



ILCA
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Insurance Loss Control Association

ILCA E-News

January, 2010

President's Welcome

As your incoming President, welcome to the new and prosperous year of 2010. We have gone through some challenges with the soft Insurance market, but do see the light at the end of our 'proverbial' tunnel.

The ILCA board members can be contacted at any time to help you with your designation improvements or educational needs. We have a sound group of over 100 members who participate in our newsletters and annual convention in October of each year. The interest has picked up to work cohesively to add new ideas for all the State and Federal agencies which give us educational information.

We value your input and want to add to your enjoyment of the Loss Control and Safety environment. Let us know of any new young people who want to grow into the veteran knowledge of our organization.

May all of our hard work be rewarded with new win-win relationships with each other.

Respectfully,

Russ Howard, President

Insurance Loss Control Association

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New Web Site Link

Training

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 "Training"
www.insurancelosscontrol.org/

Our Website has a new look. Please take the time to visit and explore. Many new features have been added.

Now would be a good time for you to sign in and double check your personal information on our site to be sure it is current.

Go on line and meet your Officer's for 2009/2010.

See photo's from the Conference.



Occupational Hearing Loss Prevention
By Theresa Y. Schulz, PhD., LtCol USAF (ret)
Hearing Conservation Manager
Howard Leight / Sperian Hearing Protection, LLC

Noise-induced hearing loss is an often neglected occupational illness. According to the National Institute for Occupational Safety and Health (NIOSH), noise-induced hearing loss (NIHL) is the most common occupational injury in the United States, with over 22 million American workers exposed to hazardous noise on a daily basis and 8 million who suffer from occupational hearing loss. Workers compensation for hearing loss varies widely by jurisdiction. In the United States maximum awards for hearing loss range from less than \$10,000 to as much as \$150,000 over and above replacement of lost wages.

Despite its prevalence and potential cost, occupational hearing loss is a silent illness (no pun intended). Hearing loss is usually not obvious to an individual until it's progressed to a handicapping level. Ringing in the ears, known as tinnitus, is an earlier symptom but is often ignored. Although noise-induced hearing loss is progressive, cumulative and can be permanent, the good news is that it is also PREVENTABLE!

Hearing loss prevention's best strategy is to reduce noise exposure: minimize the hazard through engineering controls; limit worker exposure time in and around the hazard; and use hearing protectors (earplugs and earmuffs) when exposed to loud noise.

Engineering controls can be as simple as equipment maintenance to decrease "rattling parts" or can involve expensive modifications to the environment or equipment. In some cases even successful noise controls cannot achieve safe exposure levels. Limiting worker exposure time (called administrative controls) is sometimes difficult due to productivity demands.

The burden often falls to personal protective equipment (hearing protectors) to manage the hazardous exposure. For years we've known that many workers in the "real world" do not achieve the same amount of attenuation (reduction of noise) from hearing protectors as shown on the Noise Reduction Rating (NRR) label required by the Environmental Protection Agency (EPA). The EPA is planning a major change in the required labeling and method of testing of hearing protection devices (HPD).

Under the EPA's proposed change, the new label will still show a NRR, but the "Rating" will be a *two-number range* rather than a single number. The range will give some indication of how much attenuation most minimally trained users (the lower number) and highly motivated, trained users (the higher number) might be expected to achieve.

Although the new label for hearing protectors proposes more realistic information, if employers rely solely on the NRR to determine whether a worker is protected, how confident will they be that each worker is really protected from the hazardous noise? What's needed is a way to truly know whether employees are protected from hazardous noise.

There are two new innovations in Hearing Conservation technology that can provide answers: individual earplug fit-testing and in-ear dosimetry.

There are now several commercially available ways to determine individual attenuation or "Personal Attenuation Rating (PAR)." The OSHA/National Hearing Conservation Association/NIOSH Alliance has provided a summary of this emerging technology, and suggests several ways to use fit-testing in an effective hearing conservation program¹. Earplug fit-testing can help determine the actual attenuation workers receive from their earplugs, taking much of the guesswork out of the hearing protector selection process. Fit-testing provides both safety managers and workers the information they need to select hearing protection based on a PAR for the worker using his or her actual earplugs in their actual work environment. This information helps safety managers determine whether workers are receiving optimal protection, require additional training on how to fit their earplugs, or need to try a different model.

Not only does the PAR document the amount of attenuation provided for a particular earplug for each worker, studies have shown that one-on-one training (as opposed to group instruction) is the most effective method for teaching proper fit of hearing protection. One of the main values of fit-testing hearing protectors is to train the user and provide feedback as to the level of attenuation they get with a given hearing protector.

