



ILCA

ANNUAL CONFERENCE



October 20–22, 2025
Drury Inn & Suites Louisville North
Louisville, KY 40241



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Agenda-At-A-Glance

Monday, October 20th

12 - 1:30 pm	Registration
1:30 - 1:35 pm	Welcome & Opening
1:35 - 2:30 pm	Keynote - Collins
2:30 - 2:45 pm	BREAK
2:45 - 3:45 pm	General Session - Mundt
3:45 - 4 pm	BREAK
4 - 5 pm	General Session - Gipe
5 pm	Closing Remarks
	Dinner on your own

Tuesday, October 21st

8 - 9 am	General Session - Harris
9 - 9:15 am	Conference Partner
9:15 - 9:30 am	BREAK
9:30 - 10:30 am	General Session - Cobb & Brice
10:30 - 10:45 am	BREAK
10:45 - 11 am	Conference Partner
11 am - 12 pm	ILCA Business Meeting
12 - 1 pm	LUNCH
1 - 2 pm	General Session - Krueger
2 - 2:30 pm	BREAK
2:30 - 3:30 pm	General Session - Weicksel
3:30 - 3:45 pm	BREAK
3:45 - 4:45 pm	General Session - Bramblett
4:45 pm	Closing Remarks
	Dinner on your own

Wednesday, October 22nd

8 - 9 am	General Session - Miller
9 - 9:15 am	BREAK
9:15 - 10:15 am	General Session - Schurtz
10:15 - 10:30 am	BREAK
10:30 - 11:30 am	General Session - Branson
11:30 - 11:45 am	Closing Remarks
	Adjourn



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Past Presidents from 1932 to Present

1932-33	Hawlick, H.I.	Millers Mutual of Alton
1933-34	MacDaniel, R.D.	Grain Dealers Mutual Insurance Company
1934-35	Hotchin, E.E.	Michigan Millers
1935-36	Chessman, W.E.	Improved Risk Mutual
1936-37	Rodda, W.H.	Transportation Insurance Rating Bureau
1937-38	Hubbard, H.C.	Mill Mutual
1938-39	Bowman, L.W.	Employers Mutual
1939-40	Rowley, C.M.	National Retailers Mutual
1940-41	Muller, H.	Improved Risk Mutual
1941-42	Booty, J.L.	Implement Dealers Mutual
1942-43	Hunt, H.L.	Indiana Lumberman's
1943-46	Ross, W.C.	Philadelphia Contributorship
1946-47	John, D.D.	Mutual Fire Insurance Agency
1947-48	Baker, P.J.	Michigan Millers
1948-49	Schultz, W.G.	Lumberman's Mutual
1949-50	Wingate, R.H.	Liberty Mutual
1950-51	Cotner, W.C.	Central Mutual
1951-52	Dehaven, J.R.	Employers Mutual
1952-53	Schalk, L.A.	Grain Dealers Mutual
1953-54	Youngstrom, E.B.	Mill Owners Mutual
1954-55	Hildreth, G.R.	Liberty Mutual
1955-56	Weiss, K.	Employers Mutual
1956-57	Goodell, T.F.	Barnstable County Mutual Fire Insurance
1957-59	Ponton, G.W.	Hardware Dealers Mutual
1959-60	Innes, A.M.	Middlesex Mutual
1960-61	Blaesi, C.M.	Indiana Lumberman's
1961-62	Giddens, H.H.	Boston Manufacturing Mutual
1962-63	Powers, W.H.	Grain Dealers Mutual
1963-64	Ford, J.O.	Nationwide
1964-65	Bates, L.E.	Lumber Mutual
1965-66	Southwell, B.K.	Michigan Millers
1966-67	Ryder, P.H.	Mutual Fire Ins. Assn. of New England
1968-69	Anderson, V.M.	Employers Insurance of Wausau
1969-70	Marsh, H.R.	Sentry Insurance
1970-71	Williams, R.E.	Grain Dealers Mutual
1971-72	Winchell, H.R.	Liberty Mutual
1972-73	McGinnis, J.W.	Kemper Insurance



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1973-74	Bolz, L.M.	Improved Risk Mutual
1974-75	Ellenwood, L.W.	Iowa National
1975-76	Kohl, J.A.	Country Mutual
1976-77	Thomas, J.H.	Michigan Millers
1977-78	Juergens, J.W.	Federated Insurance
1978-79	Shattuck, J.B.	Liberty Mutual
1979-80	Hathaway, R.B.	Lumber Mutual
1980-81	Katsonis, G.M.	Merchants and Businessmen's
1981-82	McKay, H.J.	Kemper Insurance
1982-83	Pastorius, R.L.	Devco Mutual Association
1983-84	McCauley, W.F.	Lumber Mutual
1984-85	Wass, H.S.	Improved Risk Mutual
1985-86	Turner, R.W.	Central Mutual
1986-87	Lebo, L.M.	Devco Mutual Association
1987-88	Junkin, O.D.	Mutual Fire Ins. Assoc. of New England
1988-89	Shultz, B.	Indiana Insurance Company
1989-90	Holmes, R.K.	Elevators Mutual
1990-91	Dolceamore, A.	Harleysville Mutual
1991-92	Rung, D.	Lumber Mutual
1992-93	Titter, R.R.	Shelby Mutual
1993-94	Paige, L.	IRM Services, Inc.
1994-95	Frawley, C.R.	Harford Mutual
1995-96	Saulen, R.J.	Mutual Fire Ins. Assoc. of New England
1996-97	Adolphson, Kevin	Country Companies
1997-98	McIntyre, Terry	Arkwright Mutual
1998-99	McClave, Rik	Insurance Service Office
1999-00	Frawley, C. Ron	Harford Mutual
2000-01	Perry, Tom	Insurance Service Office
2001-02	Laskoski, Steve	Charles E. Hock Associates
2002-03	Ruxlow, Stig	Zenith Insurance Company
2003-04	Finn, Dan	US Reports
2004-05	Bell, Brock	Brotherhood Mutual Insurance
2005-06	McIntire, Patricia Ann	State Auto Insurance Company
2006-07	Reutter, Barry	Central Insurance
2007-08	Williams, Jack	Pharmacists Mutual Insurance
2008-09	Edmonds, Steve	Brotherhood Mutual
2009-2010	Howard, Russ	Midwest Technical Services
2010-2011	Gudenrath, Scot	Country Financial
2011-2012	Doyle, Scott	TranStar Technical Services, Inc.



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2012-2013	Matthews, Kevin	Brotherhood Mutual Insurance Company
2013-2014	Huber, Ron	Grange Insurance
2014-2015	Huber, Ron	Retired
2015-2016	Finn, Dan	US-Reports, Inc.
2016-2017	Bates, Mark	Amerisure
2017-2018	Patterson, Scott	Alexander & Schmidt
2018-2019	Finn, Jon	Lockton Companies
2019-2020	Lawless, Angie	Acuity
2020-2021	Tonioni, Christopher	Country Financial
2021-2022	White, Stephen	AFIRM
2022-2023	White, Stephen	AFIRM
2023-2024	Finn, Dan	Berkley Industrial Comp
2024-2025	Schmidt, Lea	Alexander & Schmidt



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Antitrust Compliance Discussion Guidelines

PLEASE READ

The antitrust laws aim to protect the public from agreements between competitors that affect the price or distribution of products while promoting fair and vigorous competition in the marketplace. ILCA member companies and guests, as competitors in the market, will always act in their individual, competitive best interests. When members meet at ILCA functions, however, there are legitimate concerns about the application of the antitrust laws to their discussions. Because ILCA meetings are not authorized by any state regulatory official acting under proper statutory authority, the McCarran-Ferguson Act exemption does not provide protection against antitrust enforcement. This policy statement is intended to provide general guidance regarding the permissible areas of discussion.

Under the so-called Noerr-Pennington doctrine, participants at ILCA meetings, seminars and other functions are generally free to discuss individual and joint technical training programs. The participants may not discuss market activity to influence a governmental body nor may they discuss market response to legislation.

Discussion of topics requires even more careful consideration of possible antitrust implications. It is imperative that participants avoid any discussion of prices, market allocation, product restrictions, profit, and capacity, reasons for not recommending an account, customer classifications or any conduct that could be construed as boycott. These topics are per se illegal — the intent of the parties or the effect on competition is irrelevant. Other commercial activities may also be violations of antitrust law if they constitute an “unreasonable” restraint of trade. The best advice to participants at ILCA meetings is to stay within the formal agenda and to avoid any informal or formal discussion relating to your specific company plans.

If any participant feels a discussion has entered an area that might be considered antitrust they should speak up and ask the ILCA leadership to decide if the discussion should end or proceed.

ILCA Executive Committee.



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2025 ILCA Annual Conference Agenda

Monday, October 20th

12 – 1:30 p.m. **Registration & Event Information Desk**

1:30 – 1:35 p.m. **Welcome & Opening Remarks**

1:35 – 2:30 p.m. **Keynote: State of the Industry**

- **Erin Collins**, *Senior Vice President, State & Policy Affairs | NAMIC*

Kick off the 2025 Annual Conference with a dynamic and informative State of the Industry address, sharing key industry trends and emerging issues with ILCA members and conference attendees.

2:30 – 2:45 p.m. **Networking Break**

2:45 – 3:45 p.m. **Agritainment**

- **Lisa Mundt**, *CPCU, AIM, ARM, Risk Control Unit Manager | Westfield*

This session is designed for insurance loss control professionals who work with farming and agribusiness clients. Agritourism, sometimes called “agritainment,” continues to grow as farms diversify their operations by opening their gates to the public for recreational and educational experiences. From pumpkin patches and corn mazes to petting zoos, hayrides, and farm-to-table events, these activities create new revenue opportunities for producers—but they also introduce unique risks that can significantly impact farm liability and insurance coverage.

3:45 – 4 p.m. **Networking Break**

4 – 5 p.m. **Beyond Compliance: Identifying and Controlling SIF Precursors in Construction**

- **Craig Gipe**, *CSP, CHST, Risk Control Consultant | Kentucky AGC Self Insurers' Fund*

This presentation will introduce and explore the concept of Serious Injury and Fatality (SIF) prevention within construction safety programs and applies to all industries. It emphasizes the importance of identifying and addressing SIF precursors—unsafe acts and conditions that could lead to severe outcomes—and integrates leadership-driven strategies to enhance safety culture.

Closing Remarks

Dinner on your own



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Tuesday, October 21st

8 – 9 a.m. **The Evolution of Insurance Risk Control: From Foundations to a Tech-Driven Future**

- **Brian Harris**, *Director of Risk Control - Gulf Coast Region | FCCI Insurance Group*

This session examines the evolution of the risk control profession, the impact of rapidly advancing technology, and practical ways to embrace change while staying grounded in core principles: keeping it simple and delivering indispensable value.

9 – 9:15 a.m. **Conference Partner Presentation**

9:15 – 9:30 a.m. **Networking Break**

9:30 – 10:30 a.m. **Emerging Trends in Driver Risk**

- **Jay Cobb**, *Account Executive, Insurance Channels | SambaSafety*

- **Connor Brice**, *Manager, Insurance Channels | SambaSafety*

This session explores impacts to driver safety and risk management, and how to solve for these trends.

10:30 – 10:45 a.m. **Networking Break**

10:45 – 11 a.m. **Conference Partner Presentation**

11 a.m. – 12 p.m. **ILCA Business Meeting**

12 – 1 p.m. **Attendee Lunch**

1 – 2 p.m. **Driving Risk: Identifying Exposure and Building Stronger Prevention Strategies**

- **Bob Krueger**, *Vice President, Client Relations | SafetyFirst Systems*

This session will explore how to identify driving risk, leverage data and technology, and apply proven strategies to prevent losses.

2 – 2:30 p.m. **Networking Break**

2:30 – 3:30 p.m. **Parking Garages, Electronic Vehicles, and the Changing Fire Exposure**

- **Clint Weicksel**, *CSP, CFPS, Senior Loss Control Field Director | The Cincinnati Insurance Companies*

This session will discuss the changing landscape of automotive industry and how vehicle fires impact parking garages. Over the past decade there have been several high profile parking garage fires that have brought into question the existing fire design and protective systems within parking garages. We will review some of these events along with fire statistics within parking garages and vehicles to have a balanced understanding of this exposure. The rise of electronic vehicles (EV) and how these present new exposures within parking garages, reviewing how EV's compare with Internal combustion engine vehicles, and how a battery fires differ from conventional vehicle fires. Discussion will wrap-up by reviewing some recent changes within NFPA's Standard for Parking Garage Structures (88A) along with best practices for EV parking and charging.

3:30 – 3:45 p.m. **Networking Break**



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3:45 – 4:45 p.m. **Lessons Learned from Race Day to Payday: Managing Safety and Health in Public Venues and Attractions**

- **Luke Bramblett**, *Senior Director of Environmental Health & Safety | Churchill Downs Incorporated*

This session will discuss the challenges and lessons learned in developing a nationwide risk management program for a publicly traded company. The presentation will not only share how insurance loss control consultants have aided in the process, but will also discuss the importance of arranging a relationship that contemplates the unique needs of the client operation and culture.

4:45 – 5 p.m. **Closing Remarks**

Dinner on your own

Wednesday, October 22nd

8 – 9 a.m. **Human and Organizational Performance (HOP) - Overview, Concepts and Proven Applications**

- **Rob Miller**, *Vice President of Safety | Keeley Construction*

Join this Human and Organizational Performance (HOP) workshop to gain practical tools and insights that improve safety, efficiency, and resilience in the workplace. Whether gaining this valuable information to pay forward the education and knowledge to leaders, managers, or frontline workers, this workshop will help you understand how companies can learn from mistakes, support accountability without blame, and build systems that set the foundation for better performance. Don't miss this opportunity to transform your approach to supporting the work and leadership for the companies you serve.

9 – 9:15 a.m. **Conference Partner Presentation**

9:15 – 10:15 a.m. **Combustible Dust Hazards and NFPA-660**

- **Jason M. Schurtz, CSP, CWBSP, CFPS, ARM**, *Technical Specialist- Property, Loss Control | The Cincinnati Insurance Company*

This session will discuss why we are concerned about combustible dusts, the fundamentals of combustible dust explosions, best practices for hazard mitigation as well as NFPA-660 and Dust Hazard Analysis (DHA).

10:15 – 10:30 a.m. **Networking Break**

10:30 – 11:30 a.m. **PFAS and Microplastics: Two Toxic Headaches for the Insurance Industry?**

- **Max Branson**, *Vice President & Claim Executive | Gen Re*

This session explores the rising risks of PFAS and microplastics, their health implications, evolving regulations, legal challenges, and practical strategies for ILCA members to navigate this long-term exposure and liability landscape.

11:30 – 11:45 a.m. **Closing Remarks**

Loss Control Association

Articles of Association

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 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 Board of Directors 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 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 basis, payable on July 1 of the year to which they apply. Amount of dues will be established by the Board of Directors. Failure to pay dues 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 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 July 1 of the year following his severance from the Armed Forces.

Article IV – Board of Directors

- Section 4.1:
Eligibility Any active member is eligible to serve on the Board of Directors. No more than two individuals from the same employer 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 these Articles of Association.
- Section 4.3:
Composition The number of directors shall not be fewer than five (5) or 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 of Directors denoting the number of current directors shall be filed with the official copy of the Articles of Association 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 on the Executive Committee, beginning on December 1 following the October meeting.
- Section 4.4:
Terms of Office Directors will serve a term of 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.
- 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 Articles of Association.
- 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 Executive Committee. Those members are responsible for working with the Executive Committee to implement association projects and serve as a liaison with committee chairs.
- Section 4.8:
Financial Records All financial transactions are to be approved by the Financial Secretary. A monthly accounting is to be provided to the Board of Directors. All financial records are to be audited on an annual basis at the Conference. Two active members are to be 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. They shall serve for a term of one (1) year or until their successors shall be nominated or appointed and 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 Board members.

Article VI: Duties of Officers

- Section 6.1: It shall be the duty of the President to preside at all business meetings of the Association;

- President*** 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 of Directors. 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 VIII 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 the Membership Committee. This officer will also be responsible for a back-up presentation at the conference, 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 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 The Financial Secretary shall keep an accurate record of the membership. 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 is responsible for coordinating distribution of notices to the membership of dues payments. 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:
Annual Meeting There shall be at least one (1) business meeting of the Association, concurrent with the "Association Conference." If there will be more than one meeting, the first meeting of the year shall be designated as the Annual Meeting of the Association.

Article VIII: Committees

- Section 8.1:
Executive Committee 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.
- Section 8.2:
Nominating Committee This committee shall consist of four (4) members of the Association, three (3) of whom shall be appointed by the Board of Directors 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.

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:
Meritorious Service Award Committee 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 (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 shall be responsible for awarding the plaque to the candidate at the next Annual Meeting.
- Section 8.4:
Liaison Committee 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 exchange information with any other supporting or allied organizations deemed necessary.
- Section 8.5:
Standing Program Committee 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.
- Section 8.6:
Membership Committee 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-

Article IX: Parliamentary Procedures

- Section 9.1:
Quorum 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.
- Section 9.2:
Governing Current Robert's Rules of Order shall govern all meetings.

Article X: Amendments

- Section 10.1:
Vote 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.

Article XI: Liaison and Control

- Section 11.1:
***Programming
Organization*** The Association shall act as the 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 when required.
- Section 11.3:
Management The Association, under the direction and control of the 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: assisting the Financial Secretary with membership maintenance, collecting dues and financial records; 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 Board of Directors in publishing the "Association Newsletter." The Association will pay any such designee of the 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 Board of Directors in the following manner. A resolution to dissolve the Association shall be acted upon at a meeting of the 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 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 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 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: The Insurance Loss Control Association will purchase and maintain insurance on behalf of
Insurance 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, October 18, 2005, and October 8, 2013.



ILCA ANNUAL CONFERENCE

October 20–22, 2025 | Drury Inn & Suites Louisville North | Louisville, KY 40241

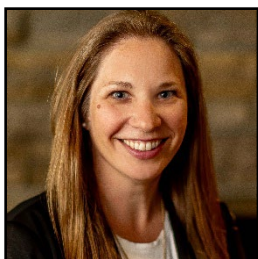
2025 ILCA Annual Conference Speakers

Speakers listed in order of appearance on the agenda



Erin Collins, *Senior Vice President, State & Policy Affairs | NAMIC*

Erin Collins has spent more than 20 years as a policy advocate across the financial services and insurance sectors. She currently manages NAMIC's national state legislative and regulatory as well as public policy teams and related lobbying objectives. She also leads the association's involvement with the National Conference of Insurance Legislators and the National Association of Insurance Commissioners.



Lisa Mundt, *CPCU, AIM, ARM, Risk Control Unit Manager | Westfield*

Lisa L. Mundt, CPCU, ARM is a results-oriented leader with extensive experience in the P&C and reinsurance markets, focusing on loss prevention, project management, and innovation. She has a proven track record of growing and developing team members while setting strategic visions to achieve organizational goals.



Craig Gipe, *CSP, CHST, Risk Control Consultant | Kentucky AGC Self Insurers' Fund*

Craig Gipe is a Risk Control Consultant for the Kentucky Associated General Contractors Self Insurer's Fund. A native of Owensboro, Kentucky, he earned a BS in Occupational Safety and Health from Murray State University in 1996. Craig began his career in heavy industrial construction and later founded SafetyCraig Consulting in Lexington, providing safety training, audits, and management services to contractors across Kentucky and the eastern U.S. for over 20 years.



Brian Harris, *Director of Risk Control – Gulf Coast Region | FCCI Insurance Group*

Brian Harris is the Director of Risk Control for the Gulf Coast Region at FCCI Insurance Group. He holds a Bachelor of Science degree in Criminology from the Florida State University. Brian began his career in law enforcement, including patrol and insurance investigations. In 2003 he transitioned into the private sector and went to work for Safeco Insurance as an SIU Investigator. In 2007 he embarked on his risk control career with Safeco. Since then, Brian has also held risk control positions with Liberty Mutual and FCCI.



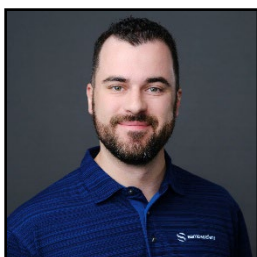
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Jay Cobb, *Account Executive, Insurance Channels | SambaSafety*

Having worked as a commercial casualty underwriter, Jay Cobb has first-hand insight into the challenging post-bind visibility gap impacting carriers, brokers, and the insureds. This perspective helps identify opportunities for greater transparency across the insurance ecosystem.



Connor Brice, *Manager, Insurance Channels | SambaSafety*

Connor Brice has been with SambaSafety for the past six years. In his time with SambaSafety he has been responsible for the establishment and management of the partnerships within commercial auto. These partnerships have been bringing value to insureds helping reduce monthly driving violations by 77%.



Bob Krueger, *Vice President, Client Relations | SafetyFirst Systems*

Bob Krueger is the Vice President of Client Relations at SafetyFirst. He is responsible for building and maintaining strong, long-lasting relationships with clients. With 20 years of experience in the fleet safety industry and a passion for customer service, Bob plays a pivotal role in ensuring that every client receives exceptional service and solutions tailored to their unique needs. He oversees all aspects of client engagement, from onboarding and consultation to ongoing support and account management. His focus on delivering top-notch service and helping clients navigate the complexities of fleet safety programs with confidence has helped SafetyFirst position itself as an industry stalwart. Passionate about helping clients optimize their fleet safety initiatives while reducing risk and improving operational efficiency, Bob is driven by the belief that strong, trusted relationships are the foundation of long-term success.



Clint Weicksel, *CSP, CFPS, Senior Loss Control Field Director | The Cincinnati Insurance Companies*

Clint Weicksel spent the last 10 years within in the insurance industry with Cincinnati Insurance and a combined 15 years in the health and Safety field. Clint graduated from Indiana University of Pennsylvania with a B.A. and M.S. in Science. During his early career, Clint worked as a safety consultant for private industry and the Pennsylvania State Government to support workplace safety programs. Clint moved into the insurance industry in 2014 and has worked in both Pennsylvania and Indiana as a Loss Control Field Representative. Clint routinely works with large and small businesses to assess exposures/control practices with a focused discipline in property hazards and protection systems.



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Luke Bramblett, *Senior Director of Environmental Health & Safety | Churchill Downs Incorporated*

Luke Bramblett is the Senior Director of Corporate EH&S for Churchill Downs Incorporated (CDI). Responsible for developing, implementing, and maintaining an effective and innovative environmental, health and safety program, with the objective of promoting safety, minimizing risk, and protecting the assets of CDI which includes Churchill Downs Racetrack in Louisville, Kentucky plus over 50 gaming, horse racing and hotel properties encompassing over 8,500 employees in 16 states.



