



ILCA  
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Insurance Loss Control Association

ILCA E-News

September, 2010

*Founded by and dedicated to the professional insurance company loss control representative*

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

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In order to take advantage of the room rate of **\$102.00** your reservation must be in by **9/12/2010**. It is important that each of you identify yourself as part of the Insurance Loss Control Association 2010 Conference.

**CALL NOW: 614 885 3334 or 800 870 0349**

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## What is a loss control professional?

A recent article in the June 2010 Professional Safety noted "The safety profession suffers in image and identity by our identification as just an extension of OSHA by the public and by many employers."

In our job, we are the only "company person" that an insured will actually see and therefore we become the "face" of the company. The Loss Control Representative (or whatever title we have) serves a dual role. First, the representative works directly for an underwriter to evaluate the operation of an insured or prospective insured in terms of the exposures present that may cause a loss or injury and the controls that may or may not be in place for the exposures identified. The representative will provide a written report about the insured's or prospect's operations to the company underwriter. In addition recommendations will be submitted to the underwriter for correction or mitigation of any uncontrolled exposures in the insured's or prospect's operations.

If we are perceived as the OSHA inspector (hector the inspector) who comes in and does an inspection of the business and then makes a batch of recommendations that are not perceived as relative to problems, or made for the sake of making recommendations (height of fire extinguishers, compliance programs for small companies that really do not have the hazard, etc) then we are seen as of little value by the insured and our company.

On the other hand if we work as a consultant even for the basic risk assessment survey we are providing a value added service. We are assisting the customer in reducing their potential for loss whether it's a simple package property/GL survey or the complex survey for all lines. The problem is all of this takes additional time as we should review application details, loss history, website information so that we have a perception of what we are going to see when we make the actual on site visit.

We must be able to identify critical risk factors (commonly referred to as loss sources or loss drivers) in a particular class of business so we can then work with that client to implement the basic loss control interventions and controls. We can then be viewed as an asset to both of our customers.

### **The following is the definition from the Board of Certified Safety Professionals**

A safety professional is a person engaged in the prevention of accidents, incidents, and events that harm people, property, or the environment. They use qualitative and quantitative analysis of simple and complex products, systems, operations, and activities to identify hazards. They evaluate the hazards to identify what events can occur and the likelihood of occurrence, severity of results, risk (a combination of probability and severity), and cost. They identify what controls are appropriate and their cost and effectiveness. Safety professionals make recommendations to managers, designers, employers, government agencies, and others. Controls may involve administrative controls (such as plans, policies, procedures, training, etc.) and engineering controls (such as safety features and systems, fail-safe features, barriers, and other forms of protection). Safety professionals may manage and implement controls.

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## One and Two Family Dwellings

Loss Control is usually requested to complete a survey of dwelling in the following cases:

- a. Exterior only with pictures, physically measuring the home to obtain square footage, and recommendations for problems or hazards observed.
- b. High value dwelling where the rep must schedule an appointment for a complete interior survey in order to develop details usually with pictures of the various components of the house that helps to make it high value.
- c. A combination of either of the above plus additional details in order to complete an insurance to value estimate.

# **BASIC PROPERTY CONSIDERATIONS**

## **1. Construction**

A dwelling can be “stick built” on site, or could be a modular type structure that was built in a factory and then delivered to a site where it is unloaded in sections, assembled, and set on foundation walls.

All dwellings are essentially 2 types of construction. They are frame (ISO class 1) or in the case of city dwellings may be older row type construction that is usually joisted masonry (ISO class 2).

The difference as in any construction is the framework of the building. A frame building (non bearing exterior wall) is constructed entirely of wood framework for the walls, floors, roof supports, and roof. It can have various types of exterior walls such as brick, stone, vinyl siding, aluminum siding, cedar shake siding, log siding, asbestos board (older homes commonly referred to as clapboard siding, faux(fake) brick/stone, and the newest type called exterior insulating finish system( EIFS).

### **Exterior Insulating Finishing System (EIFS)**

EIFS is typically attached to the outside face of exterior walls with an adhesive (cementitious or acrylic based) or mechanical fasteners. It looks like a stucco finish but when making the survey if you tap it with your finger or flashlight it has a hollow sound as in most cases in residential construction it is the covering of an exterior wall.

