



# Insurance Loss Control Association



ILCA E-News

May 12, 2008

## **President’s Message:**

Fellow ILCA members and loss control professionals:

### **2008 Conference News!**

The facilities contract has been signed for the 2008 conference in Columbus, OH. We will convene at the Doubletree Hotel in Worthington OH, at US Hwy 23 and I 270. We met there previously when the property was a Holiday Inn franchise. Doubletree has done a complete renovation of the property, so we are confident it will serve our needs well. The committee continues to work at identifying and getting commitments from speakers.

### **2008 – 2009 dues statements will arrive soon**

ILCA’s fiscal year runs 7/1 through 6/30 of each year. Your dues statement will arrive approximately April 1 this year. Please take a moment then and pay your dues promptly. The executive board voted in February to raise the annual dues to \$75. It has been 3 years since we’ve had a dues increase and with inflation hitting our expenses, this raise is necessary to cover our association expenses.

### **www.insurancelosscontrol.org**

Take a look at the new and improved website for the Association. There are some obvious cosmetic improvements but much of the progress has been made “behind the scenes.” Enhanced programming will modernize the sending of dues statements, receiving payments, registering for the conference, and maintaining the membership list. With Jeremy Burlison on board as our contractual “webmaster”, we will continue to strive to improve the website and maintain the value and timeliness of the postings.

### **ILCA Sponsorship/advertisers**

I ask all of us, as ILCA members, to be sure to check the advertisements in the eNews and on the website and support these valuable partners. These organizations offer great services of value to the loss control profession. Be sure and thank them for their sponsorship and support of ILCA.

ILCA continues to be an outstanding opportunity for professional development!

**Your comments and suggestions are always welcome!**

**Jack Williams, CSP, ARM, ALCM  
2008 President, ILCA**

## **In This Issue:**

- President’s message
- Thanks to our sponsors and vendors

## **Feature Articles:**

1. *Heat Stress*
2. *Save your Back*
3. *Grilling and Chillin’*
4. *Distracted Drivers*

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## **New Web Site Link**

### **Educational resources!**

ILCA continues to be an outstanding opportunity for continuing education for the loss control professional. With this goal in mind we have added an area to the website to provide links to training and educational resources. Follow the link for "Education" and then "Training Resources."

[www.insurancelosscontrol.org/](http://www.insurancelosscontrol.org/)

## **Membership Renewal**

Thank you for taking the time to go online and renewing your membership! Membership renewal is now only \$75.

The membership year is from July 1 through June 30 annually. The ILCA website is

[www.insurancelosscontrol.org/](http://www.insurancelosscontrol.org/).

Follow the link for "Join ILCA/Pay Dues."

## **Thanks to our vendors and sponsors!**

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

To our sponsors, thank you so much! Your assistance and support are greatly appreciated!

Website ad space is available. Website banner ads can be arranged. We welcome your inquiry!



**US-Reports, Inc.**  
Local Regional National  
www.us-reports.com | 800-223-2310

**US-Reports, Inc.**  
5802 Wright Drive  
Loveland, CO 80538  
Toll Free: 1-800-223-2310  
Phone Number: (970) 593-9888  
Fax Number: (970) 278-0621



**Midwest Technical  
Inspections, Inc.**

**Midwest Technical  
Inspections, Inc.**  
5555 Arlington Drive East  
Hanover Park, IL 60133  
Toll Free: (800) 451-5621  
Phone: (630) 894-4110  
Fax: (630) 539-4526

**TranStar  
Technical Services, Inc.**  
3225 Shallowford Rd #230  
Marietta, GA 30062  
Toll Free: 1-800-993-2990  
Phone Number: (678) 236-9005  
Fax Number: (678) 236-9014



## **Insurance Systems, Inc.**

81 The East Mall, Suite 101  
Toronto, ON  
Toll Free: 1-877-777-2231  
Phone Number: (416) 249-2260  
Fax Number: (416) 249-8935

A graphic with a blue border containing the Replearning logo and contact information. The logo 'Replearning' is in blue and orange. Below it is the tagline 'Loss Control Training - Experience Online'. The main message 'Building careers and online universities!' is in orange. Contact information includes the email 'knogan@replearning.com' and the website 'www.replearning.com' with phone number '724-822-2912' in a blue bar at the bottom.