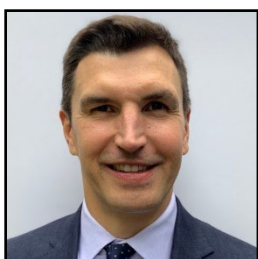
Rob Miller, *Vice President of Safety | Keeley Construction*

Rob Miller began his career in safety in 1996 upon graduating from Murray State University. Over the past nearly three decades, he has accumulated a wealth of experience in developing and implementing comprehensive safety programs tailored to the unique challenges in the industry. Rob spent 12 years with a St. Louis based construction company working in oil refineries and chemical plants throughout the country. He spent his next 10 years in the utility industry supporting generation, transmission and energy delivery services as well as leading the safety management effort with the company's contractor work forces. For the last seven years he has been back on the contractor side with Keeley Construction.



Jason M. Schurtz, *CSP, CWBSP, CFPS, ARM, Technical Specialist- Property, Loss Control | The Cincinnati Insurance Company*

Jason Schurtz has over 20 years of experience within the insurance and property loss control field providing guidance to a wide range of clients on fire, life and explosion safety. Having worked at Cincinnati Insurance since 2016, Jason took the position as a Property Technical Consultant supporting loss control field consultants in Ohio, Kentucky, West Virginia, Tennessee, Michigan, Pennsylvania and NYC. He regularly assists with technical training of field associates, plan reviews, hydraulic calculations, and technical consultations regarding insured facilities.



Max Branson, *Vice President & Claim Executive | Gen Re*

Max Branson is a vice president and claim executive at General Reinsurance Company. Before coming to Gen Re, Max spent two years at CNA and fifteen years at The Hartford, most of that time in a legal role advising on coverage disputes involving asbestos, environmental, and other complex legacy claims.

INDUSTRY UPDATE

Erin Collins, SVP State and Policy



NAMIC MEMBERSHIP AT A GLANCE



1,300+

NAMIC
Member Companies



\$383B

Represented in
Annual Premiums



6 of Top 10

U.S. P/C Companies
Among Membership



48%

Of the U.S. Auto
Insurance Market



61%

Of the U.S. Home
Insurance Market



25%

Of the U.S. Business
Insurance Market



NAMIC OVERVIEW

- NAMIC Profile
 - \$55 million in revenue, including affiliates and the association's insurance company, NAMICO
 - 27 advocates and policy experts in Washington D.C. and across U.S.
 - Largest insurance company trade PAC in America – \$1.3M per election cycle



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[3]



NEW ERA OF RISK

- Extreme Weather
- Economic Pressure
- Legal System Abuse
- Regulatory Overreach



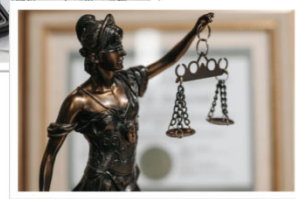
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[4]



SEEKING SOLUTIONS

- NAMIC is helping lead the way by advocating for:
 - Investment in mitigation and resilience, stronger building codes
 - Accurate pricing that matches rate to risk and increases competition
 - Guardrails around legal system abuse
 - Keeping insurance regulation at the state level



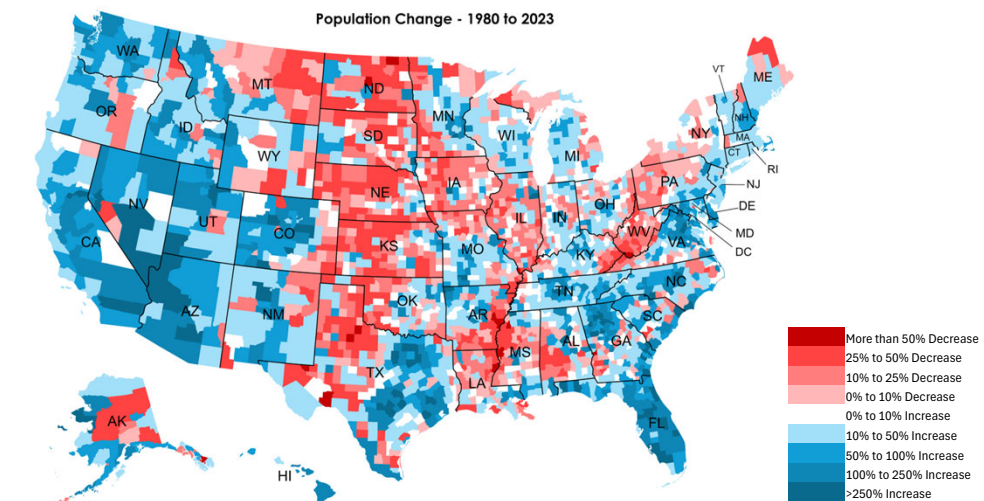
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[5]



NAMIC[®]
EDUCATION &
NETWORKING

PART OF THE PROBLEM: PEOPLE MOVING TO RISKIER AREAS



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ADVOCACY PAPER

"These proposals provide a clear roadmap for how lawmakers can benefit their constituents in the face of increasing costs. At every level, we will partner with policymakers willing to confront rising risks so insurers can continue to help policyholders when they need it the most."



THE FUTURE
OF INSURANCE:
**SEEKING SOLUTIONS
IN A NEW ERA OF RISK**

ISSUE ANALYSIS

[View the report at NAMIC.org](https://www.namic.org)

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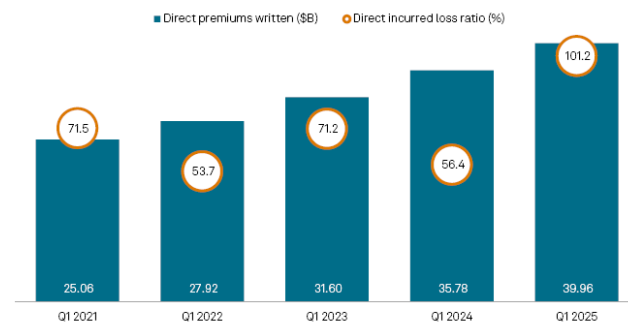
[7]



REVIEWING 2025 SO FAR

Q1 2025 homeowners loss ratio is largely driven by the L.A. wildfires

US homeowners loss ratio crosses 100% in Q1 2025



Date compiled June 9, 2025.

Data reflects the aggregation of all individual property and casualty filers that submit regulatory statements to the National Association of Insurance Commissioners (NAIC) including Citizens Property Insurance Co. Excludes certain New Jersey-domiciled property and casualty subsidiaries that do not file quarterly statements with the NAIC because of state regulations. Based on as-reported homeowners information contained within Part 1- Loss Experience and Part 2- Direct Premiums Written exhibits of the first-quarter NAIC statutory property and casualty statements for each respective year. US filers only, but may include business written outside of the US if reported within the NAIC statements.

Source: S&P Global Market Intelligence.
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- Illinois – Rate control/ Politicization
- Colorado – Loss ratio caps proposal
- Louisiana – Pass the bad, veto the good
- West – Barriers to Subrogation

Dangerous Reactions to New Era of Risk

- West – Barriers to Subrogation

2025 Los Angeles Wildfires (CA)	\$28 - \$35 billion
2018 Camp Fire (CA)	\$12.5 billion
2017 Tubbs Fire (CA)	\$11.1 billion
2018 Woolsey Fire (CA)	\$5.3 billion
2023 Maui Wildfire (HI)	\$4.4 billion
1991 Oakland Firestorm (CA)	\$3.9 billion
2017 Atlas Fire (CA)	\$3.8 billion
2020 Glass Fire (CA)	\$3.6 billion
2020 CZU Lightning Complex Fire (CA)	\$3.0 billion
2017 Thomas Fire (CA)	\$2.9 billion

Dangerous Reactions to New Era of Risk

- California – Call for capital movement
- NAIC and others – Data appetite
- Proposals for state residual markets
- Discussions on transactional level regulation
- Supervisory Technology

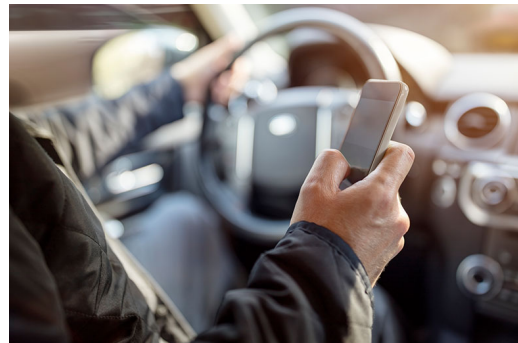
GEORGIA ENACTS LEGAL REFORM

- Gov. Brian Kemp signed NAMIC-supported legal reform legislation in April, including:
 - Transparency for third-party litigation funding, bans foreign adversaries from TPLF
 - Requiring noneconomic damages to be based on evidence
 - Separating trials over claims and any resulting damages
 - Allowing juries to know if plaintiffs wore a seatbelt
- States seeking to contain insurance costs should follow Georgia's footsteps



OTHER KEY STATE ISSUES

- Emerging Technology & Modernization
 - Transparency Proposals
 - Value-added Service Rebating Reform
 - Automated Vehicles
- Distracted and Impaired Driving
 - NAMIC has increased engagement with:
 - Governor's Highway Safety Association
 - National Distracted Driving Coalition
 - National Alliance to Stop Impaired Driving



Eyeing 2026:

- California
- Illinois – continuing the drumbeat
- Colorado – Re-do and then some
- Louisiana – Fallout from bad legislation
- VA and NJ – Elections to bring new cast, potentially new direction
- Watch the smaller footprints! WY, NM, etc

WASHINGTON UPDATE





NAMIC'S FEDERAL REGULATORY CONCERNS

Federal Agencies that issued rules impacting NAMIC member companies



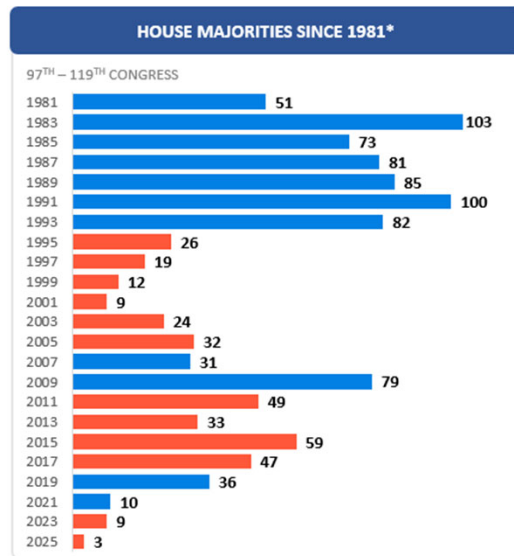
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[17]



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NETWORK

GOP WITH SMALLEST HOUSE MAJORITY IN DECADES



KEY IMPACTS OF A SLIM MAJORITY



THREE-PERSON MAJORITY:

Individuals and factions have more power with a razor-thin margin



POLITICAL DYNAMICS:

Speaker Johnson may need to negotiate with Democrats to pass key legislation, risking GOP retaliation



TRUMP EFFECT:

Trump has ability to pressure and sway GOP members who abandon the team

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All of these lawmakers have called for federal interference into industry



"exodus...may represent efforts to force insurance regulators to approve substantial rate increases that were previously denied" – HFSC Ranking Member Waters



"We must act to tackle the climate crisis – and that includes holding insurance companies accountable." – Rep. Adam Schiff



"Now when climate risks are rising [insurers are] trying to hang American families out to dry here and demanding either higher premiums or to get out of the market altogether."
– Sen. Elizabeth Warren



"The American public deserves to know how the insurance industry is bankrolling the climate crisis."
– Rep. Rashida Tlaib

Congress will be less of a threat with these folks out of power, right?

NOT SO FAST, MY FRIEND

- Sen. John Kennedy (R-LA) "Until the insurance market stabilizes, we need to put together a program that covers wind, hail, fire, flood"
- "I'd hate to see the federal government in the insurance business, but by God, it looks like we're gonna have to"
- Sen. Josh Hawley (R-MO) calls on companies to publicly testify before Congress and pushes for answers about their claim processing practices
- Hawley "demands insurance companies answer for morally obscene' disaster claim denials"



Sens. Josh Hawley (R-MO) & John Kennedy (R-LA)



THE FIO ELIMINATION ACT

- Not long after being sworn into office, freshman Rep. Troy Downing (R-MT) introduced the FIO Elimination Act, his first piece of legislation as a member of Congress.
- Downing is a former insurance regulator in the state of Montana, and has firsthand experience with the office, lending an important voice to the issue in Congress.



NAMIC, Big 'I' Join Call to Do Away With Federal Insurance Office

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2025: STATE REGULATORS WEIGH IN

On the heels of 9 insurance commissioners encouraging the administration to eliminate the office, in March, the NAIC sent a letter to Congressional leadership calling for FIO's elimination:

“.....after more than a decade of experience interacting with the Treasury’s Federal Insurance Office, we have reached the conclusion that **the Federal Insurance Office stands in direct conflict with the states’ role as primary regulators...we urge Congress to respect states’ primary role in regulating the insurance market by abolishing the Federal Insurance Office”**

9 Insurance Commissioners Urge DOGE to Junk FIO

By Chad Hemenway | December 23, 2024



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TWO-PRONGED APPROACH: REFORMING THE FIO



Sen. Katie Britt (R-AL)

While leading the charge on eliminating the office, we are also pursuing efforts to statutorily reform the office.

Last Congress, in response to FIO's regulatory overreach, NAMIC worked with Rep. Scott Fitzgerald and Sen. Katie Britt to introduce the Insurance Data Protection Act, which would have repealed FIO's subpoena authority and prevent it from being used as an enforcement agency or de facto regulator.



Rep. Scott Fitzgerald (R-WI)

This Congress, NAMIC is once again working with Rep. Fitzgerald on a bill that would build off the IDPA and would:

- Remove FIO's Subpoena Authority
- Limit staff to 5
- Move the office to International Affairs within Treasury

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TREND LINES

Legislative

- The horseshoe effect
- Trial bar – new strategies
- Legislators as solvency arbiters

Regulatory

- Data
- Individual markets
- “at least we’re not...”

[24]

- AI
- Tech – Cyber
- Market Conduct
- Financial Regulation
- Protection Gap



Artificial Intelligence

Policy Concerns = *Explainability, Bias, Discrimination, AI as a “Black box”*

State - Very active state legislatures, bills with prohibition on algorithmic discrimination

Federal – AI Moratorium Proposals

NCOIL - Pursuing model law, concerns over “losing the human element”

NAIC – Pursuing Model Law; 24 insurance depts have adopted Model Bulletin on AI



CYBER AND AI POLICY TRENDS



Cybersecurity

Policy Concerns = *Cyber threat intel sharing, vulnerability trends, intersection of AI and Cyber*

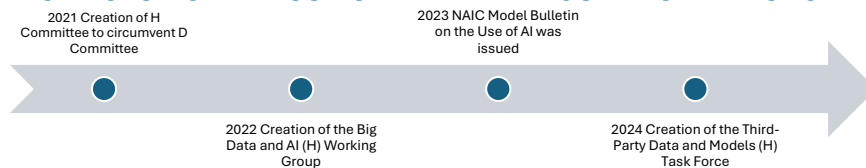
State – Current focus overwhelmingly on AI

NAIC – Cybersecurity Working Group efforts

- Cybersecurity Event Repository and Portal
- “Data Wish List” for cyber trends and vulnerabilities

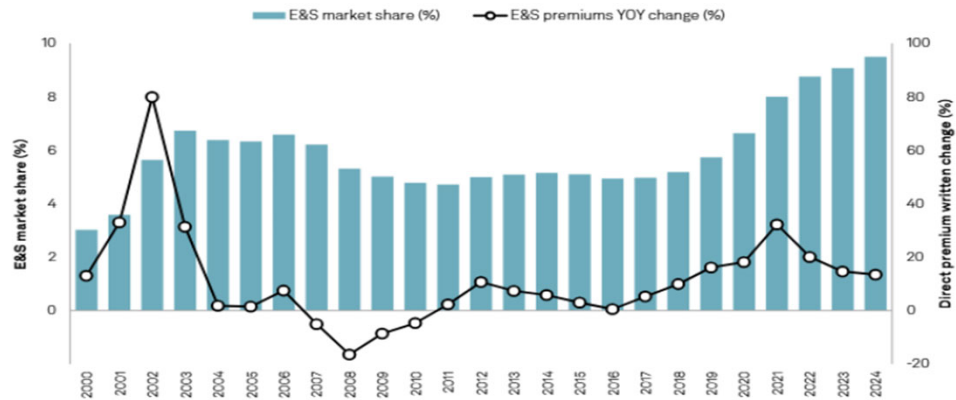
MARKET REGULATION TRENDS

NAIC EVOLUTIONARY USE OF MARKET REGULATION ENFORCEMENT



- **Data Calls**
 - Increased use of data calls by the NAIC groups under the Market Conduct authority by multiple working groups outside of the standard calls under blanks.
 - AI/ML for HO, PPA, Life, Health under Big Data- includes identifying third parties.
 - PCMI for HO under C Committee
- **AI Bulletin**
 - Created to mimic a market regulation handbook chapter without a corresponding model outside normal practices.
- **Third Parties**
 - Shifting perspective on the use of third parties and who is responsible for their compliance with state laws.
 - Competing interests within NAIC working groups.
 - Third Party Data and Models (H) Working Group
 - SupTech/GovTech (H) Subgroup
 - Cybersecurity (H) Working Group
 - Big Data and Artificial Intelligence (H) Working Group
 - Advisory Organizations (D) Working Group
 - Etc.

MARKET REGULATION TRENDS



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FINANCIAL REGULATION TRENDS

- Expansion of Insurance Department Financial Exam
 - Risk-Focused Surveillance approach incorporating ancillary risks to solvency
 - Third party vendors
 - Cyber security
 - Risk Management Practices
 - IT exam rewrite expected in 2025 at the NAIC
- Risk-Based Capital & Solvency II
 - NAIC Risk-Based Capital Task Force
- Existential questions being asked by regulators at the state and global level
 - What is solvency and what is capital? What is the best way to ensure solvency?
 - How much data is enough data?
 - What is the role of the domiciliary state?

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THERE IS GOOD NEWS



Regulators recognizing market
impacts



NAIC President – “Math should
never be political”

THERE IS GOOD NEWS

- Consumers understand rising risk
- States with suppression not working
- International interest moving to competition
- Rate adequacy improving/ capacity returning
- Complex problems require other stakeholders

Erin Collins, Senior Vice President, State and Policy

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M: (804) 878-6473

[Our Advocacy Team](#)

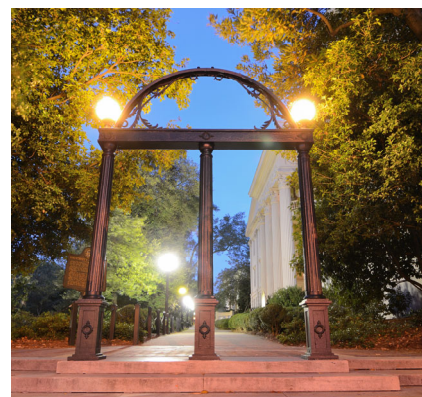


Agritourism



LISA L. MUNDT, CPCU, ARM, AIM

- Atlanta, GA
- UGA – Risk Mgmt & Insurance
- 23 years of Risk Control Background
- Work for Westfield Insurance
- NAMIC LC Committee for 7 years
- RC Experience in traditional commercial, small and large farm, technology and cyber.





LEARNING OBJECTIVES

- Agritourism Overview
- Trending Exposures
- Risk Exposure Identification



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[3]



AGRITOURISM

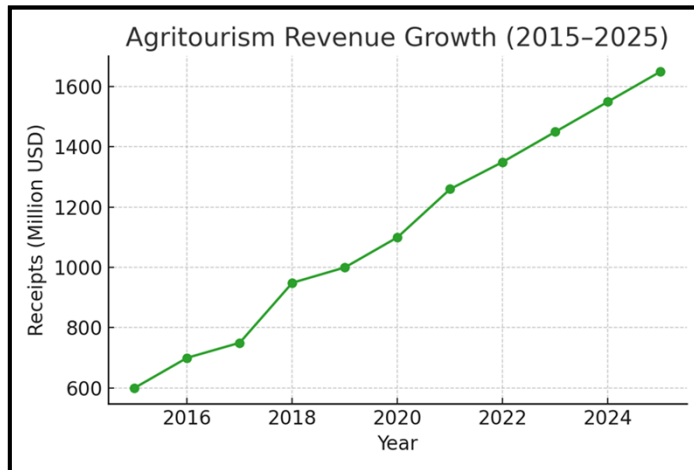


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[4]



FINANCIAL GROWTH OF AGRITOURISM



[5]



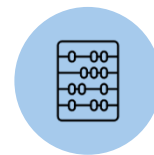
WHY HAS AGRITOURISM GROWN?



Supplemental
Income



Stability



Higher Margins

[6]



WHY HAS AGRITOURISM GROWN?



Experiential
Spending



Consumer
Support

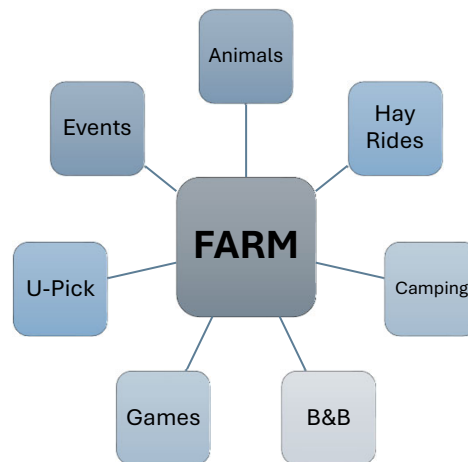


Social Media

[7]



COMMON AGRITOURISM EXPOSURES



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[8]



WEDDINGS/PARTIES



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[9]



BARN - PARTIES



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[10]



BARNs - PARTIES



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[11]



BARNs – LIFE SAFETY

NFPA 101 Life Safety Code: Protecting People

Minimum requirements for design, construction and maintenance of buildings to keep people safe

- Occupancy Load
- Means of Egress
- Fire Protection Systems
- Building Construction Types
- Building Maintenance



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[12]



BARNS – LIFE SAFETY

Best Practices:

- Barn Parties = Places of Assembly
- Consult with the AHJ
- Determine if the barn needs to be reclassified
- Retrofit the property to support Life Safety



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[13]



WHAT TO EXPECT

Best Practices:

- Illuminated Exit Signs
- Multiple Means of Egress (Marked)
- Emergency Lighting
- Fire extinguishers
- Smoke & fire detection



[14]



BARN PARTIES - LIABILITY

- Responsible for the safety of others on your property.
- Slips, Trips & Falls
- Attractive Nuisances
- Security
- Negligence



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[15]



OTHER LIABILITY EXPOSURES



Liquor Liability



Parking



Animals



Attractive
Nuisance

[16]



BARNs - PARTIES



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[17]



BARNs -ELECTRICAL



Electrical Failure Causes

Loose connections/parts	30.3%
Moisture	17.4%
Defective/inadequate insulation	9.9%
Foreign object/short circuiting	7.3%
Accumulation of dust, dirt, and oil	2.2%
Line disturbance (not lightning)	10.4%
Lightning	8.1%
Collision	3.9%
Overloading inadequate capacity	2.4%
All other causes	8.1%
Total	100%

67% of electrical failures can be addressed with a preventive maintenance program

"Figure illustrates specific causes of electrical failures and the individual contribution of each cause. This list is based upon twenty years of HSB claims data."