EIFS consists of a number of layers that are installed in the following order. The most basic EIFS (a barrier EIFS) consists of 3 layers:

- A layer of foam plastic insulation (also called simply "foam") that comes in the form of sheets 2' x 4'. If an adhesive is used to attach the insulation, the adhesive is applied to the foam with a trowel. Most EIFS use a type Expanded Polystyrene, similar to, but not the same as, the white foam that coffee cups are made of. The usual range of thickness for EIFS insulation is 3/4" to 4", although thicker pieces are sometimes used for decoration accents - called foam shapes.
- A reinforced layer that is applied onto the face of the insulation with a trowel, consisting of a fiberglass reinforcing mesh ( or "mesh") embedded in a cementitious adhesive. The mesh has an open weave, somewhat like window screening but with opening about 1/4" square. It is made of fiberglass and can be cut with a utility knife.
- A final topcoat, or finish, which is a colored, textured paint-like material that is applied with a trowel or, very rarely, by spraying. A wide range of colors and textures are available as well as custom colors. Available textures include smooth surfaces, rough "stucco-like" textures, embedded stone chips, multi-color (granite-like mixtures,) and even brick-like treatments. This layer is called the finish.



**Walls are Typically Considered Bearing or Non-Bearing.**

**Bearing Wall:** Is a wall, which supports other construction members such as additional floors and roof.

**Non-Bearing Wall:** Is a wall, which will only support itself (Non-Structural)

Other structural components used in a building are columns and beams. Columns or pillars are vertical structural members. Beams rest on columns. A beam is a horizontal load-bearing structural member used to transmit vertical loads to walls, columns, or heavier horizontal members. Beams and columns together create the framework of a structure.

**2. Types/styles of houses**



**ranch – 1 full floor on one level**



**2 story ( in this case with attic) – 2 floors of living level**

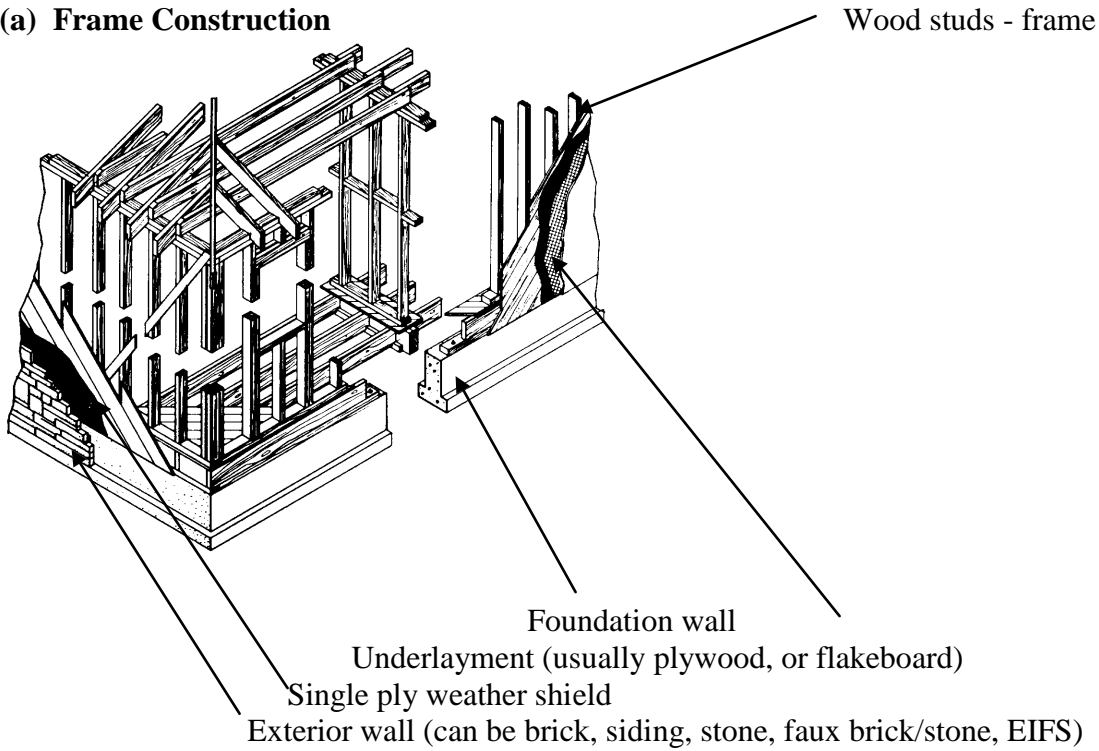


**bi – level - similar to split level with entrance at grade level, lower level floor on one side, a grade level floor, and an upper level floor above grade level**