**Replearning**  
Loss Control Training - Experience Online  
**Building careers  
and online  
universities!**  
knogan@replearning.com  
www.replearning.com  
724-822-2912

# FactSheet

## Protecting Workers from Effects of Heat

During emergency response activities or recovery operations, workers may be required to work in hot environments, and sometimes for extended periods. When the body is unable to cool itself by sweating, several heat-induced illnesses can occur, and can result in death. The following information will help workers understand what heat stress is, how it may affect their health and safety, and how it can be prevented.

### Protect Yourself

## Heat Stress

When the body is unable to cool itself by sweating, several heat-induced illnesses such as heat stress or heat exhaustion and the more severe heat stroke can occur, and can result in death.

### Factors Leading to Heat Stress

High temperature and humidity; direct sun or heat; limited air movement; physical exertion; poor physical condition; some medicines; and inadequate tolerance for hot workplaces.

### Symptoms of Heat Exhaustion

- Headaches, dizziness, lightheadedness or fainting.
- Weakness and moist skin.

- Mood changes such as irritability or confusion.
- Upset stomach or vomiting.

### **Symptoms of Heat Stroke**

- Dry, hot skin with no sweating.
- Mental confusion or losing consciousness.
- Seizures or convulsions.

### **Preventing Heat Stress**

- Know signs/symptoms of heat-related illnesses; monitor yourself and coworkers.
- Block out direct sun or other heat sources.
- Use cooling fans/air-conditioning; rest regularly.
- Drink lots of water; about 1 cup every 15 minutes.
- Wear lightweight, light colored, loose-fitting clothes.
- Avoid alcohol, caffeinated drinks, or heavy meals.

### **What to Do for Heat-Related Illness**

- Call 911 (or local emergency number) at once.
- While waiting for help to arrive:
- Move the worker to a cool, shaded area.
  - Loosen or remove heavy clothing.
  - Provide cool drinking water.
  - Fan and mist the person with water.

U.S. Department of Labor  
[www.osha.gov](http://www.osha.gov) (800) 321-OSHA  
**For more complete information:**  
OSHA 3154-07R-06  
**Occupational  
Safety and Health**

## Preventative Measures on How to Save Your Back

### **1. Always try to maintain the natural curves in your back.**

These curves provide strength and support for your back. This is especially important when lifting or when sitting for long periods.

### **2. Hinge at your hips and bend your knees when lifting.**

Although most of us do not do “heavy” lifting as part of our daily jobs, we may have the occasion to lift on the job. You should be doing most of the work with your legs rather than with your back. Placing your feet shoulder-width apart will help you stay balanced. A wider stance can also help if you have difficulty bending your knees.

### **3. Keep objects close.**

A 10 pound bag of groceries can put 100 pounds of pressure on your lower back. Holding things away from your body greatly increases this pressure.

**4. Pivot with your feet when lifting and moving objects.**

Turn your whole body instead of twisting your spine - especially if you are holding something heavy. Your nose should always be in-line with your toes.

**5. When sitting, sit all the way back in the chair seat against the backrest.**

Let the chair do some of the work for you - no slumping allowed.

**6. Use a copy holder to elevate reading materials.**

Looking down puts a tremendous strain on the neck and upper back.

**7. Change positions frequently when sitting or standing for prolonged periods.**

There are some simple back exercises that can be performed at your desk.

**8. Back injuries can result from use of bad postures and poor movement patterns.**

Always use good mechanics when lifting either a heavy box or a light manual.

**9. Stay in good shape.**

Exercise - Do daily stretches and watch your weight. Extra weight, muscle weakness, or muscle imbalances due to tightness, can affect your posture and result in back discomfort or pain.



## *Grillin' and Chillin'*

*Keeping food safe during summer cookouts and picnics* Whether you bite into thick juicy burgers and dogs hot from the grill, pack a picnic for the park, or dine on dilled salmon on the patio, chances are you'll want to enjoy cooking and eating outside all summer long. Make the most of the fun by making sure your food remains safe: follow these [Fight BAC! tips](#) from the Partnership for Food Safety Education.

## **Wash , Wash Your Hands (as in Row, Row, Row Your Boat) Wash**

Always, wash your hands with hot, soapy water before and after handling food.

### **Marinating Mandate**

When marinating for long periods of time, it is important to keep foods refrigerated. Don't use sauce that was used to marinate raw meat or poultry on cooked food. Boil used marinade before applying to cooked food.