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ELECTRICAL

Best Practices:

- Clean, Cool, Dry & Tight
- Regular electrical preventative maintenance (EPM)
- Clearance of 36"
- Thermography Scans



COMMERCIAL COOKING

Best Practices

- Grease accumulation & open flames are biggest exposures
- Separation of fryer from open flames
- Grease baffles and duct work:
 - Cleaning after each use
 - Professionally cleaned every 6 months. Look for sticker on hood.
- "K" rated fire extinguisher
- Wet Chemical extinguishing system overall cooking surfaces.
 - Dry Chemical systems are no longer UL Approved
- Emergency Pull station near point of egress





PUBLIC FARM EXPERIENCES



Corn Mazes



Hay Rides



U Pick



Petting Zoos



Recreation



CORN MAZES





HAY RIDES

- Tractors and Trailers are NOT designed for transporting people
 - Side Rails
 - Non Slip Flooring
 - Seating
- Drivers need extra training
 - Risk of Rollover due to uneven terrain, unbalanced loads, etc.
 - Abrupt Stops cause injuries
 - Age and Experience
- Loading & Unloading
- Vehicle & Trailer inspection and maintenance
- Night Time lighting



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[23]



U-PICK FARMS

- Slips, Trips & Falls
 - Uneven surfaces
 - Hidden obstacles/Irrigation lines
- Guest Injuries from Picking
 - Insect Stings
 - Allergic Reactions
 - Cuts, scratches
 - Strains from reaching & over lifting
 - Heat Exposure
 - Lacerations
- Food Safety & Contamination
- Farm Equipment & Restricted Areas



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[24]



PETTING ZOO

- Animal injuries: bites, scratches or kicks
 - Well trained and docile animals
 - Continuous guest supervision
 - Signage
 - Physical barriers
- Zoonotic Disease Transmission
 - Provide handwashing and sanitizing stations at ALL exits
 - Signage reminding guests to wash hands/sanitize
 - Prohibit food, drinks, strollers, pacifiers, etc
- Subject to USDA, local health department and animal welfare standards
 - Need licenses and veterinary records
 - Detailed logs of animal healthy checks
 - Cleaning Logs



RECREATION - SLIDES





RECREATION – JUMPING PILLOWS



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RECREATION – APPLE CANNON

- Utilizes compressed air to launch produce
 - Need to inspect regulator and valves
 - Use rated pressure vessels
 - Employee training critical
 - Max PSI needs to be well marked
- Bodily Injuries
 - Guests may be struck by misfires
 - Sudden air release injuries (equipment malfunction)
 - Aiming outside the “target zone”
 - Limiters on rotations
 - Hearing and eye damage
- Need safety barriers around cannons & firing field
- Employees need to be trained
- **Area to be supervised by employees at ALL times**



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[28]



RECREATION – BARREL RIDES



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[29]



RECREATION – HAUNTED HOUSES



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[30]



CONCERTS ON THE FARM



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[31]



HARVEST HOST

- Electrical, Water and Hookup Hazards
 - Professionally installed & grounded
- Premise Liability
 - Slips, Trips & Falls
 - Electric fences need to be well marked
- Vehicle Accidents/ Parking Hazards
 - Need well marked/designated parking areas
 - Pedestrian exposures
- Animal Contact/Zoonotic disease
 - Signage Needed
 - Handwashing stations
 - Ensure livestock fencing is secured
- Camp fires, grills & Fire pits
- Emergency preparedness



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[32]



QUESTIONS



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2025 ILCA Annual Conference
10/20/2025 - 10/22/2025



Serious Injury & Fatality

HOW LEADERSHIP & COMMUNICATION
CAN POSITIVELY IMPACT YOUR INITIATIVE

Presenter: Craig Gipe, CSP, CHST
Kentucky AGC Self Insurers' Fund
Sr. Risk Control Consultant

Authors: Carl Heinlein, CSP, OHST, STS-C
&
Sundt Construction and Construction Safety
Research Alliance

What Is a SIF Event and Why Is It Important?



An exposure or event in which the outcome is likely to lead to the death of the affected individual or result in permanent/long-term impairment or loss of use of a major internal organ, critical body function or major body part.

Majority of SIF exposures do not result in injuries.

What Is a SIF Precursor?

- In simplest terms, SIF precursors are a new way of saying “unsafe acts and conditions.”
- The single most important and effective element to fully engaging in the SIF paradigm is rooted in management basics: effective leadership and communication. NOT A COMPLIANCE ENFORCEMENT APPROACH!

Shaping the SIF Concept into Your Safety Program

- All safety processes addressing risk reduction can succeed; conversely, they all can fail.
 - Almost all companies have some form of a safety program in place, and their employees have likely been trained on the program and its requirements.
- Successful risk reduction has a single, least common denominator.
 - The right person asking the right questions of the right people.

Who Is the Right Person?

Leaders of people are the right person and all are equally important – from CEOs and vice presidents to PMs, superintendents, and supervisors.

What Are the Right Questions?

- There are no wrong questions.
- Leaders who engage their teams in discussions of safety performance inquisitively demonstrate an interest in the subject and send a message of true concern.

Who Are the Right People?

- The right people are the teams working directly for a leader.
- Safety performance questions should be directed within the line management function from CEO to supervisor and at all levels in between.

Not Talking is Communication

- What a leader does **not** communicate is most important!
- What's not talked about can develop into **unwritten ground rules (UGRs)** in a leader's team.
- **Unwritten ground rules (UGRs)** define acceptable and expected work behavior. They are the expectations and norms that are usually unspoken and unwritten, that influence behavior and attitudes of members of a group.

Not Talking is Communication

- The combined set of **UGRs** makes up an organization's culture. The major difference between organization culture and UGRs is that organization culture is an abstract concept that writers and academics have defined.
- **UGRs** are what the individual and group actually experience and 'know' either consciously or unconsciously.
- **UGRs** are the experience and awareness of the individuals of the group culture.
- **UGRs** become the carriers of organizational culture. Documented policies, procedures, job roles and customer service standards often count for little if the UGRs are not aligned with these policies.

What Can Leaders Do?

Don't Be Blinded by Your Stellar OSHA Recordable Rate

- Keep your eyes open and understand there are UGRs at play and hidden precursors present.
- Support initiatives in your organization that look at risk potential rather than OSHA recordable status to prompt more engagement by the management team.

Support & Lead Initiatives that Focus on Hazardous Activities & Identifying Precursors

1. Align observation sheets with SIF exposures.
2. Give your observers specialty training.
3. Identify the right observers.
4. Analyze and take action on data.

Start a Good Catch/Near Miss Program

- Near misses are the tail-end of persistent precursors without an injury, loss of life or property damage.
- OSHA recordable status alone is not effective for determining whether or not an incident needs further investigation.
- Near misses are a golden opportunity to learn, improve and prevent reoccurrence.
- As a leader, Good Catch/Near Miss should become a regular part of your vocabulary and interaction with your management team.

Life-Saving Commitments (LSC)

1. Perform atmospheric testing.
2. Verify isolation from hazardous energy sources before work begins and use the required PPE.
3. Obtain authorization before entering a confined space.
4. Protect yourself against crushing and caught-in-between injuries.
5. Protect yourself against a fall when working at heights.
6. Do not work under a suspended load.
7. No alcohol or drugs while working or driving.
8. While driving, do not use your phone and obey all traffic laws.
9. Protect and properly secure all loads and materials.
10. Do not enter an unprotected trench or excavation deeper than 5 feet.
11. Protect against contact with overhead power lines.
12. Be aware of the safe practices required to protect yourself and your coworkers from potential hazards associated with working in proximity to mobile equipment.





Safety Is NOT
the Absence of
Incidents,

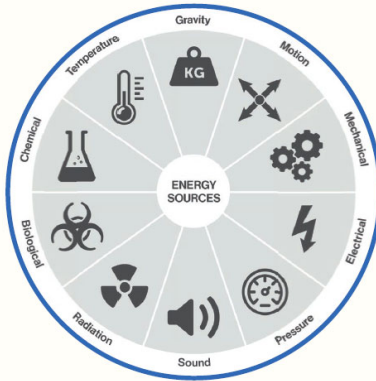
Safety Is
The Identification,
Implementation, and
Execution of Controls

Understanding The Issue



Sundt has TWO-THREE INCIDENTS a day

*Has using RIR and EMR hindered our industry
from stopping the real S#! That Can Kill You?*



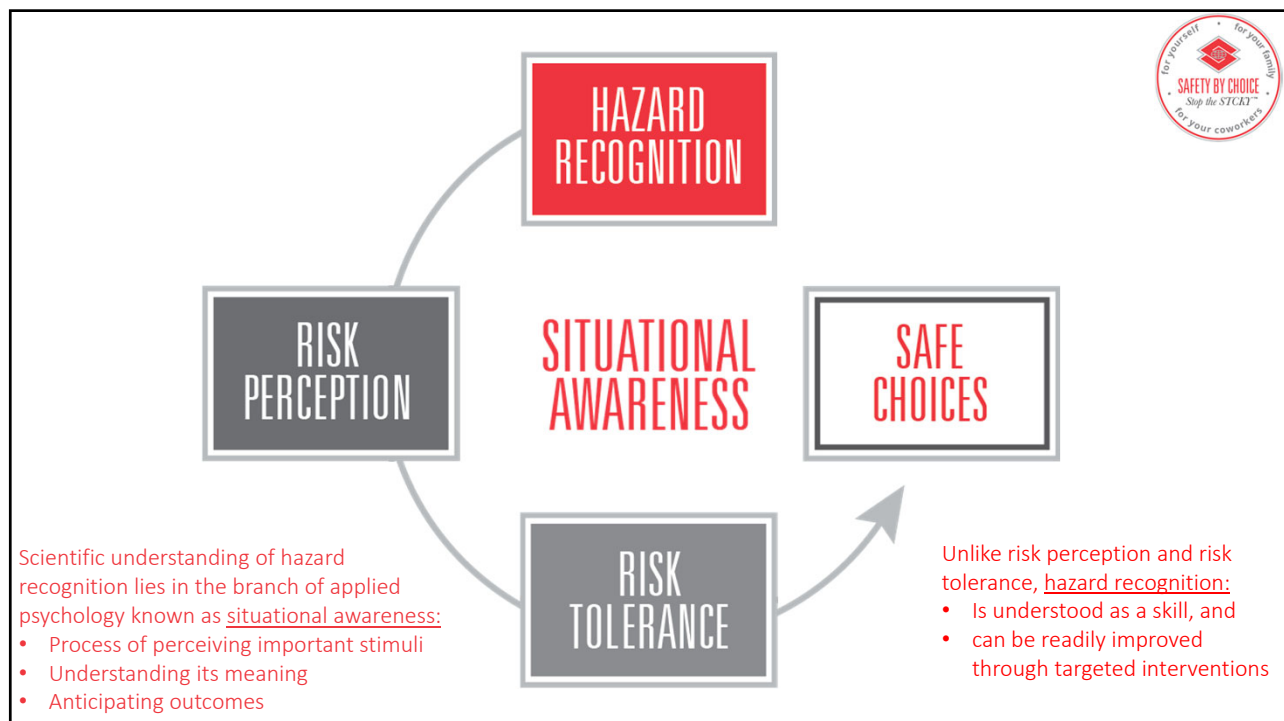
SAFETY FUNCTION

**The Energy Wheel:
Review of the Art and Science of
Energy-Based Hazard Recognition**

Dr. Matthew Hallowell
Executive Director

Website: www.safetyfunction.com
Phone: (303) 704-8523
Email: matthew.hallowell@safetyfunction.com

High-Energy Icons



Safety Through Science



- ① In pre-job safety briefings, workers identify only about 45% of the hazards they faced during the work period.
- ② Hazard recognition blind spots are consistent and predictable, regardless of trade, experience and education.
- ③ Hazards easily identified (e.g., gravity and motion) are recognized instinctually and require relatively low cognitive effort.
- ④ Hazards most often missed (e.g., mechanical, pressure, stored energy) are processed in the cerebrum and require relatively high cognitive effort.
- ⑤ Field experiments showed using the energy wheel improves hazard recognition by approximately 30%.
- ⑥ The energy wheel is effective because it provides a simple set of reminders to search for hazards commonly overlooked.



45%

of hazards are identified



35%

of hazards are missed because of cognitive "blind spots"



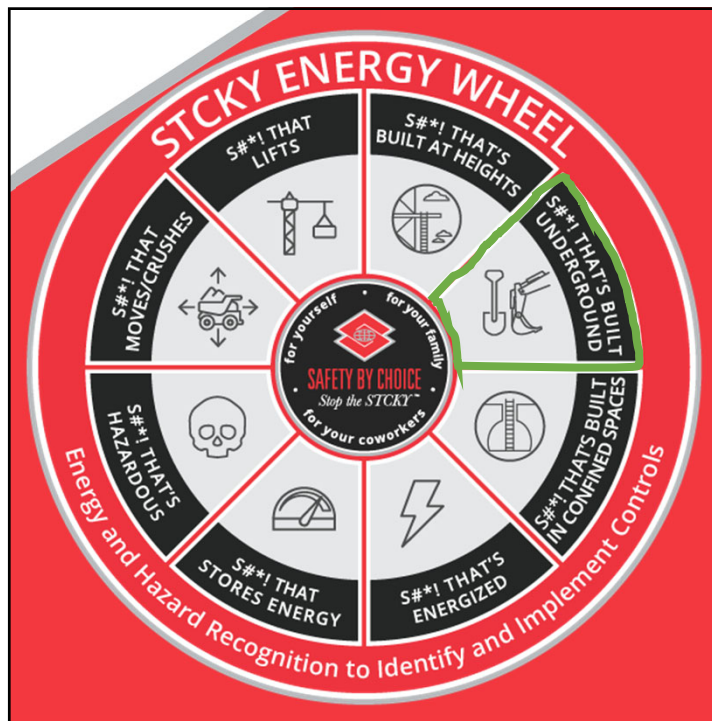
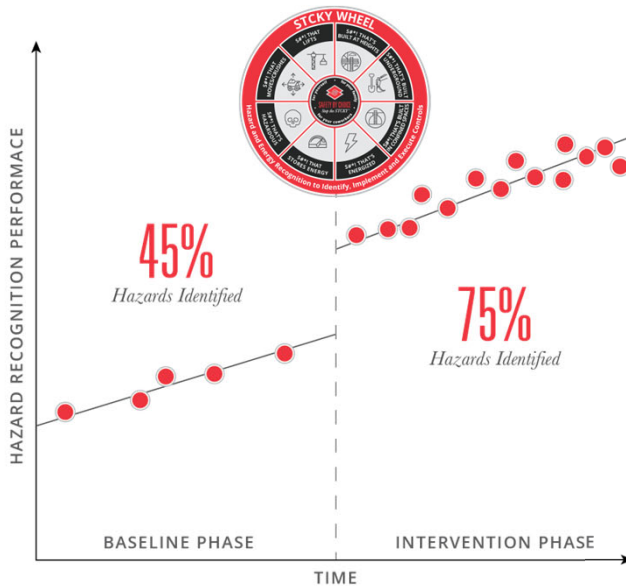
20%

of hazards are missed because they are not reasonably identifiable before work starts

Safety Through Science



HAZARD RECOGNITION AND THE ENERGY WHEEL



STOP THE STCKY®

Our beliefs fuel our actions and our actions drive our results



Beliefs

LEARNING

Learning is a deliberate improvement strategy. Ask "how" instead of "why." Accountability still in play.

MISTAKES

To err is human. We will make mistakes.

DEVIATIONS

How we work our plan is not always how we planned our work.

CONTEXT

We choose what we do for a reason, and that reason makes sense to us in that moment.

RESPONSE

Blame fixes nothing. Our response to unplanned events shapes how we learn.

SHOW ME STCKY

Speak up | Listen up for STCKY

Practice Radical Candor: Care Personally & Challenge Directly

Actions

PLAN THE WORK
WORK THE PLAN

ENGAGE OUR
WORK FORCE

WALK OUR
JOB SITES

HAZARD RECOGNITION



PUSH VERSUS PULL

COACH OUR
TEAMS

OWN RELENTLESS
HOUSEKEEPING

REPORT AND MANAGE
OUR INCIDENTS

Results

TIR
Total Incident Rate

STCKY
Success

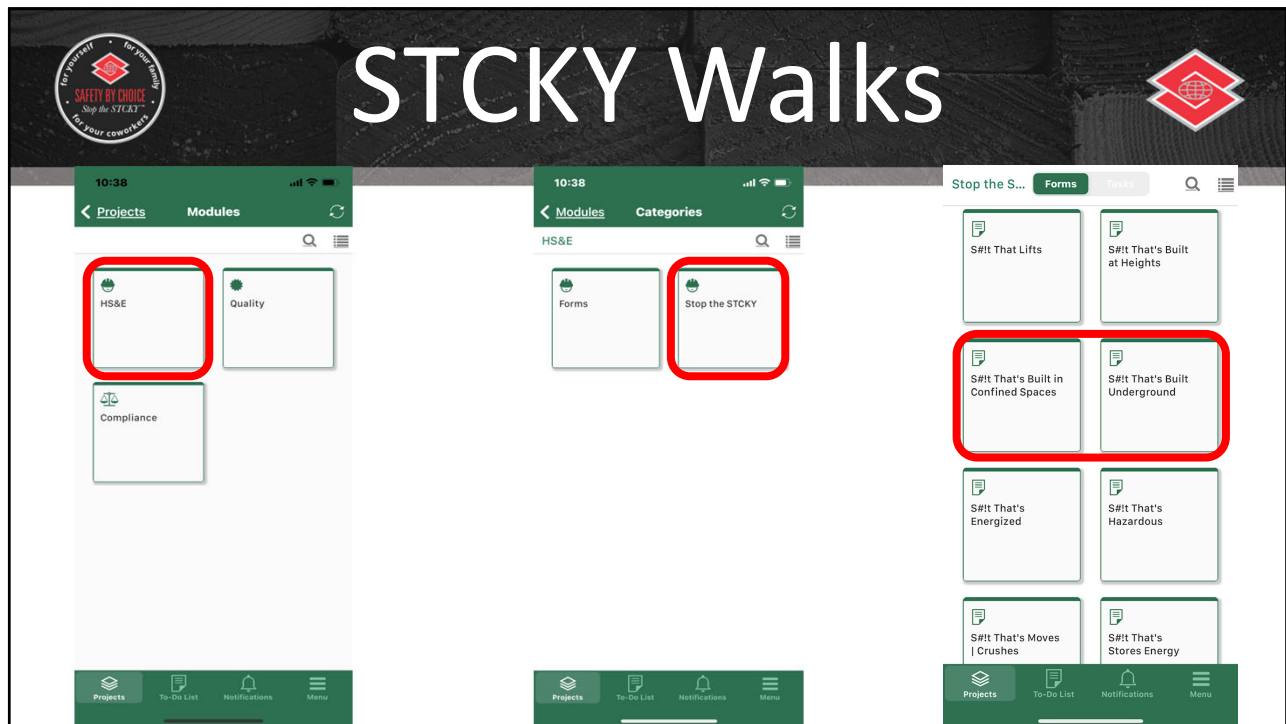
STCKY
Luck

STCKY
Injury

STCKY WALKS
Success

STCKY
Luck

RIR
Recordable Injury Rate



Resources

- [How Leadership & Communication Can Positively Impact Your Initiative](#) by Greg Driscoll, ACIG
- [Dekra Insight](#)
 - [Preventing SIFs - White Paper](#) by Don Martin & Alison Black
 - [Determining SIF Exposure Potential - White Paper](#) by Don Martin & Scott Stricoff
 - Construction Safety Research Alliance [Home | Construction Safety Research Alliance](#) <https://www.csra.colorado.edu/>

Questions/Comments



Michael "Craig" Gipe, CSP, CHST

Senior Risk Control Consultant
Kentucky AGC Self Insurers' Fund



KENTUCKY
AGC Self Insurers' Fund

Direct: 502-415-7874

Cell: 859-266-5456

Craig.gipe@agcsif.com

Henry Ford: 'Whether you think that you can, or that you can't, you are usually right.'



The Evolution of Insurance Risk Control: From Foundations to a Tech-Driven Future

Exploring milestones and innovations in risk management



Agenda Overview



Foundations of Insurance Risk Control

Major Milestones in Risk Control Practices

Modern Risk Control: Embracing Technology

The Future of Insurance Risk Control

Foundations of Insurance Risk Control

Origins of Insurance and Basic Risk Management

Insurance Engineering



“Without insurance engineers, insurance companies cannot significantly reduce expenses and achieve profitability.” Daniel J. Dekowski, CSP

Collective Risk Sharing

Insurance started as a collective approach to share and reduce financial risks among groups.

Early Risk Identification

Identifying potential hazards early was key to managing and mitigating losses effectively.

Foundation of Formal Practices

These early methods laid the foundation for modern, formalized insurance and risk management systems.

Traditional Risk Assessment Methods



Manual Reviews

Risk assessments depended on manual review processes to identify and evaluate potential risks.

Expert Judgment

Expert opinions were critical in assessing risks based on experience and qualitative evaluation.

Historical Loss Data

Historical data on past losses was used to estimate potential exposures and inform risk decisions.

Limitations of Traditional Methods

Traditional methods had limitations in scope and accuracy compared to modern risk assessment techniques.

Role of Underwriters and Loss Prevention



Keep It Simple



3 Customers - 3 Functions

Risk Evaluation by Underwriters

Underwriters analyze risks to set appropriate insurance terms and premiums based on detailed assessments.

Loss Prevention Focus

Loss prevention specialists implement safety protocols to reduce claim frequency and severity proactively.

Since the beginning the risk control professional has had 3 customers and 3 functions.

Underwriter – Risk Selection

Policyholder- Risk Improvement

Agent- Consulting Service

Major Milestones in Risk Control Practices

Adoption of Standardized Safety Measures

Founded 1896



Standardized Fire Codes

Fire codes provide uniform rules for preventing and responding to fire hazards, improving overall safety.

Workplace Safety Standards

Workplace standards ensure consistent safety practices, reducing risks and protecting employees.

Risk Assessment Benchmarks

Safety benchmarks help assess and mitigate risks effectively across industries.