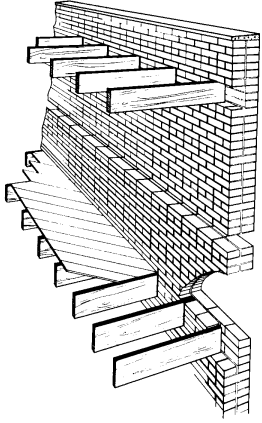
**split level – 2 full floors of living area with entrance at grade between the lower level floor below grade and upper level floor 4 feet above grade**

**(a) Frame Construction**



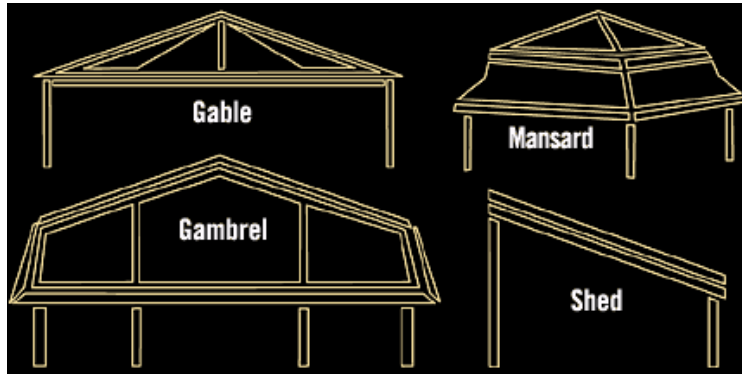
**NOTE:** The newer style “townhouses” are frame construction. The key factor from the construction point is the wall that separates the units side by side. The requirements vary by municipality but they must be some type of fire rated wall. Concrete block is often used for basements, and then sometimes for the wall itself. Builder can also use an X rated fiberboard (3 hour fire rate) where they put together 2 pieces.

## (b) Joisted masonry construction



Joisted masonry with bearing walls as seen above. In this type of construction the exterior walls (Block, brick, stone) support the floors joists (diagram to left) and also support the roof. In a fire the interior can burn out but usually the exterior walls will remain. It is also the reason that older row type houses can be gutted in the interior down to the wall and then rebuilt.

## 2. Types of roofs



**Gable** - style used in most dwellings. A gable type roof has two opposite sides that are supported by sloping rafters. The other two sides extend upward with an A shape conforming to the slope of the rafters.

**Gambrel** – This is a "barn" style roof and is a gable roof with more than one roof angle. (e.g. a change in slope partway up) The design maximizes the usable floor space in the attic.

**Mansard** - Very distinct with its flattened roofline (vs. triangular Gable)

**Shed** - The Shed Roof is similar to a gable roof, its advantages being ease of construction, and ability to run off (shed) rain and snow!

**Hipped** - A low-pitched roof, often with large eaves, also helps rain and snow to run off easily. (Cross Hipped has two parts that cross)

## Inspection

### 1. Roof inspection

When conducting the survey, the rep needs to visually check the overall condition of the roof where possible (e.g. in some cases like row houses you cannot see the roof). In those cases, you may need to call the owner and ask when the last time the roof was done or repaired.

Look for curled edges of shingles, missing shingles, etc.



## 2. Gutters and downspouts

Check condition. Look for rusted sections, sections where the downspout is detached from the underside of the gutter, and missing downspouts. The downspouts should be in place and direct water away from the structure and the foundation.

## 3. Foundation wall

Look at overall condition – cracks, deterioration as problems here can lead to other exposures form mold and mildew.



## 4. Exterior surfaces – look at overall conditions.

Look for cracks in masonry walls, missing bricks, missing mortar in joints, etc.



**Note missing bricks**

Check the conditions of the windows and window frames, plus at the roof level the soffit and fascia.

**Fascia:** used to describe the vertical "fascia board" which caps the end of rafters outside a building, and can be used to hold the rain gutter.