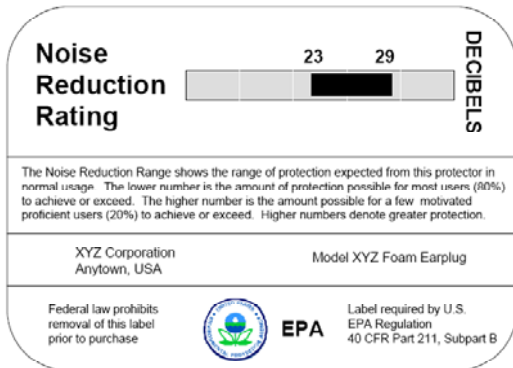
Traditional personal dosimetry measures a worker's ambient noise exposure level, but does not provide any information on individual noise dose or exposure levels when wearing HPDs. However, recent advances now make it feasible to measure the protected noise exposure level provided by earplugs or earmuffs.

By measuring and recording a worker's actual noise dose, with and without protection during a work shift, in-ear dosimetry provides real-time monitoring and alerts users when their individual noise dose approaches or exceeds safe limits. This not only

helps workers to better identify when and where they must wear hearing protection, it also allows safety managers to more efficiently deploy workers, especially in extreme noise where dual protection is often required. At-risk workers or those with a documented hearing loss also benefit from the real-time monitoring; through continuous monitoring, workers can become more aware of their noise exposures and take actions on their own to prevent further noise exposure. In one case, a facility with a significant number of noise-exposed workers was able to stop further progression of NIHL through continuous monitoring with in-ear dosimetry!

Whether covered by OSHA or other regulatory statute, hearing protection is part of an effective hearing loss prevention program, so it makes sense (and cents) to ensure that hearing protection is effective.

1. http://www.hearingconservation.org/associations/10915/files/AllianceRecommendationForFitTesting_Final.pdf



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The author of this article, Dr. Theresa Y. Schulz, LtCol, USAF (ret), recently joined Howard Leight / Sperian Hearing Protection, LLC as Hearing Conservation Manager. She began her career as an audiologist in the military and since her retirement in 2004, has worked in a number of positions, including team leader of the Hearing Loss Prevention Branch at NIOSH. She is a Certified Professional Supervisor for Audiometric Monitoring (CPS/A), a past president of the National Hearing Conservation Association, a certified member of the American Speech-Language-Hearing Association, and a fellow in the American Academy of Audiology.



Summary of the ILCA 2009 Conference

Dr Deborah Kearney- Loss Control & Safety Leadership

Dr. Kearney, RSP, an internationally recognized expert on ergonomics, human factors engineering, and disability accommodation joined us for the second year in a row.

Dr. Kearney opened the conference with a topic about changing safety chaos into a safety culture giving us all ideas about how to assist our clients. Safety chaos in this context is anything from an accident to the overall safety philosophy within a company from lack of management support, unclear policies, lack of communications, and where supervisors can be caught in the middle.

This "chaos" can be changed into a culture, through competence and confidence. This is best evidenced once everyone understands that safety is part of the "whole" not separate from production and quality but all three should become the "culture" of a company in that a problem in one area will impact either of the other areas.

To accomplish this takes these competencies; communicate, leverage by example (the culture is built one employee or department at a time), and that everyone in the organization bears responsibility for themselves and the organization as a whole.

"Chaos to culture is achieved by building confidence with competence" Dr. Deborah Kearney

Jan Sokolnicki - Life Safety Codes

Mr. Sokolnicki, as a certified building official and a senior staff member of the Ohio Board of Building Standards covered some of the proposed changes to the building codes in Ohio dealing with Life Safety Issues. He had been a speaker for us several years ago.

The thrust of his presentation was that loss control needs to be aware of the codes as we go out to do surveys of buildings to identify potential hazards and to not only make recommendations for correction but to provide technical information to the client to address questions they may have, or direct them to the proper authorities.

He talked about some of the nationally publicized disasters in recent years and contributing factors. He also made mention of how the State of Wisconsin after the Chicago nightclub incident and before the Rhode Island incident implemented mandatory rules that public places including nightclubs and bars must develop written evacuation procedures and train staff what action they need to follow. This law actually worked in nightclub where in a fire situation the staff was able to get everyone out without any injury or death. Why? They had a written plan of action and had trained their staff on what to do in the event of any emergency situation.

Adele L. Abrams, Esquire, CMSP: ANSI Z10.1 Safety & Health Management Systems

Ms. Abrams, better known as the safety lawyer, is an attorney specializing in occupational safety and health laws, and employment laws. She is a regular columnist for numerous magazines (including professional safety titles), and has authored several books.