Growth of Inspections and Audits



Founded 1911



Introduction of Inspections

Regular inspections and audits were established to improve oversight and control within the industry.

Monitoring Compliance

Inspections ensure adherence to regulations and standards, maintaining organizational compliance.

Identifying Emerging Risks

Audits help detect potential risks early, enabling proactive loss prevention measures.

Development of Industry Guidelines and Regulations



Founded 1971



Comprehensive Guidelines

Guidelines were developed to establish clear safety and quality standards for risk control across industries.

Regulatory Frameworks

Regulatory frameworks ensure industries comply with minimum safety and quality requirements.

Risk Control Practices

Risk control practices are standardized to protect safety and maintain quality across various industries.

Dekowski on Recommendations



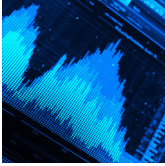
- “Report readers are far more likely to be impressed by comprehensive operations descriptions or an explanation of the rating consequences than they are of a long list of insignificant recommendations.”
- “The purpose of making recommendations is not to torment insureds and prospects but rather to make otherwise undesirable accounts into acceptable ones.”
- “A good philosophy is to try to limit each risk to one (1) recommendation, if any.”



Modern Risk Control: Embracing Technology



Data Analytics and Predictive Modeling



Leveraging Vast Datasets

Advanced analytics utilizes large datasets to extract meaningful insights for risk identification and loss prediction.



Risk Pattern Identification

Predictive models detect risk patterns that help insurers forecast potential losses accurately.



Tailored Insurance Policies

Insights from predictive analytics enable insurers to customize policies and interventions effectively.

Utilization of Sensors, IoT, and Telematics



Continuous Data Collection

IoT and telematics devices continuously collect data from environments and equipment to monitor conditions in real-time.

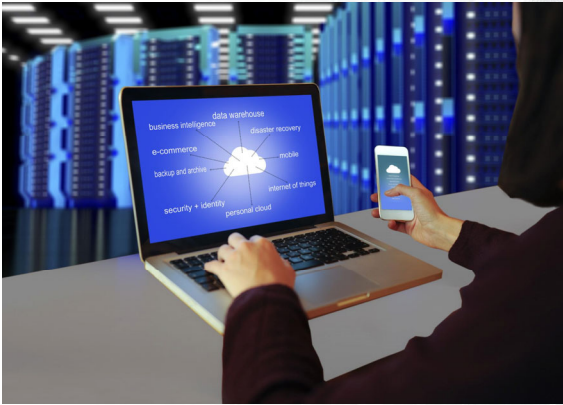
Granular Behavioral Insights

Detailed data analysis from devices helps identify behavioral patterns to prevent potential incidents effectively.

Incident Prevention

Using data-driven insights, organizations can proactively address risks and prevent incidents before they happen.

Digital Platforms for Risk Monitoring and Reporting



Cloud-based Data Aggregation

Cloud platforms efficiently gather and consolidate risk data from multiple sources in real-time.

Improved Communication

Digital platforms enhance communication among insurers, clients, and risk teams for faster decisions.

Timely Decision-Making

Real-time reporting allows stakeholders to make prompt, informed risk management decisions.

The Future of Insurance Risk Control



Artificial Intelligence and Automation



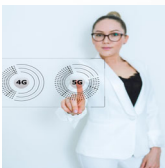
Automated Risk Assessments

AI tools automate risk assessments to improve accuracy and identify potential threats efficiently.



Anomaly Detection

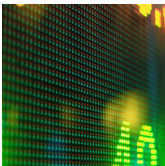
AI detects anomalies quickly, enabling early intervention and preventing potential problems.



Mitigation Strategy Recommendations

AI recommends effective mitigation strategies to reduce human error and speed up responses.

Real-Time Risk Prevention Solutions



Continuous Monitoring

Innovations provide constant surveillance to detect risk factors as they emerge in real time.



Instant Interventions

Immediate action capabilities help prevent losses by addressing risks the moment they arise.



Proactive Risk Control

Shifts risk management from reactive responses to proactive prevention strategies using innovative technology.

Customer-Centric and Adaptive Risk Management



Personalized Risk Insights

Risk management will focus on delivering personalized insights tailored to individual customer needs and situations.

Dynamic Adaptation

Risk controls will adapt in real-time to changing conditions, ensuring relevant and up-to-date protections.

Empowered Customers

Customers will be empowered with actionable information and tailored protections to make informed decisions.

The Future is Bright



- The risk control professional of tomorrow will be technically competent and technologically savvy.
- Technology will be leveraged for increased efficiency. Enabling the consultant to focus site time on complex exposures.
- Risk will, in large part, be evaluated and mitigated virtually.



Conclusion



Evolution of Risk Control

Insurance risk control has evolved from basic inspections and audits to technology-driven methods.

Technology's Role

Advanced technologies improve protection, reduce losses, and optimize risk management in insurance.

Benefits for Stakeholders

Embracing advancements benefits insurers and clients by enhancing service and adapting to changing risks.

The logo for FCCI Insurance Group, featuring the letters "FCCI" in a bold, serif font with a blue arc above them, and "INSURANCE GROUP" in a smaller, blue, sans-serif font below.

Questions?

Group Discussion



1. How is your team leveraging emerging technology?
2. Is your team using AI?
3. Are you using AI?
4. Does your team have a seat at the decision-making table?

Thank You!



ILCA - Thank You!

2

Introduction

Bob Krueger
Vice President of Client Relations
20+ Years in Fleet and Safety Industry



SafetyFirst

- ▶ Founded in 1998
- ▶ HQ in New Jersey
 - ▶ Bob is in Chicago
- ▶ Focus on reducing crashes and improving safety culture.



Services Offered

- Safety is My Goal Hotline
- eDriverFile
- MVR Monitoring
- Driver Training
- Telematics
- Cameras
- LifeSaver Mobile

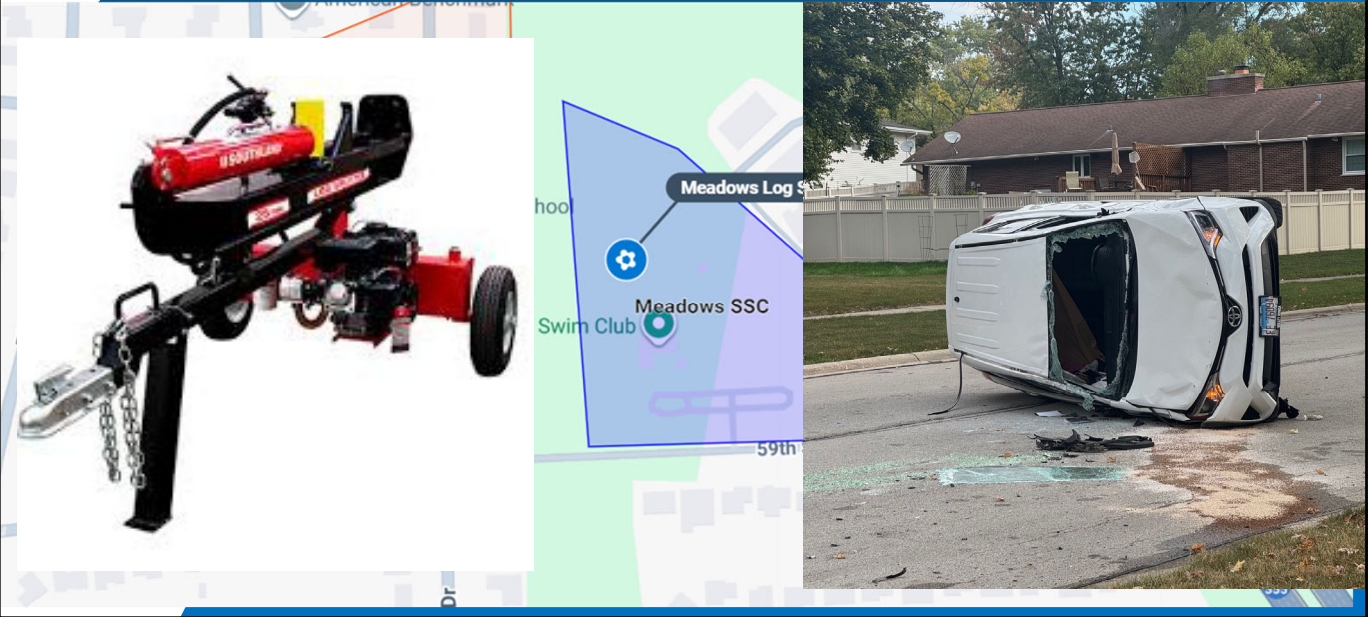


SAFETY IS MY GOAL **398 YG**
1-888-550-7233



5

Two Stories



6

THANKS!

You can find me at bobk@safetyfirst.com

Emerging Trends in Driver Risk

Impacts to driver safety and risk management

*ILCA Annual Conference
October 21, 2025*

Topics

- Introduction to SambaSafety
- Data analysis and trends
- Samba approach
- Impact



About SambaSafety

Promoting safer communities by reducing risk through data insights

- Trusted by over **16,000 customers**
- **4.6 Million+** drivers monitored
- **50 Million+** MVRs processed per year
- **3.5 Million+** Inspections processed per year
- **10 Billion+** Telematics data points processed per year
- **1.5 Million+** behavior-modifying training lessons delivered per year
- **96% customer retention rate**
- The industry's **only** provider of nationwide MVR & CSA monitoring, with telematics and training in a single platform



Risk Team



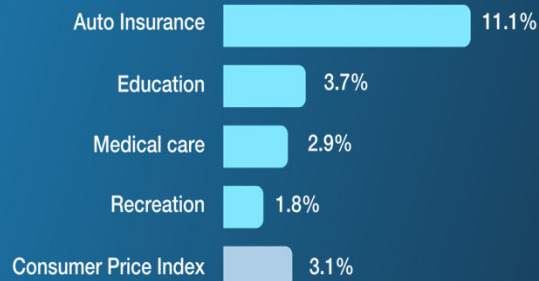
Connor Brice
Insurance Sales Manager



Jay Cobb
Account Executive; Insurance Channels

Auto Insurance on the Rise

11.1% year-over-year increase in auto insurance



Bureau of Labor Statistics year-over-year increase, as of Feb 2025.

Key Drivers

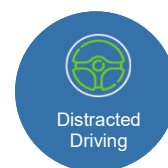
Speeding, Distraction and License Suspensions are easy to address and can make an impact in a short amount of time.



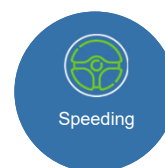
Repair & Medical Costs



Invalid Licenses



Distracted Driving

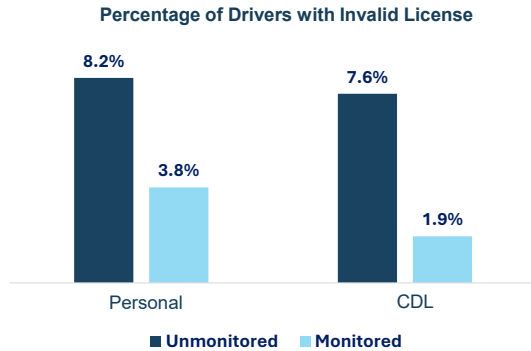


Speeding



Invalid Licenses: A Hidden Risk

Unlicensed drivers are responsible for 18.4% of fatal motor vehicle accidents, or **nearly 11,000 crashes** in 2021 alone*.



Source: SambaSafety customer analysis of monitored and unmonitored drivers.

Driver Risk Management programs should include all employees, regardless of license classification or vehicle assignment

DISTRACTED DRIVING

71% of brokers cite distracted driving as the most significant threat to commercial auto profitability

\$395B
/ year

Distracted Driving Impact¹¹

8%

of fatal crashes in 2022 involved a distracted driver¹⁴

3,308

people lost their lives to distracted driving in 2022¹²

31%

of employees admit their distracted driving caused a work-related crash¹⁶

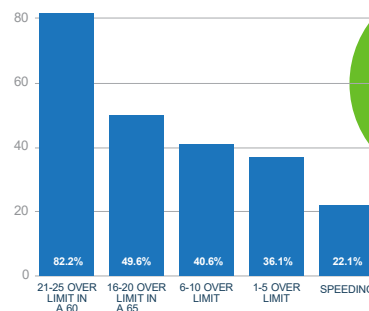


SambaSafety 2024 Driver Risk Report

SPEEDING

Speeding is a leading indicator of future crashes the most common violation category, increasing year over year since 2020.

Future Claim Probability By Speeding Violations



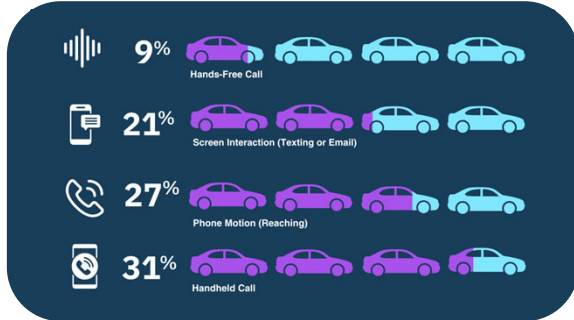
Source: SambaSafety Crash Prediction Study

1/3

of traffic fatalities are speed-related

Distraction Impacts Speed

Crash Impact Speed Increase, by Distraction Type



CMT Study

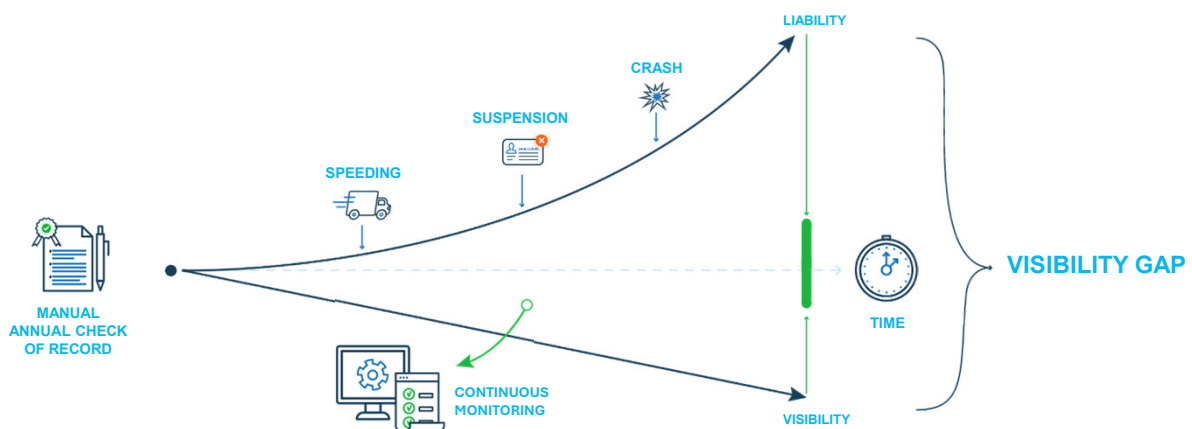


DISTRACTED DRIVING

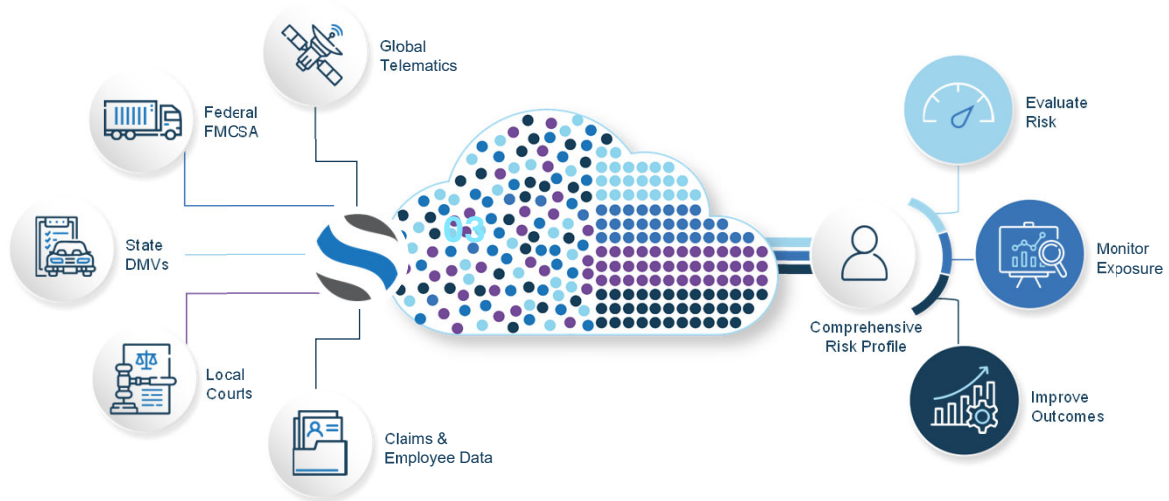
- 362,415 Crashes Attributed to Distraction
- 37% Read Text or Emails Last 30 Days
- 19% Continuously Distracted & On The Road More Than Safe Drivers

NHTSA, AAA Foundation for Traffic Safety

Closing the Visibility Gap



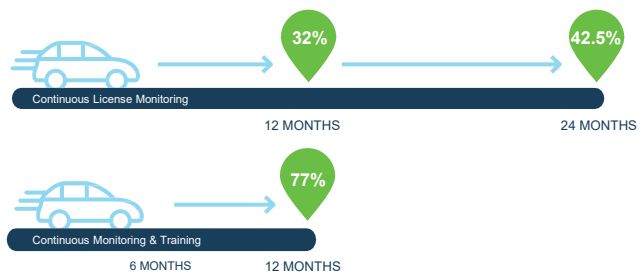
SambaSafety Risk Cloud



Monitoring & Training Reduce Violations 77%

SambaSafety Efficacy Study

Monitoring and training combined **reduce violations by 77%** after 12 months, more than double that of monitoring alone



Fast-Track Results with Telematics

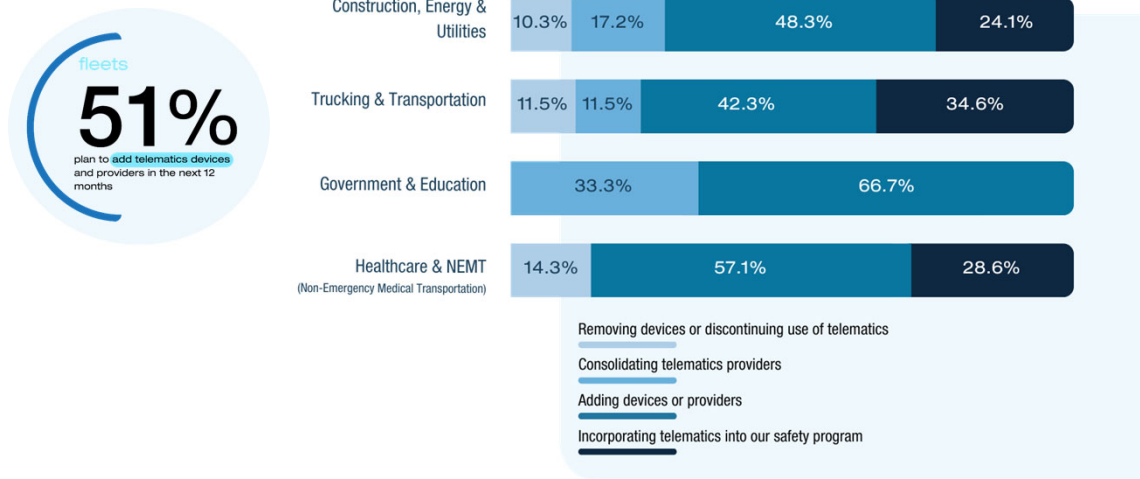
 Improved **highest risk driver** scores by 40% after 1 month

 Improved **overall fleet risk** score by 26% after 6 months

Source: SambaSafety 2024 Efficacy Study, based on over four million monitored drivers. SambaSafety Telematics case study based on a separate customer analysis.

10

Safety a Priority as Telematics Growth Continues



1 in 4

experienced reduced premiums

Telematics and Training

72%

say training & telematics reduced crashes and/or claims

28%

increased driver retention or satisfaction

Combining data telematics with mitigation tools like training leads to reduction in risk and increase in employee satisfaction.



Source: SambaSafety 2024 Telematics Report



SambaSafety Verified



A fleet accreditation program that provides a trusted, third-party validation that your fleet is actively managing risk—and doing it well.

Benefits

Stronger Insurance Negotiating Power



Demonstrate your commitment to safety and risk reduction.

Competitive Differentiation



Nationally recognized accreditation signals operational excellence to customers and insurers

Drive Internal Accountability



Align teams around clear safety benchmarks and continuous improvement.

Success Stories

SambaSafety x Keany Produce & Gourmet

The Mid-Atlantic Region's Longest-Standing Produce Distributor Uncovers the Secret to Reducing Violations, DOT Scores and Insurance Premiums



*"We have seen **impressive results** when it comes to reducing violations. It's been a great partnership and **has exceeded our expectations, reducing our total violations by 37%.**"*

— Danny O'Rourke, Chief Procurement Officer



Why SambaSafety

Improve safety outcomes and driver retention



Proven Risk Reduction

77% reduction in monthly violations
and 14% reduction in crashes

80% of fleets have no FMCSA
BASICS in Alert status



Time & Driver Impact

79% reduction in time spent manually
reviewing MVRs

73% increase in driver interventions
to mitigate risk rather than terminate



Scalable & Flexible

Solution deployed to fleets from
5 to 1.2m drivers

Modular solutions enable
fleets of any size



Access these insights and more in
SambaSafety's latest research reports:



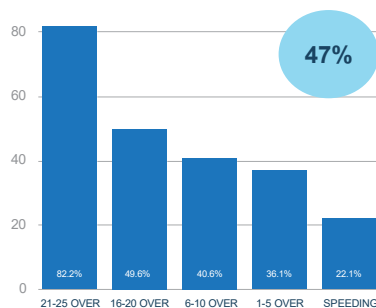
Questions?



Speeding Is Highly Predictive Of Future Crashes

Speeding is the most common violation and has increased year over year since 2020.