**Soffit:** The finished surface below the fascia and rafters is called the soffit or eave.



### 5. Potential natural hazards

- ✓ Overhanging trees/limbs – potential damage from windstorm or clogging the gutters and downspouts with leaves or needles
- ✓ Brush and other vegetation – within 100 feet – poses a potential fire hazard in dry conditions
- ✓ Flood plain – knowledge of the area for proximity to body of water and identify any past history of flooding
- ✓ Subsidence – understand the area to know if there is a history of underground mines, or other conditions that could lead to sink holes, etc

*The second part will follow in a later edition. The second part will concentrate on liability exposures/hazards that need to be identified.*

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To our sponsors, thank you so much! Your assistance and support are greatly appreciated!



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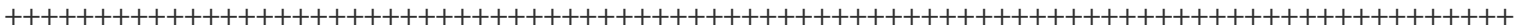
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**INSURANCE LOSS CONTROL ASSOCIATION**

**ARTICLES OF ASSOCIATION**

At the Conference this year we would like to amend the Articles of Association for ILCA.

We are required to publish the changes to the membership 30 days prior to our Conference, and request after reviewing this document should you have any objections that these be submitted to our Secretary in writing prior to the Conference. Your objections are to be sent to: [secretary@insurancelosscontrol.org](mailto:secretary@insurancelosscontrol.org). Any objections will be stated prior to the vote being taken to accept the changes as proposed.

The revisions are as follows: New changes are in **Bold Type**, Deletion is in ~~strikeovers~~

Thanking you in advance.

**Insurance Loss Control Association**

**Articles of Association**

(proposed revisions as of 9/01/10)

**Article I: Name**

Section 1.1: This organization shall be known as the Insurance Loss Control Association.

Section 1.2:

It shall be incorporated as a non profit corporation under the laws of the State of Illinois.

**Article II: Objectives**

Section 2.1: The purpose of the Association shall be to improve the loss control ~~capabilities~~ **knowledge** of its members.

Section 2.2: This shall be accomplished by:

- (a) **an annual conference to provide education and training opportunities using speakers from industry and regulatory agencies**
- (b) by informing the members of the latest concepts and techniques being employed to assist in reducing losses in the property and casualty insurance fields.

**Article III: Membership and Dues**

Section 3.1: There shall be (3) grades of membership as follows:

***Active Member***

Representatives of any insurance organization interested in furthering the prevention of loss in the property and casualty field. ~~Requests for active membership of other related loss control representatives will be submitted to the Executive Committee of the Association for approval.~~ Each active member shall have one vote in the Association.

**Life Member** Members in good standing in the Association who have: (a) reached the age of retirement in their respective companies and (b) have had an active membership in the Association for at least (10) years, may have a life membership conferred upon them by a majority vote of the active members in attendance at a ~~regular~~ **the annual** meeting of The Association. Life Members shall not be entitled to vote in the Association.

**Student Member** Full or Part Time Students enrolled in a College or University and majoring in a Safety, Insurance, Risk Management or Related curriculum. Requests for student membership will be submitted to the **Board of Directors** for approval. The classification of Student Member can only be held for a maximum of 5 calendar years or until they have graduated. Upon notification of graduation, a student member will be advanced to the level of Active Member; the annual dues will be waived for the first calendar year as an Active Member. Student Members shall not be entitled to vote in the Association.

Section 3.2: **Dues** Membership dues shall be on an annual ~~calendar year~~ basis, payable on ~~January~~ **July 1** of the year to which they apply. Amount of dues will be established by the ~~Executive Committee~~ **Board of Directors**. Failure to pay dues ~~by April succeeding~~ shall cause membership to be automatically terminated. Life members are not required to pay dues. **If a member, after payment of dues chooses to terminate his or her membership from ILCA, there will be no refund of the dues paid.**

Section 3.3: **Suspension Dues** Upon application of a member of the Association, the ~~Executive Committee~~ **Board of Directors** shall suspend the payment of dues of such member who may enter the armed forces of the United States. Such a suspension shall remain in effect until ~~January~~ July 1 of the year following his severance from the Armed Forces.

#### Article IV – Board of Directors

Section 4.1: **Eligibility** Any voting member is eligible for the Board of Directors. No more than one individual from a company may serve on the Board of Directors at any time.

Section 4.2: **Authority** The policies and administration of ILCA are governed by an elected Board of Directors. It is the duty of the Board of Directors to control and manage the affairs and finances of ILCA. The Board of Directors may from time to time adopt rules to govern the operations of ILCA, its officers, standing and working committees, so as they do not conflict with the Bylaws.

