their lives."

The Infosurv survey was administered to a representative random sample of 413 employed adults and has a margin of error of ± 4.6 percent.

Copies of the survey are available by contacting the National Safety Council's Department of Communications and Public Affairs at (630) 775-2307. ■

Member Spotlight: Thomas Brennan

In this "Member Spotlight," *HELP* interviewed Thomas Brennan, a loss control field representative for Co-operative Insurance Companies in Milton, VT. Brennan earned a bachelor's degree in philosophy with a minor in sociology. He is currently completing a master's degree program in mediation and conflict resolution.

"I became interested in conflict resolution because for a period of 16 years, I was a co-teacher of a program through the Extension in Vermont providing a four-hour

course to parents who were divorcing and negotiating decisions about care of children," Brennan said.

While doing those presentations over the course of once or twice a month, he was working with people who were trained mediators working in the field. They encouraged him to take mediation and conflict studies.

"I found that the number of the issues we deal with in a daily basis in loss control have to do with difficult conversation and presenting issues to our insureds

that are sometimes not received well," Brennan said.

He originally studied a basic program in mediation because he thought it would help him in his communication with insureds. After taking the basic program, he was excited with how much he learned and committed to a year-long certificate training. After completing those studies, he has a dual career as a contracted mediator working with cases in the Vermont family court.

Member Spotlight: Thomas Brennan *(continued from Page 8)*

After college, Brennan completed a four-year apprenticeship program for architectural wood working in Connecticut. Prior to working for the insurance industry, he was in the building trades as a cabinetmaker and carpenter. An insurance industry worker who lived in the same town and indicated that the Co-operative Insurance Companies was looking for a field inspector in northern Vermont approached him. The insurance worker was wondering if Brennan would be interested in the position. Brennan was not looking for work since he was self-employed and didn't know anything about insurance. He didn't explicitly say no, but said he would be willing to talk to them about it. While talking over the course of three months, he was interested in a career change and decided his knowledge of the building industry would be a good basis for working in the loss control field.

Vermont is an agricultural state, and the Co-operative Insurance Companies actually began as a farm insurer in the early 1900s and gradually evolved into business, automobile, and home insurance. The company started as three separate companies with the first one formed roughly in 1915. The primary focus for establishing the cooperative by farmers was to self insure themselves because they felt the companies based in the Boston area and Connecticut didn't understand farm operations in rural New England and were being overcharged. In the 1950s, the three small cooperatives pulled their resources together and decided it would be more beneficial to provide coverage to people throughout Vermont. Until 8 or 10 years ago, the Co-operative Insurance Companies only wrote business in the state of Vermont; now the company has expanded to New Hampshire. The company writes insurance policies for auto, homeowners, and small

business (anything from the small mom and pop stores, mercantile, woodworking shops, to in-home daycare coverage), as well as commercial daycare coverage, restaurants, and apartment buildings. However, the company does not deal with large industry coverages. Co-operative Insurance Companies also has subsidiary underwriters that provide brokerage services to write other forms of business, in which the company does not specialize.

Primarily, loss control field representatives have work scheduled through underwriters who schedule routine inspections on different types of accounts, especially farm accounts and any new business. Brennan reports on the nature of the operations and the building or property exposures that might exist and makes recommendations to correct or eliminate hazards in order to bring the policy or insured within the company's underwriting rules.

"We put together a report with descriptive diagrams, sketches, and photos and then the recommendation section, which will list the corrections," Brennan said. "We also do evaluations on the buildings that will be single-family dwellings to an agricultural barn, commercial restaurant, or commercial apartment house. There is a bit of negotiation that is involved with the insured in terms of prioritizing the work that needs to be done and that is a perfect area where the mediation, conflict resolution, and negotiation skills come into play."

At least within Co-operative Insurance Companies, the loss control field employees are well trained in terms of the fire, electrical, and gas code; they work with the local enforcement officials. In the state of Vermont, the Department of Public Safety provides training and

the enforcement of the fire and electrical codes in the state. Brennan takes part in all the trainings of the local enforcement, and it has been instrumental in providing certification programs throughout the state to the loss control employees.