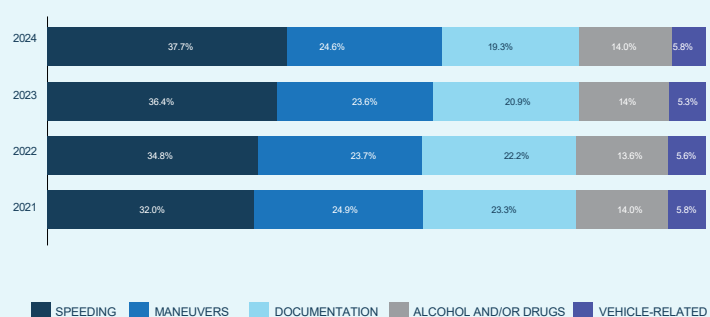
Future Claim Probability By Speeding Violations



Source: SambaSafety Crash Prediction Study



Violation Category Distribution By Year



Source: SambaSafety Violation Analysis CY2024 based on preliminary violation data

SambaSafety Platform

Alerts

New

Medium

New Speeding, 20MPH Over

Mike Emerson

District 7

02/05/2024

02:57 PM MST

Unassigned

New

Medium

New Speeding, 20MPH Over

Janis Head

District 7

01/31/2024

01:47 PM MST

Unassigned

New

Medium

New Speeding, 20MPH Over

Mike Emerson

District 7

01/31/2024

01:47 PM MST

Unassigned

New

Medium

New Speeding, 20MPH Over

Charles Morgan

District 2

01/31/2024

01:47 PM MST

Unassigned

Driver Name

Mike Emerson

Group

District 7

Training

Assign Courses

Recommended Training Courses

HEAVY DUTY

MEDIUM DUTY

LIGHT DUTY

SEDAN

Course Recommendations

Last Completed

Course Du

Heavy Duty - IBT - Speed Management

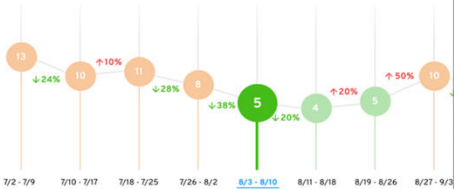
Speeding, 20MPH Over

10m 16s



Risk Index

Risk Index Trend for Last 12 Weeks



Activities for Week of 8/3 - 8/10

Activities	Score
CSA	-
MVR	+4
Telematics	-2
Training	+3
Risk Score	5
Risk Trend	↓ 38%

SambaSafety Platform

129 Violations

8 Crashes

19 Current Invalid Licenses

+30.69%

Total Violations

Last 12 Months vs Prior 12 Months

-20.00%

Total Crashes

Last 12 Months vs Prior 12 Months

Violation Trend Forecast

May

June

July

August

September

October

November

December

January 25

February

March

April

Risk Trends

How are my key metrics trending?

May

June

July

August

September

October

November

December

January 25

February

March

April



Crash and Claim Insights

Account Name

Group

Subgroup Rollup

Person Status

Data Source

11m ago

11m ago

11m ago

240

Crashes in Selected Period

0.29

Crashes Per Driver

\$920,800

Total Cost of Claims

+95.73%

Total Crashes

Last 12 Months vs Prior 12 Months

Crashes by Source

Activity Crash & Claim

Crashes 23%

Activity Crash & Claim vs 17%

PHCSA vs 68%

Most Recent Crashes

Activity Date

First Name

Last Name

Birth Date

Activity Date

First Name

Last Name

Birth Date

Activity Date

First Name

Last Name

Birth Date

BEST PRACTICES & ACTION ITEMS

Assume your broker has visibility into your safety program or telematics data.



Think you have to start from scratch to create a training or coaching program.



Keep your stories to yourself.



Do nothing.



DON'T

DO

Ask your broker about incentives and how telematics can help secure better insurance terms.



Ask your providers, your broker and peers what options are available.



Share lessons and stories with your teams and your industry peers.



Realize knowing isn't fixing.

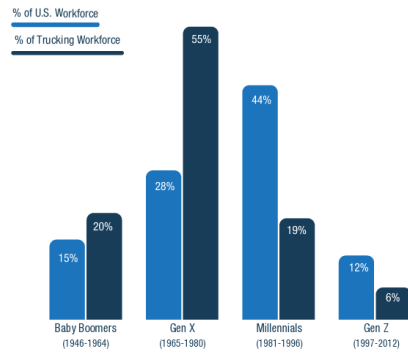


2025 SambaSafety Driver Risk Report



Transportation & Logistics

Percentage of Trucking Workforce and U.S. Workforce, by Generation



Source: National Transportation Institute (NTI) analysis. Trucking population age data based on NTI survey data of motor carriers and private fleets. Population numbers from BLS.



Challenges

- Aging Workforce
- Driver Turnover
- Compliance
- Driving Risk & Nuclear Verdicts



SambaSafety

Promoting safer communities by reducing risk through data insights



- **X** Years of Partnership With Hub
- Trusted by over **15,000 customers**
- **4.6 Million+** drivers monitored
- **50 Million+** Motor Vehicle Records processed per year
- **3.5 Million+** inspections processed per year
- **10 Billion+** Telematics data points processed per year
- **1.5 Million+** behavior-modifying training lessons delivered per year
- **96% customer retention rate**
- The industry's **only** provider of nationwide MVR and CSA monitoring, with telematics and training in one single platform

Proven Results - Telematics

16%

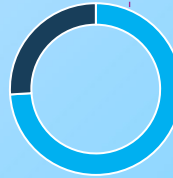
Reduction in crashes

4 percentage point
drop in serious
injuries and fatalities



26%

Reduction in high-risk
behaviors within 6
months



40%

Improvement in the most
critical driver risk scores
achieved in 3 months

Source: SambaSafety 2024 Telematics Report



Loss Control Services & More

Expertise, Scope & Innovation



Who We Are

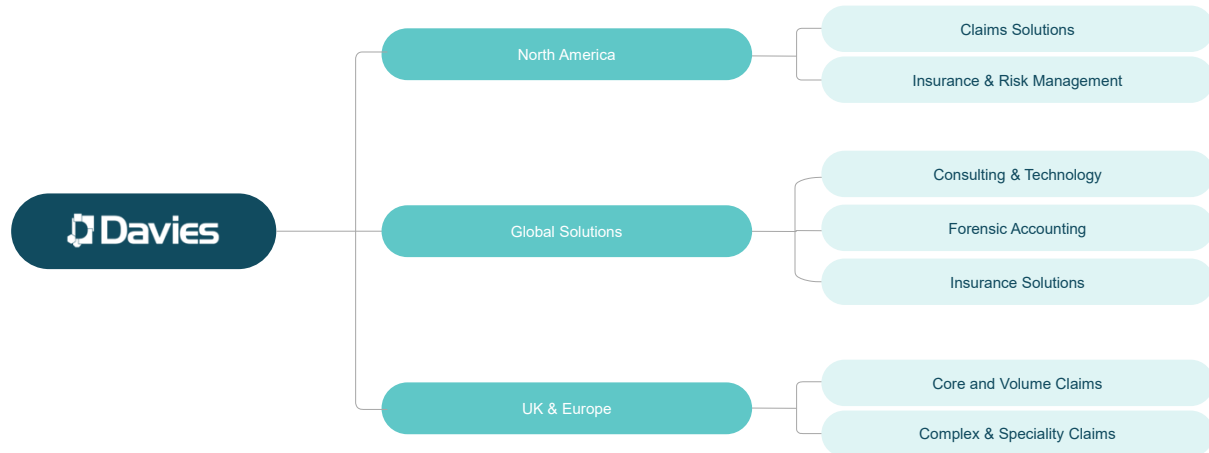


We deliver operations, consulting, and technology solutions across the risk and insurance value chain, including excellence in claims, underwriting, distribution, regulation, customer experience, human capital, transformation, and change management.



Our internal divisions

Davies comprises three business units: North America, Global solutions and UK & Ireland. Our core services include Claims Solutions, Legal Solutions, Insurance Solutions, Forensic Accounting and Consulting & Technology.



Davies North America

Davies North America is led by CEO, Dhara Patel and provides claims, program administration, actuarial, and risk management services to the U.S. and Canadian insurance markets.



Claims Solutions

Provides technical claims services such as handling, adjusting, appraising, and supply chain solutions. Our end-to-end solutions span property, liability, workers' compensation, auto claims, long term care and disability insurance, and more.



Insurance & Risk Management

Provides Life & Health claims and administration, audit, actuarial and consulting and risk services, focusing on the insurance and self-insured corporate market and specifically the B2B services required by Insurers, Brokers, MGAs, Lloyd's Syndicates, Captives, Corporates and the Public Sector.

Our services in North America

Consulting & Technology

- Banking & Markets
- MVP
- Automation, Robotics, and Infrastructure
- Technology Solution SaaS
- Learning & Development

Claims Solutions

- Third Party Administration
- Adjusting Solutions
- Daily & Catastrophe Property Claims
- Personal & Commercial Auto Claims
- Liability Claims
- Transportation & Heavy Equipment Claims
- Workers' Compensation
- Life & Health
- Field Adjusting

Insurance Services

- Audit Solutions
- Subrogation Management
- Excess Claims Management
- Actuarial Solutions
- Loss Control
- Premium Audit
- Captive Management
- MGA/MGU Consulting

Forensic Accounting

- Casualty & General Liability
- Litigation Services
- Property: Catastrophe
- Property: Non-Catastrophe
- Specialty Insurance Risks

Davies provides residential and commercial loss control surveys for the property and casualty industry. Our risk and survey team delivers comprehensive insurance survey services and field underwriting support to help you make accurate, informed decisions around risk.

Our loss control services are based on established professional standards and practices. We offer a fast turnaround time as well as personalized service through dedicated customer support backed by a team of highly trained professionals.

Beyond loss control, Davies provides multiple complementary offerings across claims, field support, forensics, technology, consulting, premium audit and more to ensure our client's success.



The diagram illustrates four methods of data collection, each represented by a teal hexagon with a white icon and text:

- On-Site**: Property Visited by Field Representative. Icon: A person in a hard hat.
- Self-Survey**: App for Policyholder Submission. Icon: A smartphone with a checkmark.
- Phone**: Phone Interview to Gather Survey Details. Icon: A telephone handset.
- Virtual**: Property Intelligence Data. Icon: A laptop screen.

The map displays the following data for each state:

State	Cases
Alaska	<10
Alabama	25
Arizona	19
Arkansas	20
California	207
Colorado	15
Connecticut	<10
Delaware	<10
District of Columbia	<10
Florida	125
Georgia	50
Hawaii	<10
Idaho	<10
Illinois	22
Indiana	16
Iowa	<10
Kansas	<10
Kentucky	12
Louisiana	55
Maine	<10
Maryland	11
Massachusetts	<10
Michigan	35
Minnesota	<10
Mississippi	20
Missouri	<10
Montana	<10
Nebraska	<10
Nevada	<10
New Hampshire	<10
New Jersey	11
New Mexico	<10
New York	29
North Carolina	21
North Dakota	<10
Ohio	<10
Oklahoma	<10
Oregon	<10
Pennsylvania	25
Rhode Island	<10
South Carolina	12
South Dakota	<10
Tennessee	40
Texas	75
Utah	<10
Vermont	<10
Virginia	<10
Washington	16
West Virginia	<10
Wisconsin	14
Wyoming	<10

With more than 1,000 Field Representatives across the country, we have the scale to meet your requirements!

The Davies Difference

Account Management

- Dedicated Account Management team. Comprised of members from Client Relations, Quality Assurance and Field Operations.
- Support provided from Day 1 of onboarding.
- Designated contact for your account when you have questions or need assistance.

Training Webinars

- Beyond webinars for internal employees, we also conduct weekly webinars open to external parties, including you!
- Notice some of the feedback we have received for these webinars

Connected Services

- Partnering with us in Loss Control can open a window of opportunity to other services that Davies provides within our industry, including:
 - ✔ Premium Audit
 - ✔ Actuarial Consulting
 - ✔ Field Adjusting
 - ✔ TPA Services
 - ✔ Subrogation
 - ✔ Forensic Accounting, And More!

"I sat in on the webinar this morning on some of the most misunderstood liability coverages that have confused underwriters for decades. In my years as a Commercial Underwriter, I cannot count the number of times I ended up referring to my CPCU textbooks to help me get a clearer understanding of these coverages for myself or someone I was training. This webinar did a GREAT job of making the coverages something everyone could relate to and understand better."

"...I especially loved the materials showing hail damage during the webinar last week since that is a big issue for us."

I can't wait to get the materials from the vacant inspections' webinar today – it was AWESOME!"

"Fantastic presentation about Restaurants, Bars & Taverns."

"Very informative!"



Our Team



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Loss Control

Loss Control Services - Davies North America

 LinkedIn – Davies North America

Take a look at this!

Video Explanation of the Loss Control Survey

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Driving Risk: Identifying Exposure and Building Stronger Prevention Strategies

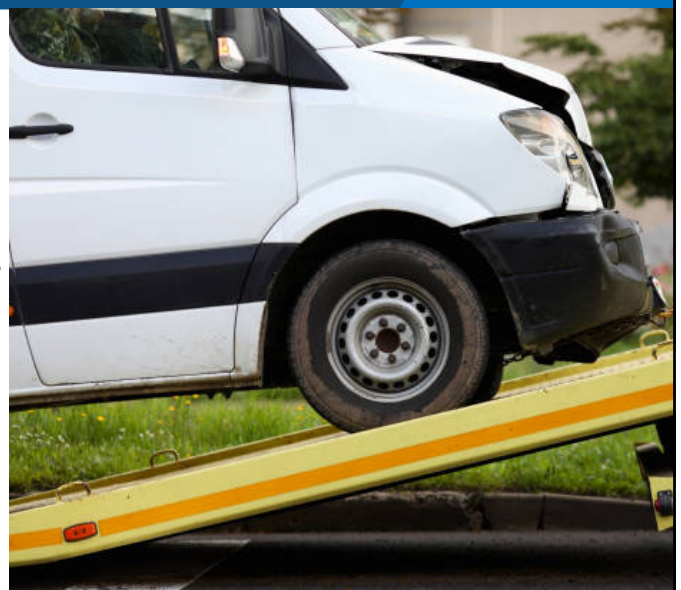


Bob Krueger
Vice President of Client Relations, SafetyFirst

2

Why Driving Risk Still Matters

1. Fleet-related claims continue to rise.
2. Litigation and repair costs drive loss severity.
3. People don't make it home!

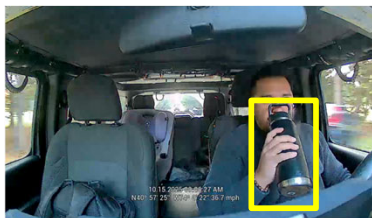


3

Outcomes

Identify hidden sources of driving exposure.

Leverage data and technology to quantify risk.



Apply proven prevention strategies to reduce losses.

4

From Incidents to Exposures

Losses are symptoms; exposures are causes.

Shift focus from reactive to proactive prevention.

‘If you wait for a claim to act, you’re already too late.’

Behaviors

1 800 How's My Driving



- ☐ Unsafe Lane Change
- ☐ Aggressive/ Irrate Driver
- ☐ Tailgating
- ☐ Parking in handicap spaces

Telematics



- ☐ Harsh ABC's
- ☐ Seat Belt not used
- ☐ Speeding
- ☐ After hours use

Dash Cam – Driver



- ☐ Cell Phone
- ☐ Distraction
- ☐ Eating/Drinking
- ☐ Fatigue
- ☐ Seat Belt (Driver & Passenger)
- ☐ Smoking
- ☐ Alcohol detection

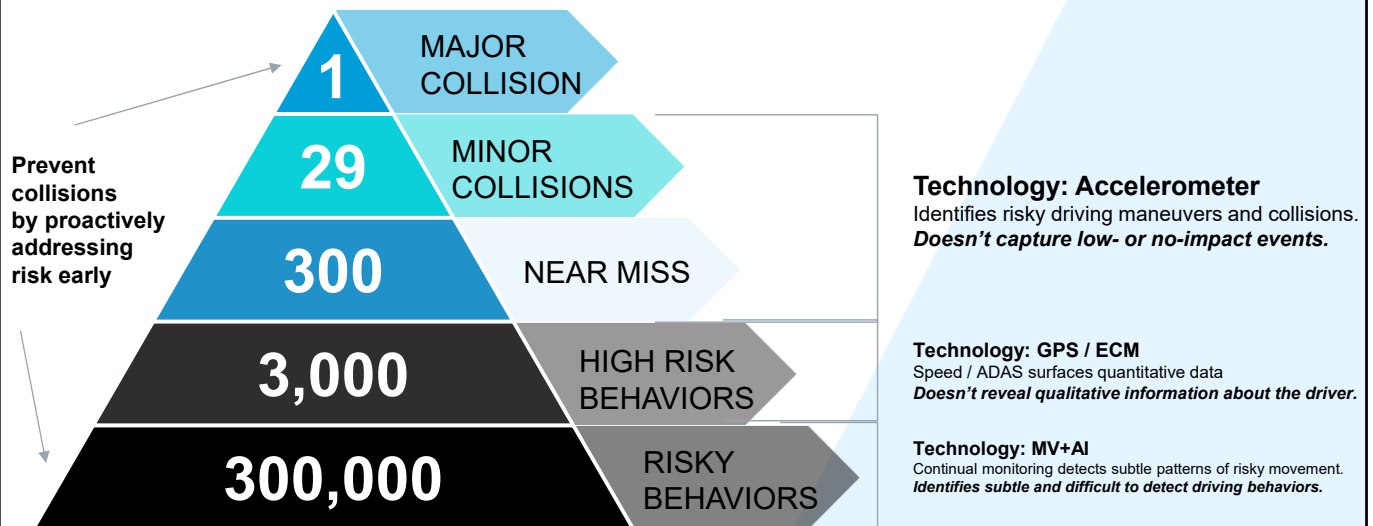
Dash Cam – Road



- ☐ Near Collision/Collision
- ☐ Tailgating
- ☐ Lane weaving
- ☐ Rolling Stop
- ☐ Pedestrian detection

Addressing Risk Early

Change unsafe driving habits. Help prevent collisions.



Source: H.W. Heinrich, *Industrial Accident Prevention: A Scientific Approach*.

Exposure Categories

Behavioral

- Speeding
- Distraction
- Fatigue

Operational

- Scheduling pressures
- Routing
- Maintenance lapses

Environmental

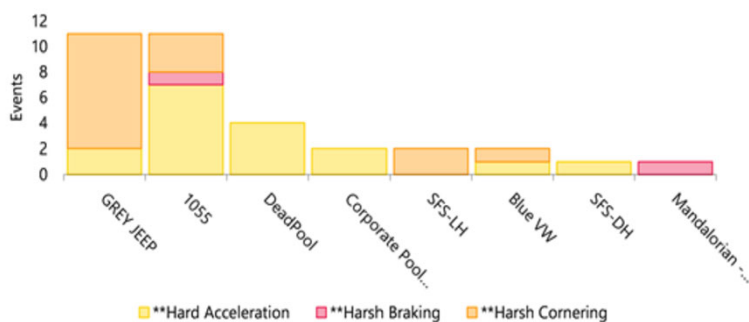
- Time of day
- Weather
- Road conditions
- Traffic density

Cultural

- Accountability
- Communication gaps
- Personal issues
- Tolerance for unsafe behavior

Data-Driven Exposure Identification

Telematics and Cameras reveal leading indicators of risk.



Example: 20 hard brake events per 1,000 miles = 4 × crash likelihood.

Leveraging Technology

- ❑ MVR History/MVR Monitoring
- ❑ Telematics
- ❑ AI dash cameras
- ❑ Integrations for connect claims, HR, and fleet data.
- ❑ Analytics benchmark and prioritize interventions.



Success Story – Telematics Scorecard

2750 Vehicle Fleet

**4 Million Miles
Per Month**

**No
DOT**

**1580
Locations**

**9,000
Drivers**

2023 705,000 Events

456,000
Seat Belt
Events

89,000
Speeding
Events

160,000
ABC's

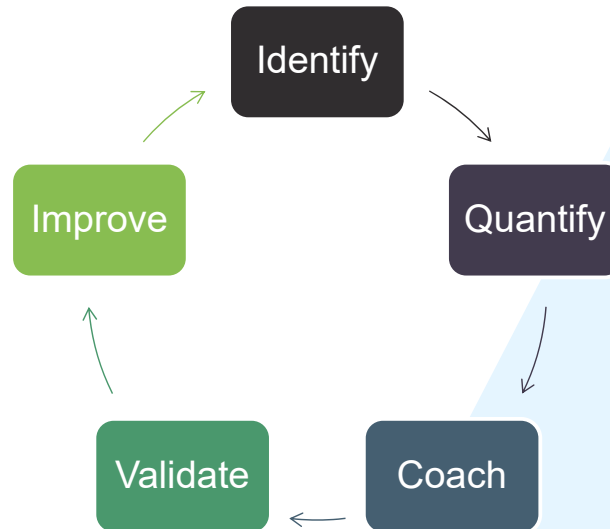
2025 274,000 Events

133,000
Seat Belt
Events

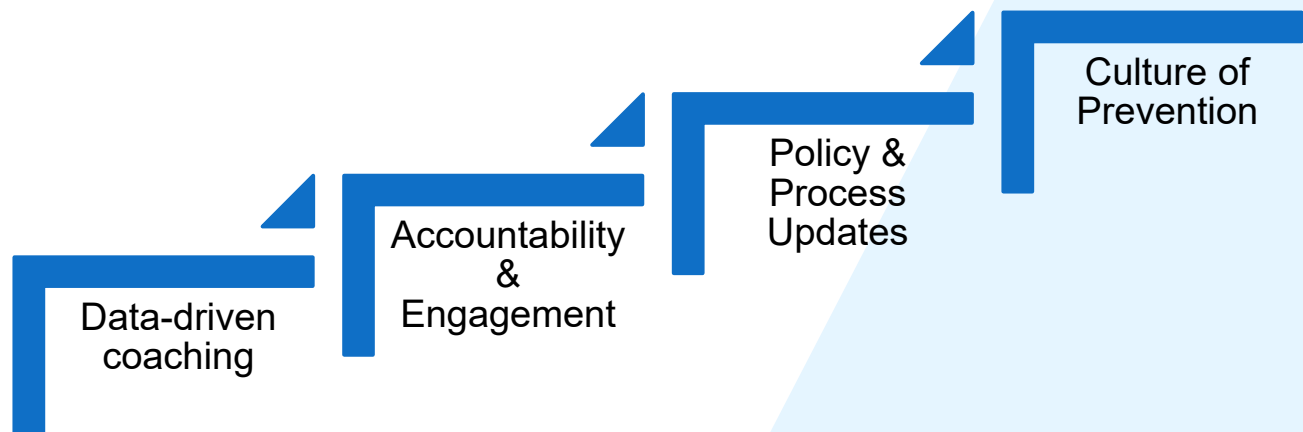
61,000
Speeding
Events

80,000
ABC's

Framework for Prevention



Building Stronger Prevention Strategies



13

Coaching in Practice

Event Performance

Performance of events over the last 6 periods

EVENTS ↑	AMOUNT ↓	TREND ↑
Excessive Speeding	871	-6% ↘
Speeding over PRS	571	9% ↗
Tailgating/Close Following - GoFocus	357	-22% ↘
Tailgating	171	-29% ↘
Seat belt	126	22% ↗
Food and drink	80	29% ↗
Harsh Cornering	79	-5% ↘
Harsh Acceleration	58	-28% ↘
Distracted driving	37	76% ↗
Cell phone use	27	145% ↗



Shift from punitive to constructive coaching.