Section 4.3: **Composition** The number of directors shall not be fewer than five (5) nor more than eleven (11). A board resolution is required to change the existing number of directors within the range outlined above, and the number

of directors shall always be an odd number. A copy of the most recent resolution of the board denoting the number of current directors shall be filed with the official copy of the Bylaws of ILCA and additionally noted within the official minutes.

At its first regular meeting, subsequent to the Annual Business Meeting but prior to January of the upcoming year, the Board-elect will elect from the individuals comprising said Board an Executive Committee/Officers – President, First Vice President, Second Vice President, Secretary and an appointed Financial Secretary and such other officers as it deems necessary, to serve for one (1) year terms beginning on December 1 following the October meeting.

**Section 4.4:** *Terms of Office* Directors will serve a term of two OR three years, staggered so that the terms of at least one-third of the authorized Director positions will expire each year. Terms of office will begin December 1 of each year. Directors may serve no more than two consecutive terms.

**Section 4.5:** *Quorum* At meetings of the Board of Directors a majority of the individuals comprising the Board shall constitute a quorum. Any act of the majority of the Directors present at a meeting where a quorum is present shall be a valid act of the Board of Directors unless a greater proportion is required by law or these Bylaws.

**Section 4.6:** *Removal* An officer or Director may be removed for cause by a two-thirds vote of the remaining Directors. Such persons must be given at least seven (7) days' notice prior to removal, and must also be given the option of a hearing before the Board.

**Section 4.7:** *Members At-Large* Board members At-Large are those not serving on the Board of Directors. Those members are responsible for working with the Board to implement association projects and serve as a liaison with committee chairs.

**Section 4.8:** *Financial Records* All financial records are to be kept by the Administrative Coordinator. All payments made are approved by the Financial Secretary. A monthly accounting is to be provided to the Board of Directors. The checkbook is to be audited on an annual basis at the Conference. Two active members are appointed by the Board to complete the audit.

## Article V: Officers

**Section 5.1:** *Executive Committee* The Association shall have a President, First Vice President, Second Vice President, Secretary and Financial Secretary. The Financial Secretary shall be appointed annually by the **Board of Directors**. ~~The President, First Vice President, Second Vice President and Secretary shall be elected by a majority vote of the membership at the Annual Meeting of the Association, provided a quorum is present. They shall serve for a term of one (1) year or until their successors shall be nominated or appointed and elected. They shall take office on the last day of the conference at which they are elected.~~

Section 5.2: *Vacancies* Vacancies in any office may be filled by the **Board of Directors**. Such appointee shall serve until the next regular election of ~~officers~~ **Board members**.

#### **Article VI: Duties of Officers**

Section 6.1: *President* It shall be the duty of the President to preside at all business meetings of the Association; to require due observance at all times of these Articles of Association; to see that accurate records and accounts are kept and annual dues and assessments are paid. This officer shall call meetings of the **Board**. This officer shall appoint such other committees as may be deemed necessary, including but not limited to; a Liaison Committee, a Standing Program Committee, and a Membership Committee. (See also Article VII Committees.) This officer shall work for the advancement of the Association at all times. This officer shall be an ex-officio member of all committees of the Association, except the Nominating Committee.

Section 6.2: *First Vice President* This officer shall preside in the absence of the President and shall act as program director of the meetings of the Association and be an ex-officio member of the Standing Program Committee. **This officer is responsible for the coordination of the annual conference.** This officer shall act as parliamentarian at the Association business meeting.

Section 6.3: *Second Vice President* This officer shall assume the duties of the First Vice President when that officer is unable to act or is absent and shall be in charge of all publicity and membership activities of the Association. This officer shall be responsible for ~~an ex-officio member~~ of the Membership Committee. This officer will also be responsible for a back-up speech, coordination of web site activities, and coordination of all newsletter articles and activities.

Section 6.4: *Secretary* This officer shall keep accurate Minutes of all meetings of the ~~Executive Committee~~ **Board of Directors** and of the Association. This officer shall handle Association correspondence and advise other officers as applicable. This officer shall be the Association historian and keep the Association's "history" updated.