Her presentation concentrated on the new ANSI Z10 standards for a safety management program that can be used for any size or type of business. This standard establishes a blueprint or model for a safety program. While this is not yet an OSHA standard, there is speculation this could become the first rule for OSHA that is aimed at addressing the management (human) side of the accident equation and not just the physical hazards side.

This standard will help any employer comply with the OSHA general duty clause.

This is something that each of us that do Workers Compensation surveys can now use or suggest to our clients as the means to establish an effective and workable safety and health program.

The five critical components of the program are:

- ✓ Management leadership and employee participation
- ✓ Planning
- ✓ Implementation and operation
- ✓ Evaluation and corrective action
- ✓ Management review

Bob Nicholson: Electrical Safe Work

Mr. Nicholson is a senior electrical designer/flash arc specialist for JDRM Engineering. He is on the OH and MI construction industry examining board code inspector and a member of the International Association of Electrical Inspectors.

Mr. Nicholson's presentation focused on NFPA 70E and OSHA CFR29 Subpart S 1910.331-335 Electrical Safety. He provided demonstrations of the hazards part of which come from his long history in working in the industry.

Brett Gillilan: Safety Culture & Accountability

Mr. Gillilan also joins us for the second year in a row. He is an Industrial Safety Consultant Specialist for the Ohio Bureau of Workers Compensation. In this capacity he works with various companies in OH to assist them with their accident prevention efforts.

In his own, unique way, Mr. Gillilan addressed the audience about the importance for a business organization to develop a safety culture. This needs to include visible top management commitment, the involvement of middle management, supervisory performance, and worker participation. He emphasized the need to change the "culture" from the negative connotation associated with "being at fault, or having an accident" to focus on positive reinforcement. This involves all level of management acknowledging the use of PPE, doing a good job, reporting a potential problem, etc. This type of "enforcement" goes much farther in building a safety culture as people respond positively to this type of action as compared to the than the negative side or the at fault side.

Phil Hastings: Hiring, Training & Retention of Loss Control Professionals

Mr. Hastings is a Risk Management Specialist with Motorists Insurance Group and is a member of the executive committee of ILCA. He is responsible for delivery of safety and risk management services for various companies. He has a safety trainer designation, is a speaker at conferences, and has had articles published in national safety publications.

This session was all about our jobs/profession and the hiring/selection process, training, and retaining loss control professionals for an insurance carrier loss control staff. He addressed some of the keys to providing outstanding loss control service to clients and our primary client the underwriter.

Greg Hennecke: Playground Safety

Mr. Hennecke is a Risk Management Representative for Hylant Administrative Services. He is a certified playground safety inspector through the National Playground Safety Institute.

This presentation covered the fundamentals of playground safety including some of the typical types of accidents that can occur, an overview of the various types of equipment, and the proper inspection methods for each piece of equipment that can be found in playgrounds, plus the proper base material to use, and how this material should be placed around such things as swing sets, sliding boards, etc..

He provided the attendees a copy of the Consumer Product Safety Commission – Playground Safety Handbook that can be used to develop recommendations that help to reduce the potential for playground injuries.

Charles Ruebelman, CSP: Crane Safety Standards Update

Mr. Ruebelman is a technical consultant for Liberty Mutual Insurance Group. He is responsible for central division customers in the identification and reduction of safety concerns to reduce workers compensation, general liability, and fleet loss sources.

The topic covered the proposed new rules published for cranes and derricks used in construction. This covers power operated equipment in construction that can hoist, lower, and horizontally move a suspended load.

The new standard covers; new rules on ground conditions/support, assembly/disassembly, power lines, inspections, safety devices/operator aids, operations, and operator qualification and certification(through accredited testing organization) and where the operator must demonstrate knowledge through a written test, and skill levels and working with a signal person through a practical test. There are qualification standards for the person designated as the signal person.

He provided a listing of the States (e.g. MD, NJ, PA, etc) and/or cities (e.g. NYC, Washington DC, Chicago, etc.) that now license these operators

Shawn McGlinchey: Business Continuity

Mr. McGlinchey, CBCP, ARM, is Assistant Vice President of Risk Control for the Harleysville Insurance Companies. He has over 20 years of experience in safety/risk management providing risk assessment and consultative services to clients.

Mr. McGlinchey draws from his experience in responding to the Hurricanes in the Gulf Coast to demonstrate how a viable plan is paramount to business continuity. However, you must have done preparation work prior to a disaster, including identification of key business elements, duplication of necessary records, and identification of responsibilities of management and employees. Depending on your operations, there will be different needs to be met, but all businesses need an accurate and rehearsed plan.

