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Insurance Loss Control Association

eNews June 2009

Do You Add Value?

The past 12 months have been an extreme challenge to corporate America and probably to all of us in the loss control profession. Whether you work for a company or an independent consulting service you no doubt have been impacted trying to complete your work. Hopefully all of you have remained employed. I'm sure many of you are working more hours and being asked to complete more surveys as our employers hold the line on hiring in these tight times.

But how can we in the loss control profession show we are bringing something more to the job than our daily consulting/survey work? How can we be more valuable to our employer and customers? Probably all of us have some type of written job standards. At Central we call them Responsibility- Standards - Measurements. A written document which describes the work you should do, the results to be expected and has quantitative and qualitative measurements by which you can be evaluated. These tasks will vary by employer and generally can be met fairly easily by applying ourselves to the job each day. But there are a lot of folks that can earn a "MET" performance.

Are we fooling ourselves by not doing more than meeting expectations? We might expect those who will get ahead with promotions or retain their jobs in tight times will have to do more than meet their job expectations. What is it we have to bring to the job that will get us recognized? What will make management realize we are a value to the organization? What will get us more assignments? What will make management realize our talents, help us keep our job and reward us with more responsibility?

We will have to "Add Value" while completing our daily task. We have to bring more to the job than the tasks in our job standards. We have to go beyond what is expected and do the little things that might take a few more minutes but makes our surveys, reports and interpersonal relationships with inside and outside customers more valuable.

Here's an example and it just happened to come from a company we used for an independent survey. The consultant noticed the sprinkler system was turned off and had not been serviced for a number of years based on the service tag (2002). The insured insisted the tag was not correct and that someone had been out in 2009. The consultant called the sprinkler contractor and learned the service contract had not been renewed. He then called the alarm company who verify their 2009 testing of an alarm system however the alarm company noted they did not check the sprinkler riser nor flow the water in the system.

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The consultant called our company represented about the sprinkler system impairment immediately; we were able to call the underwriter who called the agent the very same day. The system was on the way to proper re-activation. The consultant could've written a report, within a week, e-mailed it to us and eventually we would of sent it to the underwriter with a recommendation letter. Meanwhile the system might have remained out of service another three to four weeks or longer. The consultant would of have "Met" the job standard by writing a report noting the deficiencies and making recommendations. However there was some real value added service from this consultant by spending the extra few minutes making a few phone calls and notifying the company immediately.

We need to go beyond what the written job standards call for. We have to open up those lines of communications with internal and external customers and do those extra things we will be remembered for. Getting a survey request, doing the survey on time and writing a quality report meets our job standard. But think about all the extra little things that can be done to "ADD VALUE" to the services provided. We will be called "Team Players", underwriters will sing our praises, and management will recognize the added contributions and insurance agents will recognize us as a valuable resource and not someone who chases away premium dollars or irritates policyholders.

So start today and "Add Value" to the job. These extra things we do will actually make our jobs more enjoyable and bring some variety to the daily grind. Give me a call if I can help define these value adding details.

Warren Philipps
Loss Control Director
Central Mutual Insurance Co.
770 740 8000

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YOUR DUES EXPIRE JUNE 30, 2009 IF YOU HAVE NOT RENEWED PLEASE GO ON LINE OR MAIL YOUR CHECK TO: ILCA, C/O Betty Ayrton, 118 Treetops Drive, Lancaster, PA 17601. No change in renewal amount it remains at \$75.00
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Overview of American National Standard A10.34-2001

Protection of the Public on or Adjacent to Construction Sites

American National Standard for Construction and Demolition Operations

by Jolinda Cappello

The A10.34-2001 standard is part of a series of safety standards that the Accredited Standards Committee on Safety in Construction and Demolition Operations (A10) formulated. Safety, health and environmental professionals use this standard extensively, and it is frequently cited in contracts and work agreements. Currently, the A10 Accredited Standards Committee is working to have the A10.34-2001 standard recognized by government agencies.

A10.34-2001 provides safety requirements to protect members of the general public from hazards associated with the construction, maintenance, repair and demolition of structures in public areas. These operations may include hoisting, cutting, welding, forming, pouring, shoring, reshoring and any other activity that may endanger public safety. It also includes public protection from the deterioration of structures that may result in spalling concrete, loose components and other falling debris hazards.