"Back 15 years ago - I have been in the industry for more than 18 years - it was state fire prevention officials that started to include me in their training and would invite me, which has led me to become technically qualified and certified in the state for gas installation," Brennan said.

"They have advocated for their own people to become certified through National Fire Prevention Association inspectors and included me, which led me to become a certified field inspector through NFPA."

Brennan's training with state fire prevention officials led him to participate in a training program at the National Fire Academy to earn his certification for buildings and structures. The state officials in Vermont have been very instrumental in the continuing education and certification programs that Brennan completed.

Over the years, he doesn't recall any specific stories about inspections; however, he has been chased by dogs and inspected homes of national sports coaches or screenwriters for television shows.

"There is no one circumstance that stands out, but I find my work and my job probably one of the best jobs in the whole company, because I am out in the field and constantly meeting all types of people," Brennan said. "I am seeing and experiencing all types of businesses, some being very unique, others being simple but profitable."

Brennan's greatest joy has been when he runs into people who have been very receptive to the inspection and recommendation

Member Spotlight: Thomas Brennan *(continued from Page 9)*

process. These property owners see the work loss control does as very important to protecting them.

"When they are able to receive my recommendations by saying this is important to me, my business is important to me, and I know you are making the recommendation to keep me safe. That is a real joy," Brennan said.

Although Brennan receives great joy in his career, the insurance loss control industry faces the challenge of keeping up with technology changes for how business is done in the fast pace of work. Brennan said, specifically for loss control, it has

always been an issue for loss control employees to market the value loss control offers, in terms of the losses saved or avoided.

"Therefore, being able to prove or show the value of loss control employees is going to be a big challenge," Brennan said, "unless you can directly compare it with the losses the company is able to avoid by completing the loss control inspections."

If Brennan did not work on loss control, his next passion would be missions outside the country. He would work toward providing basic needs to those who don't have

them. For the last eight years, he has been connected to a couple of mission sites in the Dominican Republic where he has taken trips to provide medical and school supplies to hospitals, schools, and clinics. Brennan also enjoys walking, bike riding, scuba diving, and traveling. He has toured Western Europe including Scandinavia, Germany, Switzerland, France, Italy, and the Greek islands. Brennan has also visited Venezuela, Argentina, and Mexico. ■

What's Your Position

By Lossing Coxeter, Second Vice President



ILCA encourages members to get involved in the association's leadership. Each issue of *HELP* will highlight the responsibilities and qualifications of a specific office or committee. In this issue, we asked the second vice president, Lossing Coxeter, to reflect on his involvement in the association.

What does your position entail?

The second vice president is responsible for anything having to do with communications to ILCA's members. The Executive Office now manages the website, sends out E-News, and publishes the quarterly newsletter, *HELP*. Communications involvement has now become more of an overview role. The second vice president is responsible to provide assistance to the president and first vice president as requested as well. ILCA's Annual Conference is the main event of the year, and all of the officers are involved with looking for good speakers for this event and for teleseminars.

What type of training or orientation did you receive once joining the Executive Committee?

There is not a formal training for the second vice president position. Since the president and first vice president have held the second vice president position in previous years, they can answer any questions.

How much time do you spend fulfilling your ILCA duties?

Time involved with ILCA each week is limited to a couple hours.

As second vice president, what is the most difficult duty to oversee? What do you find most rewarding?

I would not say there is anything difficult about the responsibilities of the second vice president role. Most rewarding would be the contact with other professionals involved in the field of loss control.

How has your involvement in ILCA helped you in your career?

It is important in any job to stay current in one's field. Involvement in ILCA is an additional way I have been able to stay current in my profession.

How have you grown from the experience?

The second vice president responsibilities have allowed me to learn more about organizations involved with loss control and related organizations. ■



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