



ILCA
ILCA

Insurance Loss Control Association

ILCA E-News

February, 2008

Here's Your New Word for 2009—Schemata!

As this article will suggest, there is perhaps no other word with as much power to reenergize your career and expand your opportunities as the word—*schemata*. What does the word mean and why do I make this claim? Let me explain.

If you want to learn how to program your new DVD or TV remote, you will need to build some new *schemata*. Time to start a new hobby in 2009? Go for it! Go for it by starting to build some new *schemata*! Interested in joining your son or daughter in playing a new video game? You guessed it. It is time to build some new *schemata*.

Schemata – What Is It?

Schemata (plural for schema) is a word that represents the mental structures we have in our brains that store and process the information we interact with throughout our lifetime. A single mental structure is called a *schema*. Each of these schema or mental structures must be individually formed with specific sets of information and codes that enable us to use the information when called upon. Subject by subject, detail by detail, code by code, schema are formed, enabling us to function at remarkably high levels throughout our lifetimes. They are indeed, part of the wonder of the human mind.

You may recognize the similarities between the word *schemata* and *schematics* such as you would find on a circuit board or an electrical diagram. Of course, these schematics allow the “board” to process information and perform tasks—just like they do for us.

Schema is formed when we engage in the learning process. They can be built, altered, strengthened, amended, etc. by our use and application of the individual schema. Since most schemas are intricately linked, we will refer to them as *schemata* for the duration of this article.

Our High School Parking Lot

I was thinking about *schemata* when my daughter was learning to drive a “stick” over the Christmas holidays. Of course with this task, you have both motor skills and cognitive processes going on at the same time, which probably explains why I incurred a case of whiplash as she repeatedly started, shifted and *stalled* our little Chevy Cavalier in the High School parking lot.

We went back to that parking lot several days in a row, and each time, I could see her concentrating on forming the new *schemata* and motor skills. With the tension of a pulled sling shot, she would rehearse the steps in her mind before starting the car. “Ignition, clutch, gas, shift” I would hear her saying at out loud. After a couple of days, I learned to brace myself right after she said “gas” as her next step would be to turn the car on and give it a go. Those early attempts were quite memorable to say the least (that poor Cavalier). Eventually, however, she got it! Exhilaration, freedom and a calming confidence were her rewards! She had mastered the family Chevy and never again would she be stuck at home while her older brothers took off with the “good” family cars. As for me, I am almost able to turn my neck again fully to the right. Not doing as well to the left, but I will get there!

Learning – Its Rewards and Obstacles

In this simple story, we get to see everything good and “scary” about learning. The good is really good. We gain new knowledge, skills, a sense of well being from mastering a subject and the freedom of the new places the new knowledge may take us. Knowledge is a wonderful thing and can be a pathway to many great opportunities.

Of course, learning also presents challenges like how to find the time to engage in learning and how to get over the initial anxieties that come from “forming new *schemata*”. In the end, however, learning is always worth it...and we never know where it will take us.

In This Issue:

- Schemata!
- ILCA Convention Dates/Speakers
- FMCSA Safety Requirements
- Most Dangerous time to drive
- Preventing Fatal Falls

So now, let's get back to my challenge to have you build some new schemata with the aim of reenergizing your career and possibly taking you to some new places in 2009 and beyond. Here are a couple of ideas to consider along with some of the likely rewards.

1. Core Skill Sets

Get reflective. Think about the core skills needed on your job and ask:

- o What is my weakest area and could addressing this enhance my performance, job satisfaction or compensation?
- o What is my strength or passion and would developing a true expertise in this area help me advance in my organization?
- o What knowledge or skill might enable me to work more efficiently or help me eliminate an old obstacle?
- o What knowledge or skill sets might get me noticed?

Most likely, within the answer to each question will be the need to build some new schemata. So go ahead and identify the specific knowledge or skills you need to really make a difference this year for your organization and take charge of your learning objectives. Your company will thank you!

2. Operation and Financial Indicators

If your job keeps you field active or more involved in the technical side of the industry, you may have become comfortable glossing over the "financial and operational" aspects of your organization's performance. As a result, you may be losing the opportunity to impact these key financial measures further while performing your job and, more importantly, you may be missing out on the opportunity to join in significant conversations about the success of your organization. Maybe it's time to build some new schemata about your organization's key financial benchmarks with the aim of joining in some new conversations. You might be surprised where these new conversations might take you!