The standard does not apply to the protection of employers or their employees. It intends to protect the public by providing the recommended elements and activities on construction projects.

The project constructor is responsible for implementing the standard as appropriate to the project's specific size and location and the degree of potential hazards to the public.

Public Hazard Control Plan Guidelines

The Public Hazard Control Plan evaluates, prevents or reduces to a minimum the hazards identified in the standard. If new hazards arise or if contractors or conditions change, the plan will be reviewed and updated as needed. The individual who prepares the Public Hazard Control Plan will include or will consider including in the plan:

A policy that obligates all parties involved to protect the public

The responsibilities of the contractors and project constructor

Who will conduct and coordinate accident investigations at the jobsite

How Public Hazard Control Plans will be communicated to the authorities

The Public Hazard Control Plan will consider these hazards:

Noise

Dust, fumes, mists, smoke and vapors

Traffic hazards

The definition on "public" from the standard

2.12 Public: all persons and property not affiliated with the construction project. This includes invitees to the construction project who are not employed by the project constructor or contractor.

2.13 Trespassers are excluded from the definition of public as the term is used in the standard.

The committee determined that a site needs to be so well marked to indicate that anyone not following the rules for checking in with a management representative on site at a central point would be trespassing and that after hours, persons and non employees without a work task would be trespassers.

Jobsite Specifications

The A10.34-2001 standard provides jobsite specifications for each of the following hazards:

A. Pedestrian Hazards

1. Areas for public pedestrian traffic should be clearly marked at the construction site at all times.
2. Public pedestrian traffic areas should be maintained so that slipping, tripping and falling hazards are reduced.
3. Non-level surfaces should be delineated with high-visibility markings, signs or notices.
4. Stairs or ramps should have handrails on both sides.
5. Elevated areas should have standard guardrails.
6. The public should be notified of closed pedestrian areas, and they should be provided access to safe alternative areas. The expected path to the alternative area(s) should be clearly marked.
7. The contractor should monitor public ingress and egress routes to make sure that construction operations do not block stairways, doors, entrances, exits, paths or hallways.
8. Special attention should be given to the emergency evacuation of buildings, structures and jobsites and how the construction project may affect this evacuation.

B. Lighting

1. Lighting and welding flash on the jobsite that may project to or illuminate areas offsite should be directed or shielded so that they do not create a public hazard.
2. Walking surfaces and other public areas affected by the construction project should be adequately illuminated.

C. Radiation

1. Operations that may produce public radiation exposure hazards should be controlled and shielded.
2. The area must be barricaded to prohibit public access.
3. Signage that designates what type of radiation exposure may cause public harm or injury should be clearly displayed.

4. Ionizing and non-ionizing radiation hazards, including nuclear, x-ray, laser, microwaves, ultraviolet and infrared radiation, welding rays or high-radiant heat sources and exposure, should be considered.

D. Machinery and Vehicles

1. Contractors who use cranes, vehicles, machinery, ships, vessels, barges, boats, aircraft or other mobile equipment or devices should conduct an initial and periodic inspection of the equipment. Sufficient barricades, shields, guards, alarms, signs, markings and safety systems should be provided or installed on all equipment.

2. If any machinery, ships, vessels, barges, boats, aircraft or vehicles require special licenses, permits or operator training before they are used, the contractor should secure or provide these before working with that equipment.

3. Areas with mobile equipment that is accessible to the public should be barricaded or guarded before and during the operation of the equipment. Warning signs, fencing, barricading or personnel should be placed at a sufficient distance from the areas to prevent the public from entering the areas by mistake.

4. If loads are hoisted or if other overhead hazards exist, a clear area below, which is sufficient to prevent public hazards, should be barricaded to prevent inadvertent public access. The area should be monitored during overhead work to ensure that it remains clear.

5. If noise makes it difficult to hear warnings or signals from mobile equipment, ships, vessels, boats or aircraft, the decibels should be increased so that the warnings or signals can be heard. If this cannot be done, visual signals should be established to protect the public. Visual or radio contact should be maintained between the operators and those who will provide the signals.