Focus on top 3 risky behaviors

Recognize positive improvements.



14

Client Engagement Tools



Monthly exposure scorecards.
Management trend reviews.
Ongoing validation and benchmarking.

CORPORATE RANK
5th

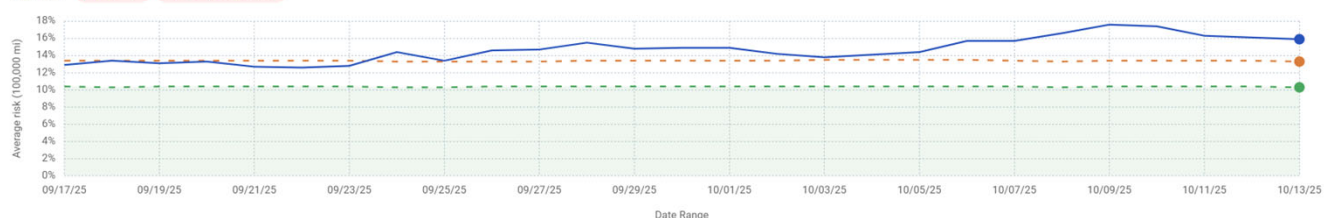
Average Collision Risk

● Your fleet

15.9%

△ High

Previously at 12.9%



Culture of Prevention

Leadership commitment drives results.

Recognition and engagement sustain improvement.

Safety **must** be part of everyday operations.



Key Takeaways

- ✓ Exposure precedes loss — find it early.
- ✓ Data gives visibility and accountability.
- ✓ Prevention requires both tech and culture.
- ✓ Loss control is strongest when insights lead to action.

Discussion & Q&A

What's one exposure metric you'll track differently?

How can you use your data to move clients from reactive to proactive?

Parking Garages and the Changing Fire Exposure

With Clint Weicksel, Sn.
Loss Control Field Director,
CSP, CFPS, Indianapolis
Territory



Marina City in Chicago IL. Diego Delso on Wikipedia Oct. 22 2012.

The author's affiliation with The Cincinnati Insurance Company is provided for identification purposes only and is not intended to convey or imply The Cincinnati Insurance Company's concurrence with or support for the positions, opinions or viewpoints expressed.

What's The Hazard?

- More vehicles on the road than ever before
- Steady growth in urban centers
- Increase size and weight of vehicles
- Increase use of plastics
- Alternative fuel sources (Lithium-Ion battery, Hydrogen Fuel Cell, LNG)
- Stacking systems modifying existing garages
- Automated stacking garages
- Fully autonomous parking garage



Major Parking Garage Fires

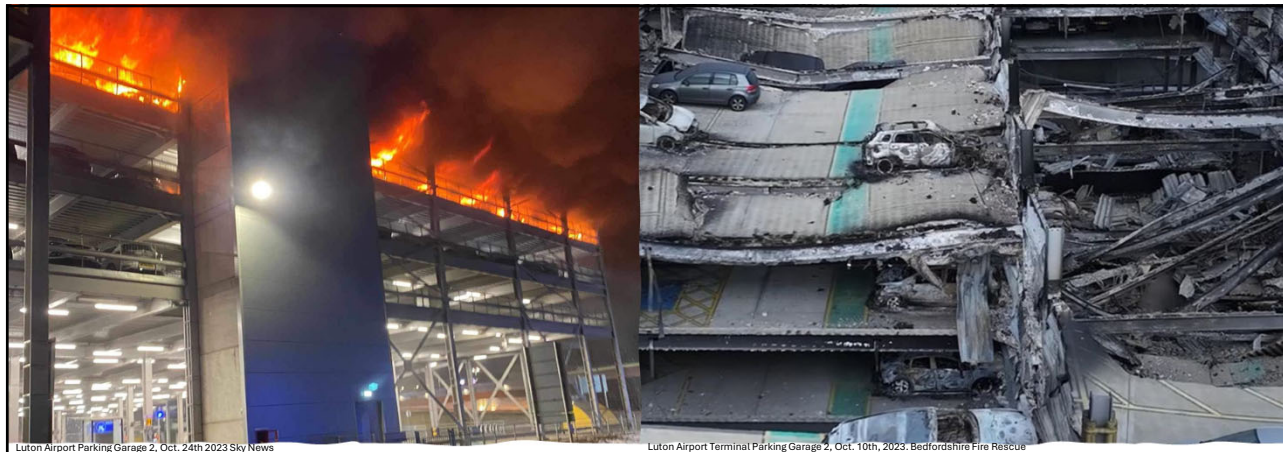
- **Luton Airport, England** – Oct. 10th, 2023 – Fire and structural collapse of garage destroyed over 1000 vehicles. Electrical fault in Internal Combustion Engine (ICE) Vehicle. Garage was an open style parking garage, metal/masonry construction and non-sprinklered.
- **Stavanger Airport, Sola Norway** – Jan. 7th, 2020 – Fire destroyed 300+ vehicles, flights canceled, and airport evacuated. Fire occurred in 5 story non-sprinklered open style parking garage. Loss estimates are \$47M.
- **Liverpool Event Center, England** – Dec. 31st, 2017 – Fire destroyed 1,400 vehicles in multistory non-sprinklered open style parking garage. Although masonry construction was stable was deemed a total loss and later destroyed. Fire reporting and response was delayed. Loss estimates are \$25M dollars.



Liverpool Event Center

Stavanger Airport Fire Sola, Norway





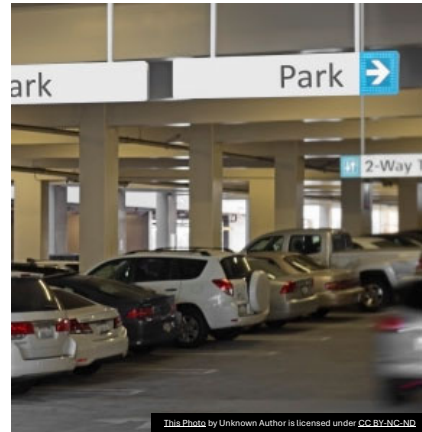
Luton Airport Fire

Recent Parking Structure Fires

- **Downtown Nashville Library Parking Garage** – Fire occurred on June 10th, 2025. Investigation is still underway. Unknown number of vehicles were impacted with no root cause identified. The parking garage ramp from the 4th to 5th floors collapsed. Parking appears is an open style structure and unprotected.
- **Jacksonville International Airport (JAX) Garage Fire** – Fire occurred on May 16th, 2025. 50 vehicles were damaged. Reports note that the fire initially started from an electric vehicle. Parking structure was an open style above ground garage. Resulted in a partial collapse of the parking structure. Early estimates on repair costs were \$38M.
- **Incheon, South Korea Apartment Highrise** – Occurred in August 2024 which damaged 880 vehicles, 23 injured due to smoke inhalation, and 1,590 residents impacted in a multistory apartment building above the garage. This was an underground enclosed parking structure. The fire was related to an EV vehicle with a report noting the sprinkler system failed to operate. The city of Seoul, South Korea restricted EV charging after several similar incidents in 2024.

Factors Related to Fire Spread

- Vehicle Factors
 - Initial fire is typically an electrical/mechanical defect
 - Flammable liquids
 - Vehicle size height/width
 - Windows open/closed
- Plastic Content
 - On average 411 lbs. of plastics per vehicle
 - Modern vehicles composed of 10% plastics, opposed to 3% from the 1970's
 - 80% of all fuel tanks are composed of plastics
 - Fire migration throughout the vehicle
- Speed of Growth
 - Initial fire can develop slowly
 - Once fully engulfed, fires can jump between vehicles within minutes



This Photo by Unknown Author is licensed under CC BY-NC-ND

Structural Factors Related to Fire Spread

- Parking Structure Design
 - Parking spacing
 - Ceiling height
 - Ceiling construction and presence of beam pockets
- Open parking structure vs. enclosed parking structure
- Structure fire rating of 1 to 2 hour (based on connected occupancy)
- Concrete spalling occurs at prolonged high temps of 932 – 1832° F
 - Vehicle fires temps average around 1,500°F



Stavanger Norway 2020. Concrete spalling example. NFPA Parking Structure Report 2020

US Parking Garage and Vehicle Data

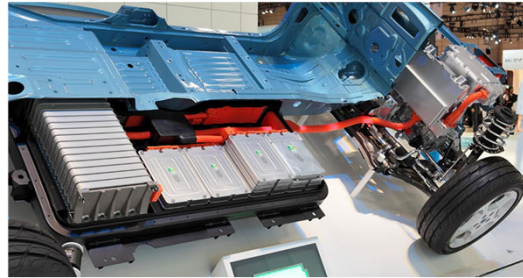
- NFPA/NFIRS compiles fire data by occupancy/property type based on annual losses:
 - 2014 – 2018 – Commercial Parking Garage Fires – 1,410 fires with \$21.7M in losses
 - 2018 – 2022 – Commercial Parking Garage Fires - 1,358 fires with \$24.8M in losses
- Non-Collision vehicle fires have dropped substantially
 - 201,000 vehicle fires reported in 2022, 31% decrease since 2005
 - Modern vehicle fire trends saw a much steeper decline since the 1980's
- Highest non-collision fire trend is age and deferred maintenance
 - Vehicles 10+ years old see a greater increase for non-collision fire occurrence
 - 60,000 mechanical/electrical fault fires compared to 80,000 collision related fires

Comparing EV and ICE Vehicle Fires

- Limited fire safety studies available...
 - The Swedish Civil Contingencies Agency Report
 - Tesla and other Manufacturer Safety Reports
 - AutoInsuranceEZ (2018 study using data from US National Transportation Safety Board)
- Limited robust studies that look at EV battery fires and US trends
- NFPA research project on modern vehicle hazards in parking structures
 - Phases 1 Report (2020) and Phase 2 Report (2024) are available
 - Phase 3 Report is underway on full scale fire and sprinkler testing on ICE/EV vehicles
- The Highway Loss Data Institute (HLDI) conducted an exploratory study (2021)
 - The study compares same 'makes' and 'models' to the ICE/EV counterpart for **non-collision related fires**
 - Findings suggest no major differences between fires between new EV and ICE vehicles

EV Battery Fires

- Vehicle Fire vs. Battery Fire
 - Thermal Runaway
 - Explosion Potential
 - Battery Reignition/Stranded Energy
 - Location of Battery
 - Low Horizontal Jet Like Flame
 - Large Quantities of Water Needed



View of Interior Battery Module, Nissan Leaf. Tennen Gas. 23 October 2009. Wikipedia



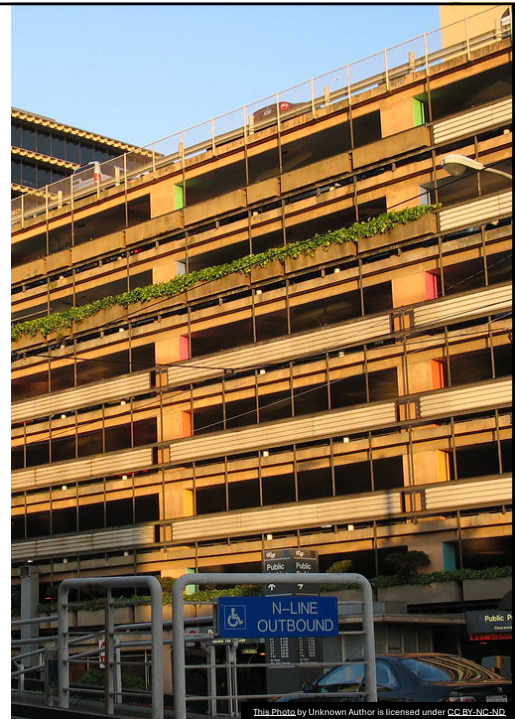
Flame jet from Tesla Model X. NBC LA, 2017.

EV Fire Data

- **EV Fire Safe** is an organization based in Australia funded by the Australian Gov.
- EV Battery Fires (511 verified by 'EV Fire Safe')
 - Unknown cause (50%)
 - Damage of battery
 - OEM Fault
 - Water submersion (flooding)
 - External fires
 - Overheating / Electrical
- Their data suggests 15% of fires occurred while connected to charging
 - This includes AC charging (residential) and DC charging (commercial)
 - Study notes data includes **1 hour of being disconnected**

Parking Structures Fire Controls

- Sprinkler Protection Changes
 - In 2022, NFPA Reclassified Parking Structures from OH1 to OH2
 - In 2023, NFPA changed the Parking Structure Standard (88A) to now require sprinkler protection in all parking structures
 - Does not impact existing garages
- Routine Inspection
 - Sprinkler and Fire Pumps
 - Standpipes
 - Charging Systems
 - Fire and Emergency Planning



Parking Garage EV Precautions

- Consider EV charging be placed outside
 - If not, as close to ground level as possible
- For chargers inside a garage consider:
 - Installing impact barriers
 - UL 2594 and UL 2202 codes/standards
 - Local energy isolation devices
 - Thermal detection systems
 - Pull stations
 - Fire department involvement and planning
- Charging Stations
 - Professional installation
 - Professional inspection and testing
 - Consider adding additional spacing (5 – 6 feet)




This is What
Success Looks
Like



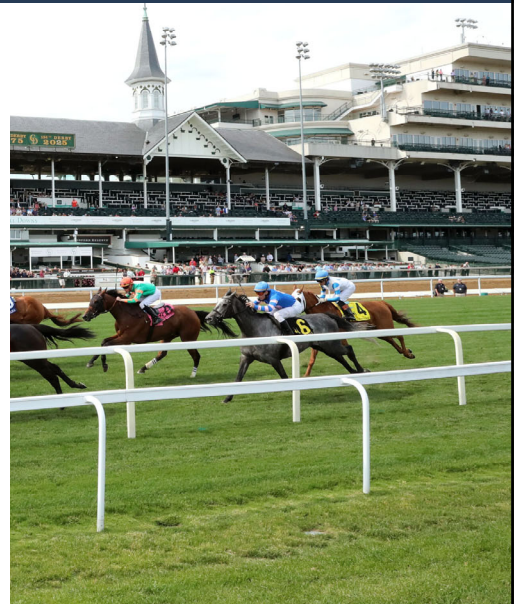
Marientplatz Parking Garage, Ravensburg Germany, EV Fire Aftermath, Nov. 2021



Lessons Learned from Race Day to Payday:

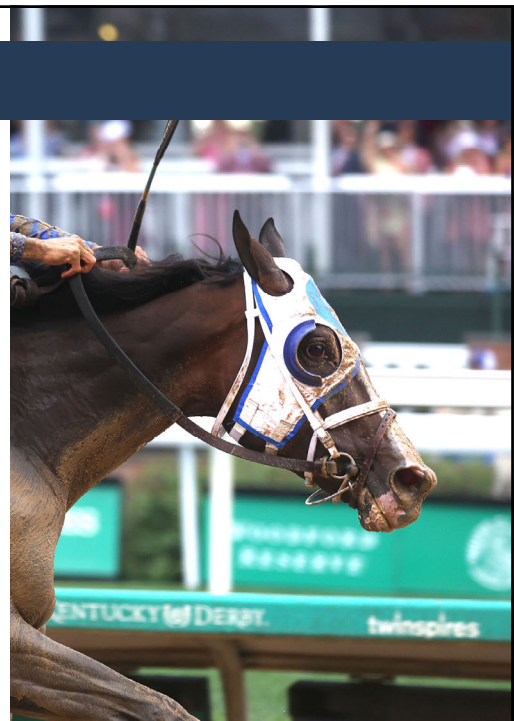
Managing Safety and Health in Public Venues and Attractions

Luke Bramblett
Sr. Director of EH&S
Churchill Downs Incorporated

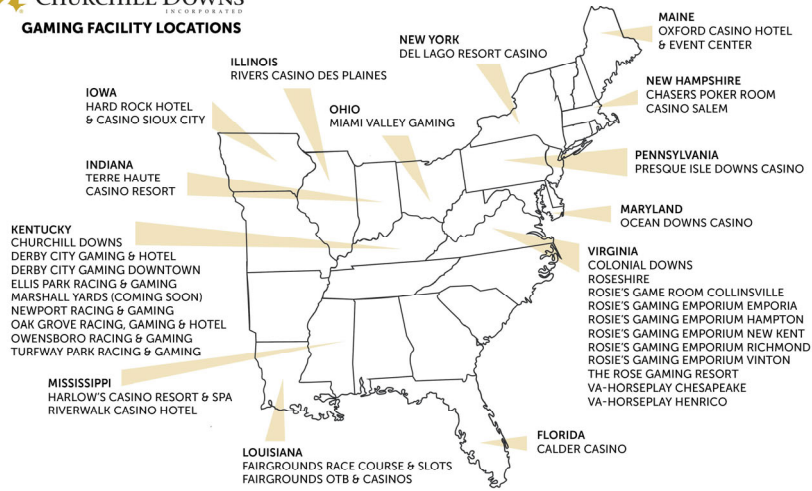


Agenda

- Company Overview
- Risk Profile Across Venus
- Regulatory Landscape
- Risk Management Framework
- Debry Risk Management “War Stories”
- Understanding the HSE Professional / Risk Management Needs
- Q&A



CHURCHILL DOWNS
INCORPORATED
GAMING FACILITY LOCATIONS



WAGERING SERVICES AND SOLUTIONS

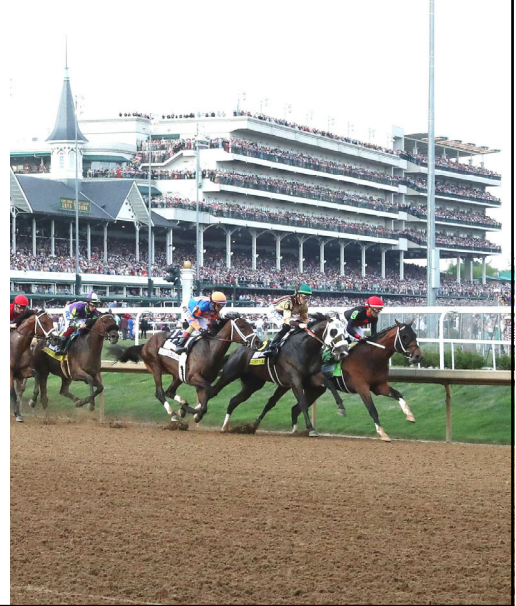


CHURCHILL DOWNS
INCORPORATED



Derby Week Risk Profile

- Over 370,000 race fans during Derby Week
- Weather Conditions
- Ingress/Egress
- Alcohol Service (All-Inclusive on Oaks and Derby)
- Food & Beverage
- Guest Medicals & Injuries
- Security



Gaming & Hotel Operations Risk Profile



Gaming

- Guest Demographics
- Security
- Surveillance
- Intoxication
- Responsible Gaming
- F&B

Hotel

- Life/Fire Safety
- Illegal Activities
- Bed Bugs

HSE - Regulatory Landscape

OSHA – Employee and guest safety

EPA – Horseracing operations (air, soil & water regulations)

State Gaming Commissions

ADA Compliance

NFPA Compliance

DOT Compliance

HISA – Horseracing Integrity and Safety Act Compliance



Risk Management Framework

Classic 5-Step Model:

Identify



Assess



Control



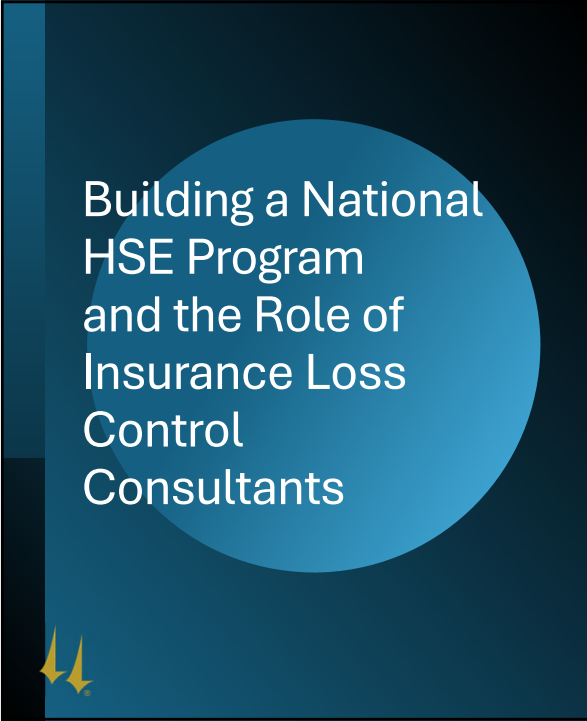
Train



Monitor

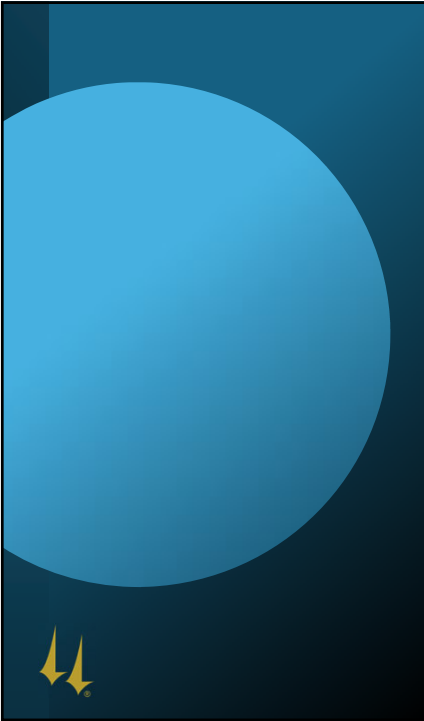






Building a National HSE Program and the Role of Insurance Loss Control Consultants

- HSE & Risk Management Org
- Rapid Response
- Universal Written Programs & Training
- 3rd Party Expertise
- Metrics
- Processes and Verification
- Patience



Q&A



Human and Organizational Performance

Overview, Concepts and Applications



Presented by: Rob Miller

What is HOP

A perspective on how we can improve work. It focuses on understanding the context and conditions of work, recognizing the interactions between people and systems.

