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Insurance Loss Control Association

ILCA E-News

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Lifting

Every day we use our backs for lifting. Until suffering a back injury, we rarely recognize the importance of proper lifting mechanics and body posture. Your back is what allows you to bend, twist, and turn to perform daily tasks. There are four parts of your back:

(1) spinal column; (2) intervertebral discs; (3) spinal cord; and (4) muscles of the back and abdomen.

Your spine consists of bones called vertebrae, separated by discs structured in an "S" shape. The "S" curve is essential to maintaining balance, distributing weight, and absorbing shock. Improper lifting techniques, poor posture, weak muscles, and stress can cause severe and painful back injuries. Proper lifting mechanics can help avoid these problems. Proper Lifting Mechanics: Evaluate your lift. Can you lift comfortably? Is the item too heavy, bulky, or awkward? Is there a mechanical device, like a dolly or hand truck, that can help? Plan your path. Ensure your path is clear and there is a safe place to set the load. Tighten your stomach. Lift using a straight back and tightened stomach muscles while tucking your chin into your chest. Check your footing. Make sure your footing is firm and that your feet are shoulder-width apart, one foot close to the load, the other slightly behind you. Check your positioning. Use a squatting position with your back upright - do not bend at the waist. Check your grip. Use your whole hand to firmly grip the object. Keep it close. Keep the object close to you; keep your back straight. Use your thighs. Lift through the muscles in your thighs. Use your legs. Always straighten your legs and move up slowly. Use your feet. Pivot on the balls of your feet instead of twisting at the waist or knees. Proper lifting mechanics can aid in maintaining a healthy back! Importance of Lifting Mechanics-Key Risk Insurance Company

In This Issue:

- Lifting**
- Bans on cell phone usage**
- Life Safety Code – Mercantile Occupancies**
- Agricultural Safety Exposures**
- Employing Youth in your Business**
- Residential Fire Sprinkler Systems**

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ARE YOU STILL DRIVING AND USING YOUR CELL PHONE?

This link shows states with bans on driving while using cell phones, some video clips of people getting in accidents while using cell phones and has a link to set up a corporate cell phone policy that bans use while driving.

http://www.nsc.org/resources/issues/distracted_driving.aspx

Life Safety Code - Mercantile Occupancies

(First in a series of articles on Life Safety Code requirements by occupancy)

NFPA Life Safety Code separates mercantile occupancies into three categories based on size.

Categories	Size
Class A	aggregate gross sales area of > 30,000 SF, or using more than 3 levels for sales
Class B	aggregate gross sales area < 30,000 but > than 3,000 SF or uses any mezzanine or balconies above street level
Class C	aggregate gross sales area with 3,000 SF or less located on street level

Determining Occupant load

Square footage per person	Location
30 SF of gross sales area per person	of sales area on street floor, or sales floors below street floor
60 SF of gross sales area per person	of sales space on upper floors used for sales
100 SF per person	on floors or portions of floors used only for offices
300 SF of gross floor area per person	for those floors or portion of not open to the public but used for storage, shipping, or receiving

Means of egress

At least 2 exits must be provided and accessible from every part of every floor especially floors below street level. They should be as far apart as practical, but not closer than one half the longest diagonal distance of the space served
All exit doors are required to swing outward in the direction of travel
Locking devices must be operable without a key or special knowledge
Occupants should not have to travel more than 100 feet to the nearest exit, but if 100% sprinklered that distance can go to 200 feet.
Dead end corridors should be avoided but if present no longer than 20 feet, except if it's a 100% sprinklered building where it can go up to 50 feet

Emergency lighting

When conducting the survey of a property, the loss control rep needs to physically check the operations of the emergency lights via the test button to ensure they are operational

Required in Class A and B mercantile occupancies
NOT required in a Class C mercantile occupancy due to their small size and occupant load.

However if they are provided in the occupancy, they are required to be operational.

Emergency lighting should provide not less than 1 foot candle of light at the floor for 90 minutes

Fire Protection

General rule is one 2 A: 10 BC rated portable extinguisher within travel distance of 75 feet, and at least one for every 3,000 SF of floor space

Source: Solomon, Robert E., PE, *Fire and Life Safety Inspection Manual*, 8th edition.
NFPA, Battery Park MA,

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ARGRICULTURAL SAFETY EXPOSURES

This is an interesting article regarding agricultural safety exposures. It has information that could also cross over to nurseries and even parks and recreation employees.