Section 6.5: *Financial Secretary* ~~This officer shall keep an accurate record of the membership, showing names, company affiliation, address, dates of membership and withdrawal. This officer shall collect monies due the Association and shall make such disbursements as are proper. This officer shall send out notices to the membership of dues payments. This officer will also be responsible for the coordination of the membership directory compilation, printing and distribution. This officer shall be an ex-officio member of the Membership Committee.~~

**The Financial Secretary is charged with the custody of the funds of ILCA and their proper disbursement according to the general or specific authority of the Board of Directors. The Financial Secretary is responsible for overseeing the maintenance of the financial books, records, and documents of ILCA. The Financial Secretary will perform other such duties as directed by the President and Board of**

## Directors, and those customary to such office.

### Article VII: Meetings

Section 7.1: There shall be at least one (1) business meeting of the Association, concurrent with the "Association Conference." If there be more than one meeting, the first meeting of the year shall be designated as the Annual Meeting of the Association.

Annual Meeting

### Article VIII: Committees

Section 8.1: The officers and the immediate past president and shall constitute the Executive Committee. It is empowered to act in the name of the Association on all administrative and financial functions. All actions by this Committee shall be subject to review and approval by the membership at the regular meeting(s) of the Association. Four (4) members of the Committee shall constitute a quorum.

Executive Committee

Section 8.2: This committee shall consist of four (4) members of the Association, three (3) of whom shall be appointed by the ~~Board of Directors~~ **Executive Committee** and one (1) elected by the membership (in the absence of a quorum, nomination committee shall consist of the three (3) appointed members) at the second yearly meeting of the Association. If there be only one meeting in a year, the appointment and election of members to the Nominating Committee shall take place at that meeting. This committee shall serve for one election.

Nominating Committee

They will meet or correspond with each other and develop a slate of nominees for the offices of the Association **Board of Directors** for election at the Annual Meeting of the Association. They shall report their findings to the President at least 30 days prior to the Annual Meeting. They shall query prospective nominees as to their willingness to serve and whether they have permission of their employers to serve and attend all meetings. The President will advise this Committee on Association traditional concepts affecting the offices of the Association. Other nominations for office may be made by the membership of the Association upon written notice to the Secretary. Such notification of intent must reach the Secretary at least 60 days prior to the Annual Meeting. List of candidates shall be distributed to the members at least four (4) weeks prior to the Annual Meeting.

If more than one candidate is nominated for an office, the election for that office shall be by secret ballot **at the Annual Meeting.**

Section 8.3: This Committee shall consist of three active Past Presidents appointed by the President. ~~and the President.~~ This Committee shall act as a review board and determine that the candidate for Meritorious Service Award has the necessary qualifications and approve the candidate. The candidate must have been active by serving on committees, attending ILCA meetings

*Meritorious Service Award Committee*

(when they are within reasonable travel distance), participating or cooperating in program activities; if in a supervisory position, allowing his personnel to serve on committees and/or participate in program activities. Submissions may be made by members to the President of ILCA in writing at least 90 days prior to any Annual Meeting. The **Board of Directors** ~~Executive Committee~~ shall be responsible for awarding the plaque to the candidate at the next Annual Meeting.

Section 8.4: This Committee, which is appointed by the President, shall consist of not less than three (3) members of the Association, each of whom shall serve not less than one (1) year. They shall maintain contact and ~~interchange~~ exchange information with any other supporting or allied organizations deemed necessary. ~~The Liaison Committee shall report to the Executive Committee.~~

*Liaison Committee*

Section 8.5: This Committee, which is appointed by the President, shall consist of not less than three (3) members of the Association, each of whom shall serve for not less than one (1) year. The First Vice President shall be a member of this committee ex-officio. They shall develop and recommend program content and format and guide the local program committees in the selection of topics, workshops and speakers. ~~The Standing Program Committee shall report to the Executive Committee.~~

*Standing Program Committee*

Section 8.6: This committee, which is appointed by the President, shall consist of not less than three (3) members of the Association, each of whom shall serve for not less than one year. The Second Vice President and Financial Secretary shall be members of this Committee ex-officio. The Committee shall develop and recommend methods, procedures, and programs for the acquiring and retaining of eligible members ~~and shall report to the Executive Committee.~~

*Membership Committee*

### **Article IX: Parliamentary Procedures**

Section 9.1: A quorum for the transaction of business or the election of officers at any meeting of the Association shall be at least twenty (20) active members present at the meeting.