HOP v. Ergonomics

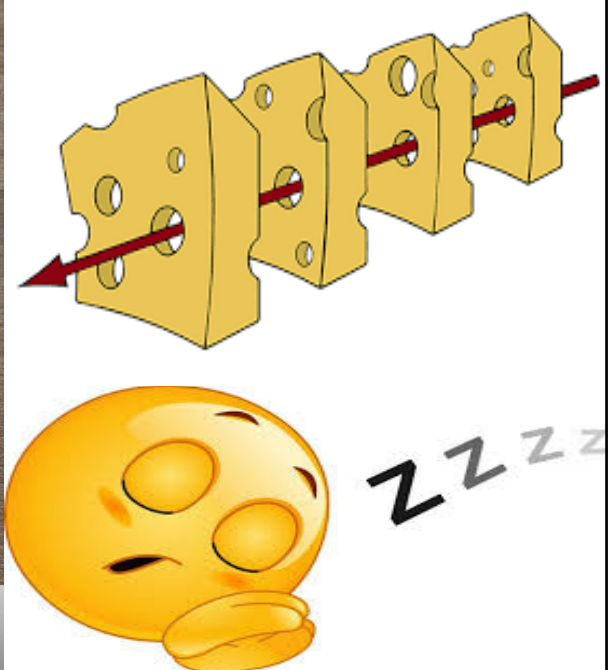
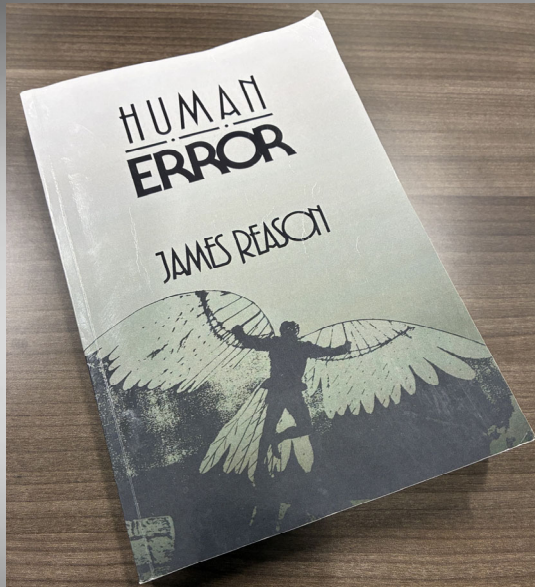


Workplaces and organizations are easier to manage than the minds of individual workers. You cannot change the human condition, but you can change the conditions under which people work.

Dr. James Reason



KEELEYSAFE



KEELEYSAFE



DOE HPI Handbook

- Two volumes
- Over 300 RIVETING pages
- Theory, Outline and Tactical Applications

Misconception???

"Human Performance is not a philosophy that changes the worker's behavior, Human Performance represents a philosophical change in the way we define and manage safety. The Principles of Human Performance are really much more directed at the organization's leaders, not the organization's workers and operators.

- Todd Conklin



Oscar Wilde - 1897 from prison

"It's not the prisoners who need reformation it is the prison."



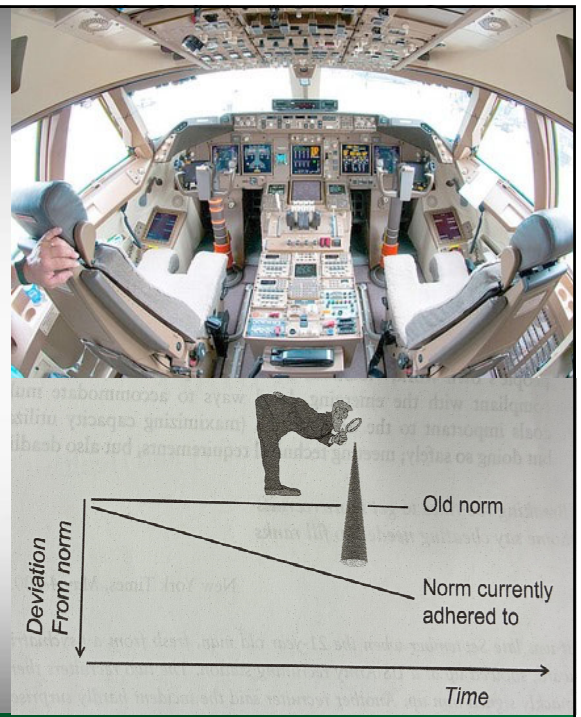
The Five Principles of Human Performance

1. Error is normal. Even the best people make mistakes.
2. Blame fixes nothing.
3. Learning and Improving are vital. Learning is deliberate.
4. Context influences behavior. Systems drive outcomes.
5. How you respond to failure matters. How leaders act and respond counts.



1. Error is Normal

- Unintentional deviation from an expected outcome
- They're only choices in retrospect
- Good systems build in tolerance
- We must defend against the inevitability of error



October 30th, 1935

Deadly airplane crash that would change the future of aviation

The Competition

- Boeing Aircraft vs. Douglas Aircraft
- Boeing: Bombardment Model 299
 - Later known as the B-17 Flying Fortress
 - 4 Engines, Central bomb bay, gunner stations throughout
 - The most Sophisticated airplane in aviation history
 - 1st long range bomber - 2000 miles
 - \$99,200.00
- Douglas introduces the DB1 - known as the B-18 - range of 850 miles = \$58,500.00



 **KEELEYSAFE**

The Model 299 Crew

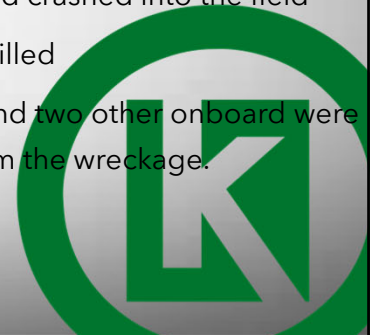
- Pilot: Major Ployer P. Hill, U.S. Army Air Corps.
- Co-pilot: Lieutenant Donald Lander Putt.
- Boeing Chief Test Pilot Leslie R. Tower, with Chief Mechanic C.W. Benton were also aboard.
- These gentlemen were at the top of their respective positions.



The Takeoff



- Model 299 sped down the runway, achieved perfect lift, began to climb.
- Within Seconds, the aircraft stalled, banked and crashed into the field
- Pilot was killed
- Co-pilot and two other onboard were pulled from the wreckage.





What Happened?

- Investigation found the airplane to be in perfect condition
- No mechanical Failure could be found
- Human Error?
 - Determined the flight crew had simply forgot to release the flight control gust lock
 - Resulted in the plane to nosedive into the ground immediately after takeoff
- How could something so trivial, be forgotten?



Why did this happen?

- The airplane was "too complex" for man to fly
- Technology, and the number of task required to safely takeoff surpassed the limitations of the human memory.
 - Simply, too many things to remember



RESTRICTED

APPROVED B-17F and G CHECKLIST
REVISED 2-11-44
PILOT'S DUTIES IN RED
COPILOT'S DUTIES IN BLACK

BEFORE STARTING 1. Pilot's Preflight- COMPLETE 2. Form 1A- CHECKED 3. Controls and Seats- CHECKED 4. Fuel Transfer Valves & Switch- OFF 5. Intercooler- Cold 6. Gyros- UNLOADED 7. Fuel Shut-off Switches- OPEN 8. Gear Switch- NEUTRAL 9. Cowl Flaps-Open Right- OPEN LEFT- Locked 10. Turbos- OFF 11. Idle cut-off- CHECKED 12. Throttle- CLOSED 13. High RPM- CHECKED 14. Autopilot- OFF 15. Oil-ices and Anti-icers, Wing and Prop- OFF 16. Cabin Heat- OFF 17. Generators- OFF STARTING ENGINES 1. Fire Guard and Cell Clear- LEFT Right 2. Master Switch- ON 3. Battery switches and inverters- ON & CHECKED 4. Parking Brakes- Hydraulic Check- ON- CHECKED 5. Booster Pumps- Pressure- ON & CHECKED 6. Carburetor Filters- Open 7. Fuel Quantity- Gallons per tank 8. Start Engines- both magnetos on after one revulation 9. Flight Indicator & Vacuum Pressures- CHECKED 10. Radio- ON 11. Check Instruments- CHECKED 12. Crew Report 13. Radio Call & Altimeter- SET	ENGINE RUN-UP 1. Brakes- Locked 2. Trim Tabs- SET 3. Exhaust Rarbas and Props 4. Check Generators- CHECKED & OFF 5. Run up Engines BEFORE TAKEOFF 1. Tailhook- Locked 2. Gyro- Set 3. Generators- ON AFTER TAKEOFF 1. Wheel- PILOT'S SIGNAL 2. Power Endurance 3. Cowl Flaps 4. Wheel Check- OK right- OK LEFT BEFORE LANDING 1. Radio Call, Altimeter- SET 2. Crew Positions- OK 3. Autopilot- OFF 4. Booster Pumps- On 5. Mixture Controls- AUTO-RICH 6. Intercooler- Set 7. Carburetor Filters- Open 8. Wing De-icers- OFF 9. Landing Gear a. Visual- Down Right DOWN LEFT - Tailhook Down- Antenna in Bell - Turret Checked b. Light- OK c. Switch- OFF- Neutral 10. Hydraulic Pressure- OK Valve cl 11. RPM 2100- Set 12. Turbos- Set 13. Flaps- 10-15 Down FINAL APPROACH 14. Flaps PILOT'S SIGNAL 15. RPM 2200- PILOT'S
---	---

RESTRICTED

The Solution

The Checklist if Born!

After the crash, the Checklist was introduced by Boeing as

PERMANENT AND MANDATORY TOOL to be used by all pilots in the Boeing Fleet.



Aftermath

KEELEYSAFE

- After the crash, Douglas Aircraft declared the Winner and 350 were ordered but not a long-range solution
- Boeing received a consolation prize for 13 Model 299's - The Air Corps still believed the aircraft too big to handle
- Air Corps recognized that the limiting factor was human memory, not size or complexity
- The Checklist becomes mandatory for take-off, flight, before landing and after landing.

Result – Checklists

- So simple, and so effective, checklists became the future norm for aircraft operation.
- Concept had been around for decades but took the model 299 crash to institutionalize its use.

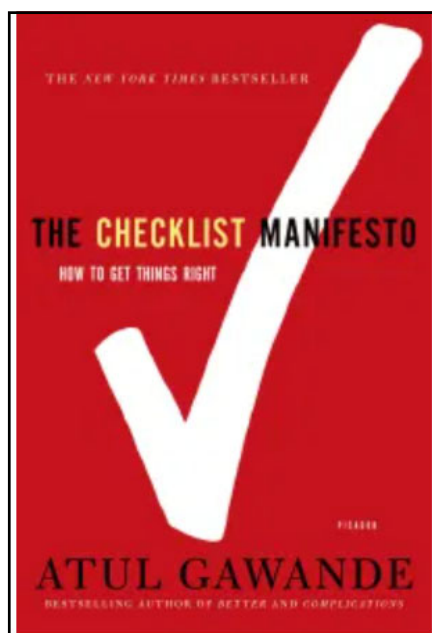


Boeing Success – What many did not know



- Boeing was in dire straits and close to folding
- A legal loophole allowed the Air Corps to buy 13 designated YB-17 - enough to outfit 1 squadron.
- Enormously Successful- 9200 flying hours without a single major incident
- When WWII broke out in September 1939, 2 dozen B-17's were in existence
- 12,730 B-17s were to be produced





The Book in Three Sentences

1. Checklists protect us against failure.
2. Checklists establish a higher standard of baseline performance.
3. In the end, a checklist is only an aid. If it doesn't aid, it's not right.



Self-Packed:

- ☐ Gun w/ sling, Box of Ammo and Bore Snake in case
- ☐ Tent, Sleeping Bag & Cot
- ☐ Big Buddy heater w/ 2 propane cylinders
- ☐ Coleman Stove
- ☐ Lantern w/ Fuel
- ☐ Camp Chair and
- ☐ Coleman Cooler w/ Beer (12), eggs, venison, cooking oil, Tabasco Sauce and
- ☐ Extra Cooler w/ Utensils inside w/ Seasoning salt, coffee mug, Can opener, Utensils (cooking & eating), Hand sanitizer, Dishrags and towels, Dish soap, SS scrub brush, toothbrush & toothpaste & deodorant, Leather Gloves, Digital Camera, Travel Clock
- ☐ Water container (full)
- ☐ Butcher board

Clothing Container:

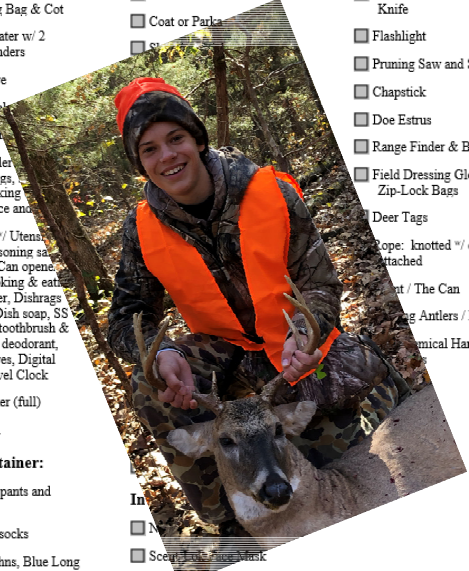
- ☐ Under Armor pants and mock-T
- ☐ Wool & liner socks
- ☐ Grey Long Johns, Blue Long John Pants, Red Union Suit & sweatpants
- ☐ Scent-Lok Pants & Shirt

Rubbermaid Container:

- ☐ Hunting Boots
- ☐ Overalls
- ☐ Coat or Parka
- ☐ St

Unity Pack:

- ☐ Water Bottle
- ☐ Buck Knives & Wyoming Knife
- ☐ Flashlight
- ☐ Pruning Saw and Shears
- ☐ Chapstick
- ☐ Doe Estrus
- ☐ Range Finder & Binoculars
- ☐ Field Dressing Gloves & Zip-Lock Bags
- ☐ Deer Tags
- ☐ Scope: knotted w/ clips attached
- ☐ Ant / The Can
- ☐ Bag Antlers / Rattle Bag
- ☐ Chemical Hand & Foot



The Five Big Ideas

Checklists are required for success.

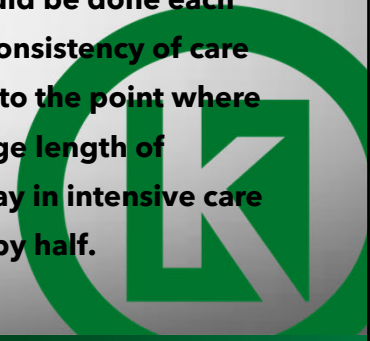


The Five Big Ideas

ALFRED ICU INTUBATION CHECKLIST			
ASSESS	EQUIPMENT	TEAM	PLAN
☐ Is a difficult airway predicted? ☐ Is there risk of physiological compromise? ☐ Cardiovascular instability ☐ Hypoxaemia ☐ Acidemia ☐ Increased ICP ☐ Aspiration ☐ Underlying disease ☐ Allergies ☐ Are the ICU consultant and ANUM aware? ☐ Do anaesthetics or ENT need to be contacted? 	☐ Is monitoring ready? ☐ Pulse oximetry (SpO ₂) ☐ ETCO ₂ ☐ BP (cycle q1min if NIBP) ☐ ECG ☐ Is equipment checked & ready? ☐ BVM with O ₂ flowing ☐ Airway adjuncts ☐ Supraglottic airway device ☐ ETT x 2 (ind 1 size down) ☐ Laryngoscopes x 2 (Direct/Video) ☐ Bougie ☐ CICO** rescue equipment ☐ Suction ☐ Stethoscope ☐ Are drugs & lines ready? ☐ IV checked & fluids on pump/set ☐ Induction & paralytic drugs ☐ Inpressors ☐ Post-intubation sedation	☐ Have team roles been assigned? ☐ Team leader ☐ 1 st intubator* ☐ 2 nd intubator* ☐ Airway assistant ☐ CICO** rescuer ☐ Drug administrator ☐ Senior support nurse ☐ +/- Critical Pressure ☐ +/- Manual in-line stabilisation ☐ * Two airway competent doctors MUST attend ☐ **CICO = can't intubate, can't oxygenate - proceed to cricothyroidotomy	☐ Is the patient optimised? ☐ Position ☐ Oxygenation ☐ Ventilation ☐ Haemodynamics ☐ NGT suctioned ☐ What are the plans for anticipated physiological compromise? ☐ What are Plans A, B, C & D if the airway is difficult? ☐ What drugs/doses are to be given? When and how? ☐ Does anyone have questions or concerns?

Modified from the RTIC Severn Checklist by the Alfred ICU Airway Team

When doctors and nurses in the ICU create their own checklists for what they think should be done each day, the consistency of care improves to the point where the average length of patient stay in intensive care dropped by half.



CHILI RECIPE

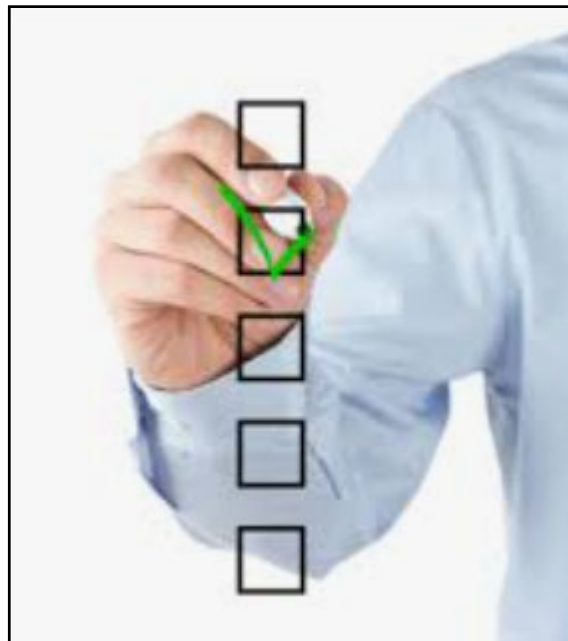
4 lbs. burger (venison or beef)
1 lb. bacon (pre-cooked wt.)
16 oz. tomato paste
24 oz. diced tomatoes
16 oz. whole tomatoes (sliced)
24 oz tomato sauce
1 large onion (chopped)
4 Tbls garlic powder
1 jar sliced jalapenos (chopped)
2 Tbls Worcestershire Sauce
40 oz. Brooks chili HOT beans
40 oz. Brooks chili MILD beans
16 oz. Bush's dark red kidney beans
16 oz. black beans
4 packets of chili powder
1 Tbsp honey
2 Tbls Tabasco Sauce
1 can of beer



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The Five Big Ideas

The three different kinds of problem in the world are the simple, the complicated, and the complex.



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The Five Big Ideas

Checklists can either be DO-CONFIRM or READ-DO and must be kept between 5-9 items.



A checklist to use when writing
ANECDOTES

Make one point
Give the facts
Indicate the problem
Add details
Use dialogue
Apply verisimilitude
Appeal to the senses
Expose emotion
Write simply
Self-edit

The Five Big Ideas

The wording of should be
simple and exact and fit on
one page.



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Checklist Exercise

- Individual or pairs
- Choose one checklist you use outside of work
- Think about how The Big 5 relate to that checklist
- 5 min. to discuss/decide
- 1 min. to report out



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The Big 5

1. Required for Success
2. Created for what the user knows is important
3. 3 kinds of problems: Simple, Complicated, Complex
4. Do-Confirm or Read-Do between 5-9 items
5. Simple and Exact Wording on 1 page



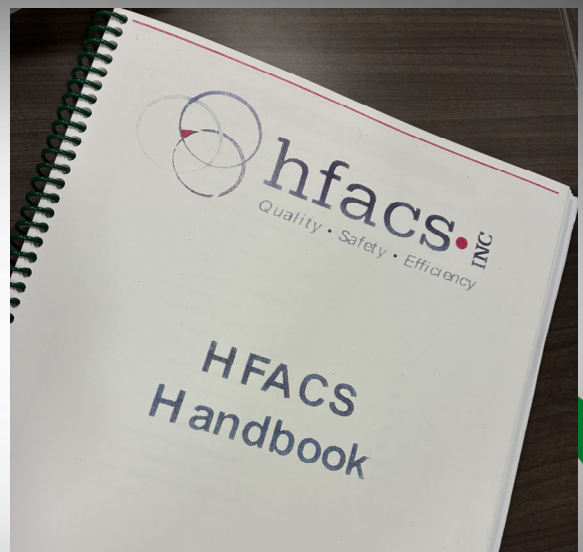
2. Blame Fixes Nothing

- Blame is only emotionally important
- Shows an air of arrogance
- Does discipline improve the system
- Name, Blame, Shame and Retrain



HFACS

Human
Factors
Analysis and
Classification
System



3. Learning and Improving are Vital

- Learning only happens when.....
- Workers are the experts
- Knowing is ever the enemy of learning
- Progress is a vector of improvement and time
- Learning organization = deliberate improvement



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Process Improvement Initiatives



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FACES Matrix



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FACES

POTENTIAL CORRECTIVE ACTION	FEASIBILITY	ACCEPTABILITY	COST/BENEFIT	EFFECTIVENESS	SUSTAINABILITY	OVERALL	COMPLETION DATE
1. Mechanics/Shop to call the day prior/day of service.	5	4	5	3	5	22	9/4
2. Mechanic specific JSA to include 360 walkaround and sketch of equip/hazards questions	5	5	4	3	5	22	10/15
3. Proximity alarms on equipment if research shows to be accurate	2	3	3	3	3	14	X
4. Update JSA to include OH line signage question	5	5	5	4.5	5	24.5	9/4



4. Context Influences Behavior



- "It made sense at the time."
- Environment drives behavior
- Aubrey Daniel's ABC model
- From 'who' failed to 'what' failed
- Dekker - "getting into the tunnel with the worker"



KEELEYSAFE

2025 Keeley Construction Safety Scorecard				
	Description	Goal	YTD	%
Financial	Compliance with Safety Budget	\$550,000	\$50,000	10%
Customer	F2F w/ Customer	201	232	115%
	1:1 w/ Business Group Leaders	910	177	19%
	Total Recordable Incidence Rate	0.35	0.00	0%
Risk	PMV	3	5	100%
	PUH	2	1	25%
	First Aid Injuries	4.2	0	0%
	Safety Assessment Equipment Initiative	11	3	27%
	Keeley Behavioral Observation Program (KBOP) Equipment	11	3	27%
People	KeeleyCares Participation	180	79	44%
	Turnover > 1 year	1	0	0%
	Safety Champion Chapter Process Improvement Initiatives Completed	14	0	0%
	Net Promoter Score for Safety Training Sessions thru KeeleyU	85%	0	0%
	Interactions: AARs / Pre-Cons / Support Requests / Tickets / SPSRPW	2062	2078	78%
	Safety Education & Training (SET) Courses	353	248	145%

5. How You Respond to Failure Matters

- You have two choices.....
- Is it safe to fail and learn?
- It's a philosophical shift
- Retrospective, Counterfactual, Judgmental and Proximal
- What is happening when nothing is happening?
- If something isn't broken, ask "why it isn't broken yet?"