3. Interpersonal Skills

Interpersonal skills, otherwise known as successfully interacting with others, are always in demand. Whether that means improving your communication or presentations skills, developing leadership skills or simply learning how to work well with others on a team, the effort you make in this area always pays dividends. Choose one interpersonal skill that compels you the most and begin the process of re-packaging who you in the workplace by mastering this new skill set. Others will surely notice the difference!

It's Time to Re-energize!

Well, that is my brief challenge to you, tucked into the frame of a neat little word—schemata. Go ahead and get busy building some new schemata and see where it takes you! I am sure it will be worth the effort.

Ken Nogan, MA, CSP has 27 years experience in the insurance industry and is the President of RepLearning Inc. which provides online Loss Control training to the insurance industry. He can be reached at knogan@replearning.com.

#####

ILCA CONVENTION DATES: October 5, 6 and 7th

**LOCATION: DoubleTree Hotel Worthington
Columbus, Ohio**

**Speakers: Robert Nicholson, JDRM Engineering
Dr. Deborah Kearney, Job Smart Systems
Brett Gillilan, Ohio BWC
Jan Sokoinicki, Ohio Board of Building Standards**

#####

FMCSA Toughens Safety Requirements for New Commercial Truck and Bus Companies

WASHINGTON— The Federal Motor Carrier Safety Administration (FMCSA) announced a new rule to place stricter safety requirements on all newly registered trucking and bus companies. This final rule raises the compliance standards for passing new entrant safety audits, while ensuring that safety deficiencies are corrected before a new motor carrier is granted permanent registration with the agency.

“These more stringent safety requirements are meant to help new carriers succeed at establishing and maintaining a comprehensive safety management program,” said FMCSA Administrator John H. Hill. “Imposing these tougher standards will ensure that new entrants are fully aware and compliant with federal safety regulations aiding in the continued reduction of highway crashes and fatalities on our nation’s highways.”

The final rule issued by the FMCSA establishes that a newly registered trucking or bus company will automatically fail its safety audit if it violates any one of 16 essential federal regulations during the 18-month safety monitoring period. These essential regulations cover controlled substances and alcohol testing, hours-of-service, driver qualifications, vehicle condition, and carrier financial responsibility.

If a company fails its new entrant safety audit, it may result in revocation of a carrier’s registration with the agency, unless the carrier takes necessary corrective action within a specified time period established by FMCSA.

The rule would also require that if during the 18-month safety monitoring period, certain violations are discovered during roadside inspections, the new entrant may be subjected to a new entrant expedited safety audit or in the case of serious safety violations, a more comprehensive compliance review, which can result in fines and penalties. The carrier may also be required to submit a written corrective action plan explaining in detail how the carrier will achieve compliance with the safety rules and improve its safety performance.

The final rule on the New Entrant Safety Assurance Process is available for review at <http://frwebgate1.access.gpo.gov/cgi-bin/PDFgate.cgi?WAISdocID=43585659995+0+2+0&WAIAction=retrieve>

Most Dangerous Times to Drive

The [most dangerous month](#), it turns out, is August, and Saturday the [most dangerous day](#), according to the National Highway Traffic Safety Administration.

The difference between August and January 2008 road fatalities were 3,612 versus 2,818. Why the 800-person difference? There are several reasons, it turns out, some having to do with [time of day](#), [simple distractions](#) or even [outright unsafe behavior](#).

Minimizing risk isn't just about when you're on the road, but how careful you are.

All told, auto accidents kill more than 40,000 people in the U.S. each year; they are the No. 1 cause of death for people between the ages of 1 and 34.

For further information go to:

http://www.forbes.com/vehicles/2009/01/21/car-accident-times-forbeslife-cx_he_0121driving.html

Preventing Fatal Falls in Construction

Construction is a potentially high hazard industry for those who work in it, with falls at the top of the hazards list. Infact, falls are the most frequent cause of fatalities at construction sites and annually account for one of every three construction-related deaths.

OSHA has a list of resources to help those who work in the construction industry identify actions they should take to prevent construction-related falls.

<http://www.osha.gov/doc/falls/preventingfalls.html>

#####

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!



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

Fax: (630) 539-4526

ISI Insurance Services

P.O. Box 458
Chalk Hill, PA
Toll Free: 1-800-837-8506
Phone Number: (724) 329-1525
Fax Number: (724) 329-1529

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

Job Placement ads are available on the ILCA Website. Eight weeks for \$75.00. Go to our website and following the easy directions for your ad.
 #####

Articles written by our members are always welcome, please forward to administration@insurancelosscontrol.org.
 #####