



ILCA
ILCA

Insurance Loss Control Association

ILCA E-News

October 1, 2008

President's Message:

Fellow ILCA members and loss control professionals:

2008 Conference News!

Steve Edmonds, Barry Reutter and other members along with Betty Ayrton have put together a great lineup for our conference October 13-15 in Worthington, Ohio. It takes a lot of work to coordinate all the speakers, sponsors, and handle the logistics for a conference like this. For those of you who will attend, please take a moment to express your appreciation. To those of you who can't join us this year, we will miss you and hope circumstances change to allow your attendance in 2009!

It's never too late!

If you have paid your 2008/09 dues- thank you very much. If you have not, please take a moment right now and pay your annual dues. You can do so online at www.insurancelosscontrol.org or you can pay by check if you choose. Conference receipts and expenses are just about a wash, so these annual dues are necessary to support the organization expenses throughout the rest of the year

ILCA Sponsorship/advertisers

I ask all of us, as ILCA members, to be sure to check the advertisements in the eNews, at the conference, 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.

Call for volunteers for Executive Board -

Please consider a further commitment to serve ILCA by volunteering to take on one of the ILCA officer chairs or to serve on one of the standing committees for the association. Officers work their way up through the chairs starting with the Secretary position. Standing committees include membership, conference planning, and nominating committees. If you are willing to serve, let Betty Ayrton know. She will pass on that information to the nominating committee.

SEE YOU IN COLUMBUS THIS MONTH!

Your comments and suggestions are always welcome!

Articles in This Issue

- 1. Annual Conference – Agenda**
- 2. Public Playground Safety**
- 3. Fuel Efficient Drivers**
- 4. Hours of service for commercial vehicle drivers**
- 5. Insurance 101 Basics – Inland Marine coverage**

2008 Annual Conference

October 13-15th, 2008
Doubletree
Columbus, OH

We are sure you will find this year’s program informative, educational, and worthwhile, as well as an opportunity to network with fellow members of the insurance loss control profession.



DoubleTree Hotel. Worthington, Ohio

AGENDA

Monday, October 13th

7:30 am
Outside Cedar

Registration

Upper Terrace

Continental Breakfast
Sponsored By: *Brotherhood Mutual Insurance*

8:00 *General Session*
The Cedar

Welcome & Opening Remarks
Jack Williams, ILCA President 2008

8:15-10:15 *General Session*
The Cedar

“Sprinkler System Testing & Maintenance”
Bob Treiber, NFSA, Director Training & Education

10:15-10:30
Upper Terrace

Break
Sponsored By: *ISI Insurance Services*

10:30-11:45 *General Session*
The Cedar

“Forklift Safety: How to get beyond mere compliance with the law”
David Hoover, President, Forklift Training Systems

11:45-12:50 pm
Upper Terrace

Lunch

12:50-1:00 *General Session*

Conference Partner – *Insurance Systems, Inc.*
& Announcements

The Cedar

1:00-2:00 *General Session*
The Cedar **“Future of Loss Control”**
Stephen A. Nolan, CSP, CPCU, CLU, State Farm Fire & Casualty
Company

2:00-2:15
Upper Terrace **Break**
Sponsored By: *TranStar Technical Services, Inc.*

2:15-3:15 *General Session*
The Cedar **“Transitional Work Program, Return To Work”**
Patricia Murphy, Transitional Work Program Developer

3:15-3:30
Upper Terrace **Break**
Sponsored By: *MSB*

3:30-4:30 *General Session*
The Cedar **“Combustible Dust Exposures”**
Robert R. Titter, CPCU, CFPS
Fire Protection Engineer, Ashland, Inc.

4:30 pm *General Session* **Closing Remarks**
Jack Williams, ILCA President 2008

5:00-6:00PM
Upper Terrace **Reception**
Sponsored by: *ILCA*

Dinner on your own

Tuesday, October 14th

7:30 am
Upper Terrace **Continental Breakfast**

8:00-9:00 *General Session*
The Cedar **“Disaster Planning, Being Prepared for the Big One”**
Michael P. Bell, State Fire Marshal, Ohio Department of Commerce,
Division of State Fire Marshal

9:00-9:15
Upper Terrace **Break**

Concurrent Sessions

9:15-10:30

<i>The Cedar</i>	<i>Buckeye</i>
“Safety & Aging in the Workforce”	“Disaster Preparedness”
Dr. Deborah Kearney Job Smart System	Gary G. Miller, Community and Government Officer, Cincinnati Red Cross

10:30-10:45
Upper Terrace

Break

10:45-11:45 *General Session*
The Cedar

“Tower Cranes”
Michael Mills, CSP, ARM, Technical Director, Liberty Mutual Insurance