E. Falling and Windborne Objects

1. To prevent construction objects or debris from creating a public hazard, barriers, catch platforms, enclosures, perimeter or vertical debris netting or other administrative or engineering controls must be employed.

2. Public areas adjacent to the jobsite should be protected by sheds, overhangs, perimeter netting systems, platforms, scaffolding or similar structures to protect pedestrians from falling objects or debris.

3. Construction material, tools, debris, waste, equipment or other items should be contained, secured, tied-off, removed, braced, enclosed or restrained so that they do not fall, blow away or enter public areas.

F. Security

1. Measures should be established to restrict public access to the jobsite.

2. If access control is not possible, items that may create a hazard should be locked, barricaded or removed.

3. Security systems or personnel may be employed during or after work hours to ensure that the public cannot gain access to the jobsite.

4. Authorities and security personnel should receive a list of those individuals who are authorized to access the jobsite during non-work hours.

5. Local enforcement authorities should be made aware of all security plans, and they should receive a list of personnel who will assist them.

G. Pollution

1. Construction operations that generate waste, debris, byproducts or other contaminants that may result in pollution, degradation or contamination should be evaluated and controlled to reduce or eliminate the problem.

2. Project waste should be moved only to facilities that are licensed, certified or qualified to accept and process that kind of waste.

3. Water-borne run-off or contaminants that can be carried to a municipal storm or sanitary sewer system should be evaluated. If the run-off creates a pollution hazard, then steps should be taken to control the contaminants.

4. Onsite sanitation facilities that are not linked to a sanitary sewer system must be provided in accordance with Table I of ANSI Z4.3-1987.

H. Utilities

1. The location of all utilities must be established before the construction starts. The utilities should be located and marked as a visual warning to those who may come into contact with them. All affected contractors should receive this information in the project documents.
2. Markings, warnings or drawings that show the location of the utilities should be updated as conditions change or as utilities are added or deactivated.
3. The installation of temporary utilities and public exposures must conform to applicable standards.
4. In all cases, the public must be protected from any hazards that the utilities may pose.

I. Hazardous Materials and Substances

1. Hazardous materials should be stored away from the public in approved containers that are properly labeled.
2. Hazardous material storage facilities should be built and located away from the public and separated from each other as required by the presiding authority.
3. Warning signs should be posted at storage areas.
4. Emergency response personnel should receive material safety data sheets (MSDS) on the hazardous materials as required by the presiding authority.

J. Injuries and Damage

1. Any public injury or damage should be immediately assessed and action should be taken to secure medical help and to minimize further injury or damage.
2. The Public Hazard Control Plan supervisor should be notified immediately of any public injury or damage.
3. The area in which the injury or damage has occurred should be secured until proper investigation and documentation have taken place.

K. Vibrations and Subsidence

1. Construction operations that produce ground or air vibration should be analyzed to prevent damage or subsidence of adjacent land or structures.
2. A pre-operations survey of the surrounding area, structures and accessories should be conducted before any construction activity begins. Any weaknesses or deterioration found during the survey should be reported to the presiding authority before construction.
3. The contractor should provide data that show the maximum limits of expected vibrations or subsidence. These limits must not exceed those specified by the presiding authority. Seismographic recordings should be made if required.
4. If warranted during the pre-operations survey, structural and geological investigation may be conducted.
5. If there will be blasting at the jobsite, an audible blasting warning signal should be established, published and posted, and signage should be posted to warn the public. Blasting mats or administrative controls should be used to reduce any public flyrock hazards.
6. Adjacent roadways, waterways, airways, sidewalks, buildings and utilities should be monitored periodically during construction operations.
7. All excavations, cuts and trenches in public areas should be backfilled with approved material and then tamped and compacted as soon as possible.
8. Any public areas or structures that are disturbed, cracked or broken during construction operations should be inspected, repaired or replaced.

L. Emergency Action Plan

1. An emergency action plan that outlines the actions and responsibilities to be taken in the event of an emergency should be incorporated in the Public Hazard Control Plan.
2. Jobsite personnel should be instructed in the emergency procedures to be followed in the event of an emergency that involves or affects the public.