He provided numerous handouts that included such items; a risk assessment checklist, mitigation controls in place, a sample business continuity plan template, communication guidelines, recovery procedures, and damage assessment checklist and plan.

Don Davis: AgriTourism

Don is the Manager of Loss Control Services for Country Financial Insurance. He is a member of the American Society of Agricultural and Biological Engineers.

Don talked about how the ever-changing environment of Agriculture has led some family farms to earn extra money, and in some cases make their entire living, from opening their farms to the public to see and feel the full farm. They provide attractions that come in all shapes and sizes and tend to change regularly.

There is a great deal of liability that comes with these operations as they move from just picking pumpkins a few weeks out of the year to having petting zoos, hay rack or barrel rides, food service, school events, retail areas, pumpkin and corn cob cannons, bouncing houses, haunted houses, church services, etc. These present increased need for loss control to conduct surveys for initial business and reviewed often.

Once a farm has established itself, there is a need to continue to add attractions to keep people coming back. Many of the patrons are not familiar with a farm and all attractions must be safe for people of all ages. Each attraction brings hazards that are amplified by the commercial aspect of the fair or fall festival. For example, food stands may require a commercial hood and fire suppression system that must comply with NFPA 96 standards. Proper wash facilities must be present. High traffic will require planned parking and traffic patterns.

Bob Chittenden-Transportation Safety

Bob is the president of Transportation Safety, Inc a company that provides risk management/loss control evaluations for public transportation companies.

Mr. Chittendon talked about all facets of fleet safety from hiring/selection decisions, skill and knowledge assessment testing, through company training standards, record keeping. These are all items that must be addressed as part of the hiring/selection process that is most critical in fleet safety.

He pointed out the exposure that both a CDL driver, non CDL driver, present issues with Negligent Entrustment through failures in the hiring/selection process, training, or review process

David Roll: Lockout/Tag out

Mr. Roll is a Safety & Health Consultant with the OSHA on site consultation program. He specializes in providing these consultations and training to small business employers in high hazard industries.

Mr. Roll reviewed the required elements of an energy control plan and common OSHA citations relative to the Lockout/Tagout Standard. He identified some of the most common short comings of the programs that he reviews. High on this list of short comings is the lack of a written plan, and lack of machine specific procedures for equipment with more than one power source. He also spoke about some of the accidents that he has seen and how they could have been avoided.

Mel Troyer-Flammable Liquids and Paint Booths

Mr. Troyer, CSP, has 35 years of experience in loss control with various insurance companies. He is currently a Risk Management Consultant for American Mutual Hardware a division of Motorists Group.

Mr. Troyer outlined the basics of the fire hazards and the necessary controls associated with the storage and use of flammable liquids in general industry. This began with an overview of the basics of fire and the fire tetrahedron. He covered characteristics of flammable and combustible liquids and then went into how to properly store and handle flammable liquids. He also talked about some specific incidents that have occurred and how they could have been avoided.

He provided a large amount of reference material with his presentation. It included things that he has found useful over his 35 years in the field of loss control. This will be very helpful as it pulls information from several different resources and combines it into one useable document.

Linda Gilliam: Federal Motor Carrier Rule Changes

Ms. Gilliam is the Division Administrator for the Federal Motor Carrier Safety Administration Compliance & Enforcement for the State of Ohio.

Ms. Gilliam advised the audience that the FMCSA will be strengthening existing regulations as well as developing proposed new standards as part of the increased emphasis on safety as part of the new administration.

One such rule that is effective 1/30/2009 with state compliance by 1/30/2012 will incorporate the medical certification process into the commercial driver's license (CDL) process. Drivers will be required to provide proof of their medical certification to obtain or renew their CDL license, and the information will become part of their driving record.

Other areas that have and/or will be proposed:

- ✓ A requirement that all intermodal trailers in use display a USDOT number
- ✓ Where a potential problem exists a same gender observer may be required to observe for methods used to cheat the drug test
- ✓ New procedures for a new company requesting approval as a carrier
- ✓ Electronic on board recorders
- ✓ Comprehensive safety analysis will replace the existing SAFER system in use and is expected to have more info available on the driver, the vehicle, the vehicle maintenance, etc.
- ✓ Immediate on site access to driver profiles
- ✓ Controls against distracted driving hazards including cell phones, and text messaging.

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CONFERENCE DATES FOR 2010: October 4, 5 and 6, 2010
DOUBLETREE, Worthington/Columbus, Ohio
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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!

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The logo features the word "TRANSTAR" in a large, bold, serif font with a red star to the right. Below it, "Technical Services, Inc." is written in a smaller, black, sans-serif font.

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