11:45-12:50 pm
Upper Terrace

Lunch

12:50-1:00 *General Session*
The Cedar

Safety Jeopardy & Announcements
Brock Bell, Loss Control Manager, Brotherhood Mutual Insurance

1:00-1:30 *General Session*
The Cedar

ILCA Business Meeting
Jack Williams, ILCA President & Executive Committee

Concurrent Sessions

1:30-2:45

<i>The Cedar</i>	<i>Buckeye</i>
“NFPA 70E”	“Accident Investigation & Reconstruction”
Peadar Lynch Mid-City Electrical Construction	Philip J. Hastings & Ryan Shaw Motorists Group/Nationwide

2:45-3:00
Upper Terrace

Break

3:00-4:15 *General Session*

“Fleet Safety & ANSI/ASSE Z15.1”

The Cedar Paul Farrell, CEO, Safety First

4:15 *General Session* **Closing Remarks**
The Cedar

Dinner on your own

Wednesday, October 15th

7:30 am **Continental Breakfast**
Upper Terrace

8:00-8:10 **Conference Partner – RepLearning & Pure Safety & Announcements**

8:10-10:00 *General Session* **“Boilers”**
The Cedar John Puskar, Principal, Combustion Safety, Inc.

10:00-10:15 **Break**
Upper Terrace

10:15-11:30 *General Session* **“A Basic Understanding of Behavior Based Safety”**
The Cedar Brett Gillilan, Industrial Safety Consultant Specialist, Ohio BWC

11:30 *General Session* **Closing Remarks**
The Cedar

Adjourn

See you at ILCA 2009!

October 4-6, 2009

DoubleTree Worthington/Columbus, Ohio

Additional information will be posted on the website.

www.insurancelosscontrol.org



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/

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/.

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!

Insurance Systems, Inc.

81 The East Mall, Suite 101
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Fax Number: (416) 249-8935

Fax: (630) 539-4526



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Fax Number: (678) 236-9014

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PLAYGROUND PUBLIC SAFETY

The CPSC recently released an update to their " *Handbook for Public Playground Safety*"

This includes guidance for childcare personnel, school officials, designers, inspectors, etc. According to the CPSC, there are 200,000 children treated in hospital emergency rooms for injuries related to playground equipment.

The updated handbook includes new guidelines for playground equipment for children as young as 6 months, playground surfacing and offers tips to prevent playground injuries and other hazards including:

1. Always supervise children at play on playground equipment
2. Purchase equipment that meets current regulations
3. Maintain at least 9 inches of protective surfacing such as recycled rubber, wood chips, sand or pea gravel under and around equipment
4. Repair sharp edges or points on equipment and replace missing hardware
5. Never attach ropes or cords to playground equipment
6. Be sure the protective surface extends at least 6 feet in all directions from equipment.
7. For swings extend protective surfacing in front and back of the swing twice the height of the suspending bar

Copies of the handbook are available from info@cpsc.gov, or visit www.cpsc.gov

FUEL EFFICIENT DRIVERS

Here's an interesting quote from this week's "Fleet Owner" e-magazine:

“...based upon our analysis [Schneider National], our best drivers for MPG are also our safest drivers,” he noted, citing the numbers to prove it. In a study, Schneider’s top 100 drivers in terms of MPG had a 37% lower accident rate than the 100 drivers with the lowest MPG. The top 500 MPG drivers had a 23% lower accident rate and the top 1,000 MPG drivers had a 21% lower accident rate than the lowest 1,000 MPG drivers.”

While it's not a shocking conclusion, it is interesting to see a large fleet validate the concept and publically state their numbers.

The article goes on to discuss ways that safety and fuel economy are related, and what top fleets are doing to boost results in each area.

The complete article can be located at:

http://fleetowner.com/information_technology/fuel_economy_webcast_0820/

Hours of Service (HOS) for Commercial Motor Vehicle Drivers

A commercial motor vehicle driver of a property carrying vehicle must comply with the HOS that were effective October 1, 2005.

www.fmcsa.dot.gov/rules-regulations/truck/driver/hos/brochure2005.htm

This was implemented to give drivers an increased opportunity the necessary rest and restorative sleep. They apply to only property carriers and commercial vehicle drivers. Passenger carriers continue to operate under the pre-2003 rules.

Vehicle weight rating requiring a record of on duty status

Gross vehicle weight registered (GVWR) 10,001 lb and any size vehicle carrying hazardous material required to be placarded. This includes combination vehicles with gross combined weight rating of 10,001 such as a pick up truck pulling a trailer with a gross vehicle weight rating of more than 10,000 lbs.

Definitions

“On duty time” is all the time the driver spends performing work or being ready to work until relieved by the carrier of the responsibility. It would also include any compensated work performed by the driver for non motor carrier entity.