M. Public Contempt or Protest

1. A plan should be established for dealing with members of the public who purposely place themselves or others at risk by failing to observe or heed warnings, directives or safety precautions.
2. Agencies with authority to control public activity may be notified and work may be ceased until the public is controlled.

N. Threats

1. A plan should be established for handling bomb threats or any other violence communicated to the job site.
2. The plan should include directions for interacting with the authorities.

Source: ASSE website <http://www.asse.org/search.php?varSearch=public+worksite+standard>

Cole, Barry, A10.34 Subcommittee Chair, " Professional Safety" , American Society of Safety Engineers, May, 2009, pgs 16,17

Copies of the standard can be obtained from

www.asse.org or www.ansi.org

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Working with Nanomaterials." This webinar provides valuable information on the production and use of nanomaterials in an occupational setting and is presented by one of the most respected experts in this field, Dr.Charles Geraci.

Listen to Dr. Geraci on the SOCMA web site at:

<http://www.socma.com/ChemSortia/?subSec=9&articleID=47#NanoSME>.



An amazing engineering feat!

Would you feel a little nervous about driving across this bridge?



There's something just not right about driving above the clouds.

The Millau Viaduct is part of the new E11 expressway connecting Paris and Barcelona and features the highest bridge piers ever constructed. The tallest is 240 meters (787 feet) high and the overall height is an impressive 336 meters (1102 feet), making this the highest bridge in the world. It's taller than the Eiffel Tower...

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BEE STINGS – It's that time of year and a sting from one of these little creatures can create anything from a minor annoyance to a life threatening emergency. If you or anyone you are around falls victim to a bee sting, take care to watch for any signs or symptoms of an allergic reaction. Most noticeably; watery eyes, runny nose, hives, itching and trouble breathing. Should any of these symptoms appear - call 911 immediately!

If the victim has an epinephrine pen or medication make sure they take it as soon as the signs of anaphylaxis (severe allergic reaction) appear. Remember, the medication is only intended to be temporary and the victim still needs medical attention.

If the victim appears to be OK but still has the insect stinger in the skin, try to avoid using tweezers or your fingernails. Squeezing the sack at the top of the stinger only forces more venom into the skin. Instead, use a plastic card such as a credit card to scrape along the skin in the direction of the stinger. This will usually catch the sack and pull the stinger out.

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WATCH FOR CHILDREN - School will be out soon. Make sure your driving habits include watching for children playing in areas you normally don't find them. Make sure your own children understand the rules and responsibilities when playing outside.

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LIGHTENING STORMS – The major causes of lightening related deaths are; standing in open doorways or near windows, standing outside or under a tree, playing golf, talking on the telephone, and repairing or using electrical equipment. If someone is struck by lightening call 911, check breathing and start CPR if necessary. Always consider your own safety if there is still lightening in the area.

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Any company participating in sponsorship and/or advertising in the 2009 Conference will also receive free advertising in ILCA eNews for one year. You need only provide your business card.

Conference Partner Recognition \$2,500.00

Includes exhibit space and 2 full registrations. (Registrations must be in our hands by 9/15/09). We welcome you to make a two minute "presentation" to the attendees during the conference. We will insert your 3 hole punched brochure into our conference binder. Thank you.

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Sponsor specific portions of the conference. We will announce and recognize your company before the break or meal that you sponsor.

Breakfast	\$500.00
Morning Break	350.00
Lunch	1,000.00
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Advertising in the Conference Binder

B&W advertisement in the conference binder (you provide the **one side page** finished document, we produce in black and white and include in the binder). Materials need to be in our hands by **September 1, 2009**.

B&W one side page (8 1/2 x11)	150.00
B&W two sided	250.00

Color advertisement, brochure, or flyer we will add to our binder. These **must be 3 hole punched**. Materials need to be in our hands by **September 1, 2009**.

Color, 3 hole punched, one side page	150.00
Color, 3 hole punched, two sided	250.00

Exhibitor Space

1 Table - One day only
1 Table – Entire Conference

200.00
350.00

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OCTOBER 5TH-7TH IN COLUMBUS/WORTHINGTON, OHIO**