### **Hot, Hot, Hot**

When grilling foods, preheat the coals on your grill for 20 to 30 minutes, or until the coals are lightly coated with ash.

### **Temperature Gauge**

Use a meat thermometer to insure that food reaches a safe internal temperature.

### **Where's the Beef? Chicken and Fish?**

Hamburgers should be cooked to 160° F, while large cuts of beef such as roasts and steaks may be cooked to 145° F for medium rare or to 160° F for medium. Cook ground poultry to 165° F and poultry parts to 170° F. Fish should be opaque and flake easily.

### **Stay Away from that Same Old Plate**

When taking foods off the grill, do not put cooked food items back on the same plate that previously held raw food.



### **Icebox Etiquette**

**BAC Down!** Give bacteria the cold shoulder. A full cooler will maintain its cold temperatures longer than one that is partially filled so it is important to pack plenty of extra ice or freezer packs to insure a constant cold temperature. Also, be sure to keep your refrigerator at 40° F or below. Use a thermometer to monitor.

Interested in learning more about food safety? Visit the "Fight BAC! website at <http://www.fightbac.org/>

**Article from**

**NHTSA website**

## **Breakthrough Research on Real-World Driver Behavior Released**

Thursday, April 20, 2006  
Contact: Sherri Box, VTTI  
Telephone: (540) 231-1549

Contact: Elly Martin, NHTSA  
Telephone: (202) 366-9550

# **NHTSA, Virginia Tech Transportation Institute Release Findings of Breakthrough Research on Real-World Driver Behavior, Distraction and Crash Factors**

## **NHTSA, Virginia Tech Transportation Institute Release Findings of Breakthrough Research on Real-World Driver Behavior, Distraction and Crash Factors**

Driver inattention is the leading factor in most crashes and near-crashes, according to a landmark research report released today by the National Highway Traffic Safety Administration (NHTSA) and the Virginia Tech Transportation Institute (VTTI).

Nearly 80 percent of crashes and 65 percent of near-crashes involved some form of driver inattention within three seconds before the event. Primary causes of driver inattention are distracting activities, such as cell phone use, and drowsiness.

“This important research illustrates the potentially dire consequences that can occur while driving distracted or drowsy. It’s crucial that drivers always be alert when on the road,” said Jacqueline Glassman, acting administrator of NHTSA. Her remarks were made during a news conference today at VTTI in Blacksburg, VA. The 100-Car Naturalistic Driving Study tracked the behavior of the drivers of 100 vehicles equipped with video and sensor devices for more than one year. During that time, the vehicles were driven nearly 2,000,000 miles, yielding 42,300 hours of data. The 241 drivers of the vehicles were involved in 82 crashes, 761 near crashes, and 8,295 critical incidents.

“The huge database developed through this breakthrough study is enormously valuable in helping us to understand—and prevent—motor vehicle crashes,” said Dr. Tom Dingus, director of VTTI. In addition, a follow-on analysis to the 100-Car Study has also been released. Focused on the types of driver inattention and their associated risk, key findings include:

Drowsiness is a significant problem that increases a driver’s risk of a crash or near-crash by at least a factor of four. But drowsy driving may be significantly under-reported in police crash investigations.

The most common distraction for drivers is the use of cell phones. However, the number of crashes and near-crashes attributable to dialing is nearly identical to the number associated with talking or listening. Dialing is more dangerous but occurs less often than talking or listening.

Reaching for a moving object increased the risk of a crash or near-crash by 9 times; looking at an external object by 3.7 times; reading by 3 times; applying makeup by 3 times; dialing a hand-held device (typically a cell phone) by almost 3 times; and talking or listening on a hand-held device by 1.3 times.

Drivers who engage frequently in distracting activities are more likely to be involved in an inattention-related crash or near-crash. However, drivers are often unable to predict when it is safe to look away from the road to

multi-task because the situation can change abruptly leaving the driver no time to react even when looking away from the forward roadway for only a brief time.

The 100-Car Study and its follow-on analysis were co-sponsored by NHTSA, the Virginia Transportation Research Council (the research division of the Virginia Department of Transportation) and Virginia Tech.

The background and results of both studies are available on NHTSA's website under Research and Development at <http://www-nrd.nhtsa.dot.gov/departments/nrd-13/newDriverDistraction.html>