“Off duty time” driver has been relieved of all responsibilities and is not ready for work

“Record of duty status” is the tracking of work hours by graph, log, or automatic on board recording device

“Time record” is a time card or other record that shows the time the driver reports for duty each day, total hours the driver is on duty each day, the time the driver is released from duty each day and the total time for the preceding 7 days if the driver is used for the first time or intermittently

Provisions of the new rule

- Drivers may drive up to 11 hours in the 14 hour on duty window after they have come off duty following 10 or more consecutive hours off duty
- The 14 hour on duty window may NOT be extended with off duty time for meals, fuel stops, etc.
- Driver cannot drive after being on duty 60 hours in 7 consecutive days or 70 hours in 8 consecutive days.
- The driver CAN restart the 7/8 day period anytime the driver has 34 consecutive hours off duty
- CMV drivers using their sleeper berth must take at least 8 consecutive hours in either the sleeper berth, off duty or any combination of the two.

Short haul provision – local within 150 miles

Drivers of property carrying commercial motor vehicles who do not require the commercial drivers license (CDL) and who operate within 150 mile radius of their normal work

- May drive a maximum of 11 hours after coming off duty following 10 or more consecutive hours off duty
- Are not required to keep records of duty status
- May not drive after the 14th hour after coming on duty 5 days a week or after the 16th hour after coming on duty 2 days a week
- The employer MUST maintain and retain accurate time records for a period of 6 months showing the time the duty period began, ended, and the total hours on duty each day
- Drivers using the short haul provision are NOT eligible to use the 100 air miles provision 395.1(e) or the current 16 hour exception 395.1(o)

Source: Bendickson, Nancy, *Hours of Service & Key Transportation Issues, A Report from the Safety 2008 Roundtable*, American Society of Safety Engineers, "Transactions" a publication for the ASSE Transportation Practice Specialty Division, Volume 8, Issue 1, 20008

Insurance Basics – Inland Marine Coverage

"Inland marine" is a rather misleading name for a type of coverage used to protect high risk, mobile items that are not covered by the standard commercial property coverage. Inland marine coverage for a business can protect your valuable tools, if you're a mechanic or tradesman, artwork if you operate a gallery, or a jeweler's inventory. It's designed to cover movable property wherever it may be located and may be written on an all-

risk, open-perils or named-perils form. Special policy floaters can cover such diverse items as bicycles, cameras, fine art, furs, jewelry, livestock, and equipment of all sorts.

The most important thing to remember about inland marine insurance is that it covers property in transit or mobile property, whereas standard property insurance normally covers items located within 100 feet of a specific physical address.

Movable Property: There are two categories

A. Filed: where the major rating bureau's are required to file rate schedules

In most cases, they are relatively inflexible in terms of coverage or rates

Can include:

- Jewelry and furs
- Equipment dealers coverage form
- Physicians and surgeons equipment and coverage
- Sign coverage – all risk for neon, fluorescent, automatic, or mechanical electrical signs and lamps. Not used for billboards or ordinary fixed signs.
- Floor plan coverage – all risk coverage merchandise for sale that has been financed car dealers
- Jewelers block – an all risk coverage for stocks of merchandise for retailers
- Accounts receivable

B. Nonfiled

Developed and rated in accordance with the underwriting practices of the individual insurer.

About 50% is written a nonfiled

- Contractors Equipment – almost any type of mobile equipment used by contractors. Includes hand held power tools, mobile cranes, excavator, etc. Typical coverage provides direct physical damage on an “all risk” basis.
- Builders Risk/Installation - a building under construction
- Transportation – good shipped by truck, air, rail, and mail are eligible for coverage on some type of inland marine policy. Cause of loss for goods in transit differs significantly from goods in fixed location. This is routinely afforded for causes of loss of flood, earthquake.
- Bailee's Coverage; maybe part of jewelers block or separate policy. Most used would be dry cleaners which provides direct damage coverage for customer's goods under what is called care, custody, and controls

Inland marine personal property floaters can be used to insure, on an unscheduled all-risk basis, **13 classes of residential personal property including:**

- | | |
|------------------------|--|
| 1. silverware | 8. sporting equipment and supplies |
| 2. clothing | 9. major appliances |
| 3. rugs | 10. bedding |
| 4. musical instruments | 11. furniture |
| 5. fine arts | 12. other personal property such as books and foodstuffs |
| 6. china and glassware | 13. some structures |
| 7. cameras | |

Articles Needed for our Website:

The Executive committee of the Insurance Loss Control Association would like to improve their website to make it more useful for you, our members. One of the main purposes of ILCA is education, and articles on our website would be one additional way to do this. So we ask for your help in submitting articles you have written or would like to write. Many of you have written articles for publications or your company. We are looking for articles on all types of loss control related subjects to include in a database of articles for our members to reference. We look forward to receiving your articles to further improve our website.

Please forward your article to: secondvp@insurancelosscontrol.org