<http://www.cdc.gov/niosh/topics/agriculture/>

EMPLOYING YOUTH

Do you know a business owner who employees Youth? Check site out.

http://www.osha.gov/SLTC/teenworkers/small_business.html

Don't forget to make you dues payment for 2009-2010. \$75.00 for the year. You may go to the website at insurancelosscontrol.org or by mailing your check to ILCA, C/O Betty Ayrton, 118 Treetops Drive, Lancaster, PA 17601

A Glance at Residential Fire Sprinkler Systems

In February, more than 300 fire and building code officials from nearly a dozen states gathered in the Chicago area to discuss an increasingly popular topic: residential fire sprinkler systems. While most ILCA members may view this topic as a personal lines underwriting and rating issue, many elements developed from experience in commercial sprinkler applications can be applied to the personal lines side of the business. Simply put, utilizing loss control's professional experience in commercial fire sprinkler systems, insurance carriers can promote the benefits—and outline the risks—associated with residential fire sprinkler systems.

Residential Fire Sprinkler Systems – A brief history

The benefits of fire sprinkler systems have been known for hundreds of years, but the technology has only been applied in residential settings (single family detached and attached dwellings) during fairly recent times. In 1975, the National Fire Protection Association (NFPA) instituted NFPA 13D, the fire sprinkler code specific to residential applications. The first area to mandate residential fire sprinkler systems in all new single and multi-family construction was Cobb County, Georgia. In 1986, Scottsdale, Arizona, followed, and in 2001 the Rural/Metro Fire Department published the “Scottsdale Report” which provided 15-year data on the life and property savings when residential fire sprinkler applications are utilized. Simply put, the savings of life and property have been astounding:

- To date, there have been NO deaths in any fire involving residential fire sprinkler systems in either Cobb County or Scottsdale, Arizona.
- Average fire loss per sprinklered incident: \$2,166.00
- Average fire loss per unsprinklered incident: \$45,019.00
- Gallons of water used per sprinklered incident: 342 gallons
- Gallons of water used per unsprinklered incident: 2,935 gallons

From an insurance standpoint, the savings above represent tremendous reduction in claims/loss expense. Today, residential fire sprinkler systems have become more common and widespread. For example, some 84 communities within the Chicago metropolitan area require fire sprinkler systems in newly constructed single family homes, townhomes, condominiums and apartments. Code requirements for these systems have also increased tremendously. In 2005, NFPA updated codes within NFPA 1, NFPA 101, and NFPA 5000 which now require residential fire sprinkler systems in all newly constructed single and multi-family dwellings. More recently, in September 2008, the International Code Council passed the 2009 International Building Code which requires residential fire sprinkler systems.

Insurance Implications

As residential systems have gained in popularity, several insurance carriers have offered discounts ranging between 5 and 20 percent off of standard homeowners insurance premiums. Today, nearly every national carrier provides a discount for residential fire sprinklers, but while the benefits of sprinklers far outweigh the loss potential without them, few companies inform or educate their insureds regarding fire sprinkler use, testing and maintenance. With easy access to sprinkler controls and valves, it is always possible for an uneducated homeowner to “accidentally” shut off their sprinkler system! Homeowners are rarely provided with education materials about their sprinkler systems. Additionally, most states and/or municipalities have ordinances requiring annual testing and maintenance of residential sprinkler systems, but very few provide any type of enforcement to verify the systems are working and currently serviced.

Insurance carriers can work with many of the sprinkler organizations to promote the benefits of fire sprinkler systems. Organizations such as the National Fire Protection Association (www.firesprinklerinitiative.org), Home Fire Sprinkler Coalition (www.homefiresprinkler.org) and the Northern Illinois Fire Sprinkler Advisory Board (www.firesprinklerassoc.org) can provide homeowners, insurance agents, and underwriters the necessary information to keep these systems functioning properly. Providing the necessary education, through the use of pamphlets and marketing materials, homeowners can be better educated to ensure their sprinkler systems are working when they are needed. Additionally, carriers can obtain important details through an inspection or telephone call to inquire current servicing and compliance of prevailing codes.

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