*Quorum*

Section 9.2: Current Robert's Rules of Order shall govern all meetings.

*Governing*

### **Article X: Amendments**

Section 10.1: These Articles of Association may be changed at any regular meeting of the Association by a two-thirds (2/3) vote of a quorum of the membership, provided however that notice of the proposed changes have been published to the membership at least thirty (30) days prior to such regular meeting. Objections to any changes in these Articles may be filed in writing to the Association's Secretary, who shall state these objections to the meeting before any vote on them is taken.

*Vote*

## Article XI: Liaison and Control

Section 11.1: *Programming Organization* The Association shall act as the **sponsoring programming** organization for the Insurance Loss Control Association Conference under the direction of the Association' First Vice President.

Section 11.2: *Registered Agent* The Registered Agent of the Corporation will be a member of the Insurance Loss Control Association and appointed by the **Board of Directors** ~~Executive Committee~~ when required.

Section 11.3: *Management* The Association, under the direction of the ~~Executive Committee~~ **Board of Directors**, may enter into "fee for Service agreements", "service contracts" or similar agreements for the purpose of "Association Management" functions. "Association Management" functions may include, but are not limited to: conference and event planning; conference and event administrative services; on-site conference and event coordination services; newsletter services; website and related internet technology services; and association marketing and promotion. The Second Vice President shall assist such designee of the ~~Executive Committee~~ **Board of Directors** in publishing the "Association Newsletter." The Association will pay any such designee of the ~~Executive Committee~~ **Board of Directors** for any such services performed.

## Article XII: Dissolution of the Association

Section 12.1: *Dissolved* The Association may be dissolved by the ~~Executive Committee~~ **Board of Directors** in the following manner. A resolution to dissolve the Association shall be acted upon at a meeting of the ~~Executive Committee~~ **Board of Directors** at which a quorum is present. The resolution shall set forth the reasons of the dissolution.

Section 12.2: *Ballot* Within thirty (30) days following ~~Executive Committee~~ **Board of Directors** action, a mail ballot shall be sent to all Association members setting forth the reason for dissolution. Thirty (30) days later, the ballots shall be counted by a Tellers Committee appointed by the President. A two thirds (2/3) vote of the members voting will decide the question.

Section 12.3: *Resolution Adoption* Upon adoption of the resolution to dissolve, the ~~Executive Committee~~ **Board of Directors** shall proceed to carry out the dissolution of the Association in accordance with the terms of the Charter and the applicable statutes of the State of Illinois. Any assets will be distributed to an educational or philanthropic organization that is designated by the ~~Executive Committee~~ **Board of Directors**.



### **Article XIII: Indemnification**

Section 13.1:  
*Indemnify* The Insurance Loss Control Association will indemnify the officers, employees and agents of the corporation as and to the extent permitted under any applicable statutes of the State of Illinois or any other applicable jurisdiction.

Section 13.2:  
*Good Faith* The Insurance Loss Control Association will indemnify, defend and hold harmless it's officers, employees and agents from and against any and all liability, loss, expense (including reasonable attorney's fees), or claims for injury or damages arising out of the performance of their duties as an officer, employee or agent (other than an action or suit by or in the right of the Insurance Loss Control Association), and if they have acted in good faith and in a manner he or she reasonably believed to be in, or not opposed to, the interests of the Insurance Loss Control Association and with respect to any criminal action or proceeding, had no reasonable cause to believe his or her conduct was unlawful. The termination or settlement of any action, suit or proceeding will not create a presumption that the person did not act in good faith or in a manner that was unlawful.

Section 13.3:  
*Insurance* The Insurance Loss Control Association ~~may~~ will purchase and maintain insurance on behalf of any person who is or was an officer, employee or agent of the corporation, to cover any liability asserted against him or her and incurred by him or her in any such capacity, or arising by virtue of his or her status and duties as an officer, employee or agent of the Insurance Loss Control Association.

### **Articles of Association Amendment**

This constitutes a revision of the Articles of Association as constituted Aug. 1-2, 1932 and revised April 16-19,1951, Sept. 15-16,1958, April 3-4, 1962, April 3-5, 1967, February 28, 1972, April 13, 1973, April 23, 1979, April 14, 1981, July 20, 1982, October 16, 1984, October 22,1991, October 21, 2003 and October 18, 2005, October 6, 2010.