BBS Card



Keeley Behavior Ownership Program

- | | Safe | | |
|--|----------------------------------|-----------------------|-----------------------|
| | Yes | No | NA |
| 1. Work being performed was discussed during JSA/ JHA/ PJHA/ etc.? | ☒ | ☐ | ☐ |
| 2. Worker is wearing all appropriate PPE for task? | ☒ | ☐ | ☐ |
| 3. Worker is using proper body mechanics and positioning for the task? | ☒ | ☐ | ☐ |
| 4. Vehicle / Equipment Use: | | | |
| a. Vehicle/equipment has been inspected? | ☒ | ☐ | ☐ |
| b. Proper speed for the work area? | ☒ | ☐ | ☐ |
| c. Seat belt(s) worn properly? | ☒ | ☐ | ☐ |
| d. Spotters used (if needed)? | ☒ | ☐ | ☐ |
| 5. Worker is identifying hazards both created by the work they are performing and in their area? | ☒ | ☐ | ☐ |
| 6. Worker is staying out of the LINE of FIRE? | ☒ | ☐ | ☐ |
| 7. Worker is keeping their eyes on PATH/TASK/WORK (minimizing distractions)? | ☒ | ☐ | ☐ |
| 8. Worker is ensuring proper footing to minimize slip/trip/fall hazards to/on the same level? | ☒ | ☐ | ☐ |



Paving



Page 1

- | | Safe | | |
|---|--|-----------------------|-----------------------|
| | Yes | No | NA |
| 9. Worker is ensuring appropriate fall protection is used. Fall Protection is used (PFAS/Railing System/Hole Covers/Etc.) to eliminate falls to lower levels? | ☒ | ☐ | ☐ |
| 10. Worker is using the proper tool/equipment for the task (Inspected, guards/ covers/handles in place, GFCI, etc.)? | ☒ | ☐ | ☐ |
| 11. Housekeeping in the observed work area is good (Trash/cords/hoses/etc. picked up and/or out of the way)? | ☒ | ☐ | ☐ |
| 12. Permitted work (Hot Work, Confined Space Entry, Excavation, etc.) is being performed safely. (Permits in place and being adhered to)? | ☒ | ☐ | ☐ |
| 13. What is your overall perception of their Safe Work Performance? | Poor → Excellent | | |
| | ☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 | | |
| 14. Did the worker exhibit any of the following error-causing states during the observation? | | | |
| ☒ Rushing | ☐ Fatigue | | |
| ☒ Frustration | ☐ Complacency | | |



Paving



Page 2

BBS Card



Keeley Behavior Ownership Program

- | | Safe | | |
|--|-----------------------|-----------------------|-----------------------|
| | Yes | No | NA |
| 1. Work being performed was discussed during JSA/ JHA/ PJHA/ etc.? | ☐ | ☐ | ☐ |
| 2. Worker is wearing all appropriate PPE for task? | ☐ | ☐ | ☐ |
| 3. Worker is using proper body mechanics and positioning for the task? | ☐ | ☐ | ☐ |

4. Vehicle / Equipment Use:

- | | | | |
|--|-----------------------|-----------------------|-----------------------|
| a. Vehicle/equipment has been inspected? | ☐ | ☐ | ☐ |
| b. Proper speed for the work area? | ☐ | ☐ | ☐ |
| c. Seat belt(s) worn properly? | ☐ | ☐ | ☐ |
| d. Spotters used (if needed)? | ☐ | ☐ | ☐ |



KBOP Dashboard



KBOP Summary

Friday, March 07, 2025
Latest Scan Upload Date

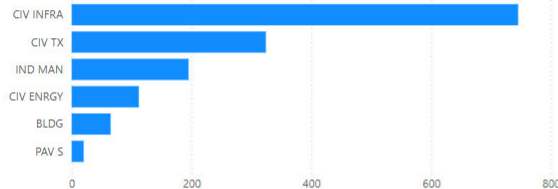
1461

of KBOP Cards Submitted

4.60

Safe Work Score / 5

of Survey Engagement by Group



Group Response Summary

Division Group Code	# of YES	# of NO	# of NA	# of MULTI	# of BLANK
BLDG	786	0	182	3	48
CIV ENRGY	1525	31	108	13	78
CIV INFRA	9635	134	1192	86	713
CIV TX	4431	239	64	6	172
IND MAN	2622	24	264	6	172
PAV S	299	1	0	0	5
Total	19298	429	1810	114	1188

Division Group Name

All

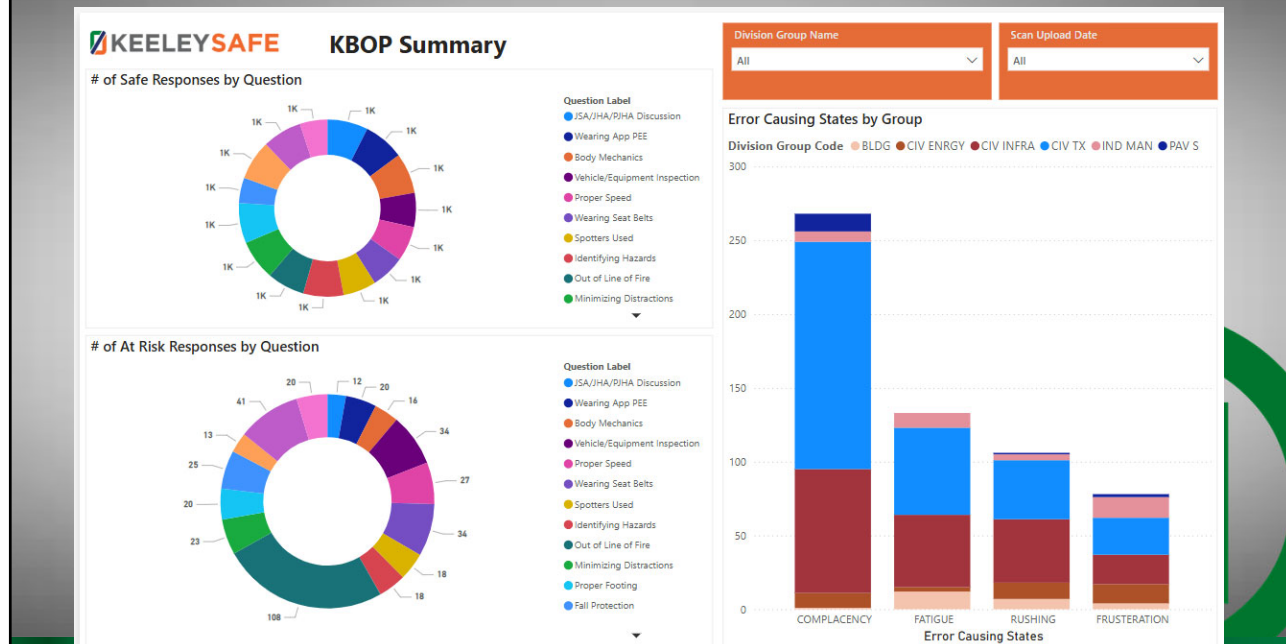
Scan Upload Date

12/13/2024 3/7/2025

Question Engagement Breakdown

Question Label	BLDG	CIV ENRGY	CIV INFRA	CIV TX	IND MAN	PAV
JSA/JHA/PJHA Discussion	65	112	740	320	195	20
Wearing App PEE	65	112	739	322	195	20
Body Mechanics	65	112	738	318	195	20
Vehicle/Equipment Inspection	62	111	732	314	193	20
Proper Speed	63	112	730	312	194	20
Wearing Seat Belts	63	112	729	309	193	20
Spotters Used	65	110	720	294	193	20
Identifying Hazards	65	112	736	321	194	20
Out of Line of Fire	65	112	737	318	194	20
Minimizing Distractions	65	112	736	313	195	20
Proper Footing	65	112	738	316	195	20
Fall Protection	65	109	709	319	192	20
Proper Tool/Equipment	65	110	733	320	194	20
Good Housekeeping	65	110	732	320	194	20
Permit Safety	65	106	712	318	194	20
Safe Work Performance	62	112	698	318	192	20
Error-causing States	24	37	196	278	35	15
Total	1054	1813	11855	5330	3137	335

KBOP Dashboard



KEELEYSAFE Leadership Development Program

motivated to contribute their best work.

8. **Continuous Learning and Development:** Create a culture of continuous learning and professional development among leaders, providing them with access to resources, workshops, and mentorship opportunities that enable them to stay updated on industry best practices, emerging trends, and evolving regulatory requirements.

9. **Measurable Outcomes:** Develop and implement metrics to measure the program's success.

Course Catalog

Year 1

Q1 – Kerry Goyette 5 Session Course in KeeleyU

Q2 – Human Performance Improvement Course

Q3 – Option 1 – STSC (Safety Trained Supervisor Construction) [

Program Components

- Interactive Workshops:** Engaging workshops, covering topics such as safety leadership, psychological safety, crisis management, effective communication, and team empowerment.
- Leadership Forums:** Regular forums (in-person and virtual) where leaders can share insights, exchange best practices, and collaborate on solutions to common challenges, fostering a sense of community and collective responsibility among participants.

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RECAP: The Five Principles of Human Performance

1. Error is normal. Even the best people make mistakes.
2. Blame fixes nothing.
3. Learning and Improving are vital. Learning is deliberate.
4. Context influences behavior. Systems drive outcomes.
5. How you respond to failure matters. How leaders act and respond counts.



Questions

? ? ? ? ? ? ? ?





 KEELEY SAFE

Combustible Dust Hazards, Controls, and NFPA-660

*Jason Schurtz CSP, CWBSP, CFPS, ARM
Technical Property Specialist
Cincinnati Insurance*

ILCA Conference
10-22-25



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THE CINCINNATI ADVANTAGE: RISK MANAGEMENT SOLUTIONS



Agenda

1. Why are we concerned about Combustible Dusts?
2. Fundamentals of combustible dust explosions
3. Best Practices for Hazard Mitigation
4. NFPA-660 and Dust Hazard Analysis (DHA)

What is Combustible Dust?

NFPA-660 Combustible Dust Definition

“A finely divided combustible particulate solid, including fibers/flyings, that presents a flash fire hazard or explosion hazard when suspended in air or the process specific oxidizing medium over a range of concentration.”

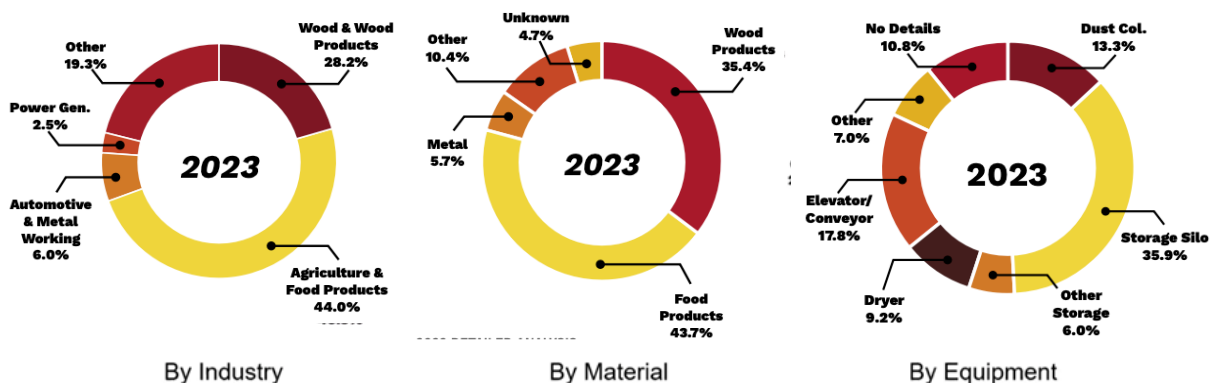
- FM:

“Small solid particles capable of being suspended in air by pouring, blowing, grinding, etc.”

- OSHA (North America):

"a solid material composed of distinct particles or pieces, regardless of size, shape, or chemical composition, which presents a fire or deflagration hazard when suspended in air or some other oxidizing medium over a range of concentrations".

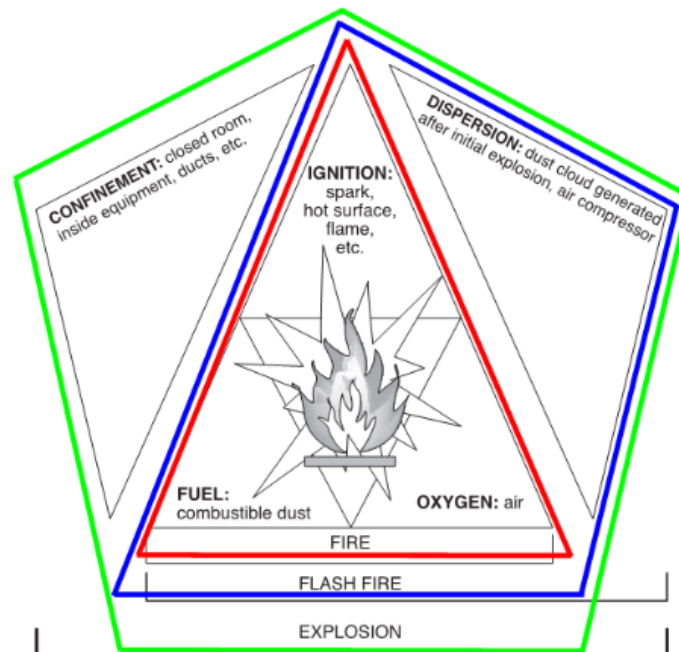
Where do Dust Explosions Occur?



Source: Dust Safety Science

Major Dust Explosions

- January 2003 – West Pharmaceuticals Services – Kinston, North Carolina – Fine plastic dust – 6 fatalities many injured
- February 2003 – CTA Acoustics – Corbin, Kentucky – fiberglass binder dust – 1 fatality several injured
- October 2003 – Heyes Lemmerz – Huntington, Indiana – Aluminum Dust – 1 fatality several injured
- February 2008 – Imperial Sugar – Port Wentworth, Georgia – Sugar dust – 14 Fatalities 38 Injured



Does your company or firm process any of these products or materials in powdered form?

If your company or firm processes any of these products or materials, there is potential for a "Combustible Dust" explosion.

Agricultural Products Egg white Milk, powdered Milk, nonfat, dry Soy flour Starch, corn Starch, rice Starch, wheat Sugar Sugar, milk Sugar, beet Tapioca Whey Wood flour Agricultural Dusts Alfalfa Apple Beet root Carrageen Carrot Cocoa bean dust Cocoa powder Coconut shell dust Coffee dust Corn meal Cornstarch Cotton	Cottonseed Garlic powder Gluten Grass dust Green coffee Hops (malted) Lemon peel dust Lemon pulp Linseed Locust bean gum Malt Oat flour Oat grain dust Olive pellets Onion powder Parsley (dehydrated) Peach Peanut meal and skins Peat Potato Potato flour Potato starch Raw yucca seed dust Rice dust Rice flour Rice starch Rye flour Semolina	Soybean dust Spice dust Spice powder Sugar (10x) Sunflower Sunflower seed dust Tea Tobacco blend Tomato Walnut dust Wheat flour Wheat grain dust Wheat starch Xanthan gum Carbonaceous Dusts Charcoal, activated Charcoal, wood Coal, bituminous Coke, petroleum Lampblack Lignite Peat, 22% H ₂ O Soot, pine Cellulose Cellulose pulp Cork Corn	Chemical Dusts Adipic acid Anthraquinone Ascorbic acid Calcium acetate Calcium stearate Carboxy-methylcellulose Dextrin Lactose Lead stearate Methyl-cellulose Paraformaldehyde Sodium ascorbate Sodium stearate Sulfur Metal Dusts Aluminum Bronze Iron carbonyl Magnesium Zinc Plastic Dusts (poly) Acrylamide (poly) Acrylonitrile (poly) Ethylene (low-pressure process)	Epoxy resin Melamine resin Melamine, molded (phenol-cellulose) Melamine, molded (wood flour and mineral filled phenol-formaldehyde) (poly) Methyl acrylate (poly) Methyl acrylate, emulsion polymer Phenolic resin (poly) Propylene Terpene-phenol resin Urea-formaldehyde/cellulose, molded (poly) Vinyl acetate/ethylene copolymer (poly) Vinyl alcohol (poly) Vinyl butyral (poly) Vinyl chloride/ethylene/vinyl acetylene suspension copolymer (poly) Vinyl chloride/vinyl acetylene emulsion copolymer
--	--	--	--	---

Dust Classes

Dust Class	Kst Value [bar.m/s]	Characteristic	Typical Examples
ST0	0	Does Not Explode	Rock Dust, Silica
ST1	1 to 200	Weak Explosion	Powdered Milk, Charcoal, Sulfur, Sugar, Zinc
ST2	201 to 300	Strong Explosion	Cellulose, wood flour, and poly methyl acrylate
ST3	>300	Very Strong Explosion	Anthraquinone, aluminum, and magnesium

Same Pressure. Different Speed. Different Consequences.

Why KSt matters in dust explosion protection



500 milliseconds
to peak pressure
KSt = 150 bar-m/s



100 milliseconds
to peak pressure
KSt = 300 bar-m/s

Why can dust explosions get so bad?



- Dust can accumulate:
 - Bar joists and beams – horizontal structural members
 - Any elevated horizontal surface (ductwork, sprinkler piping, lights, cable trays, equipment tops, etc.)
 - False ceilings and other hard to reach or hidden spaces



THE CINCINNATI ADVANTAGE: RISK MANAGEMENT SOLUTIONS



Primary Event → Secondary Event → and more



Colo. firefighters injured in flash fire (South Metro Fire Rescue/Facebook)



MANAGE FUGITIVE DUST

- Housekeeping is never the first solution!
- Even a good housekeeping program may lapse
- If you don't fix the source....THE PROBLEM COMES BACK!

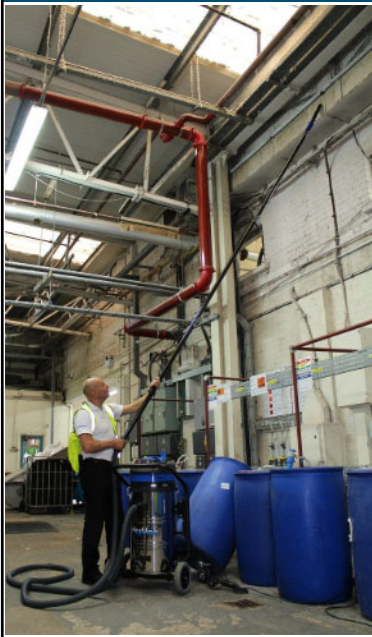
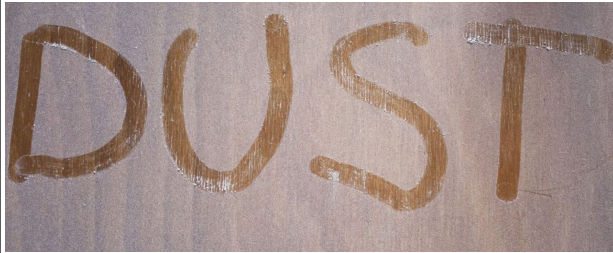
HOUSEKEEPING



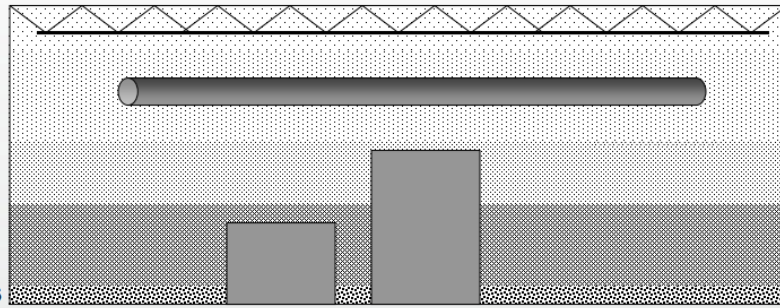
BFM Connector vs. Clamp Fabric Connector



How Much dust is Too Much?



Smallest particles



Largest particles

- Every large compartment is a particulate separator, separating particles by mass, density, drag coefficient.

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THE CINCINNATI ADVANTAGE: RISK MANAGEMENT SOLUTIONS

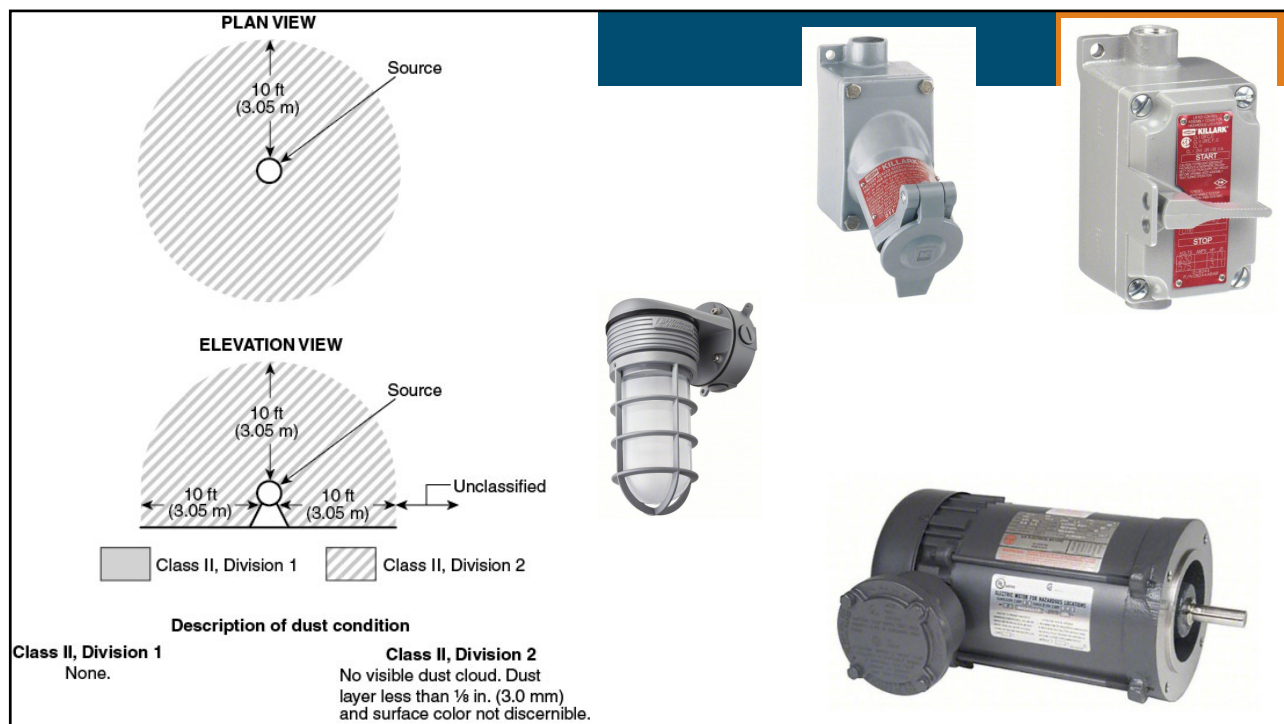


Accumulation
of Hazardous
Dust



18

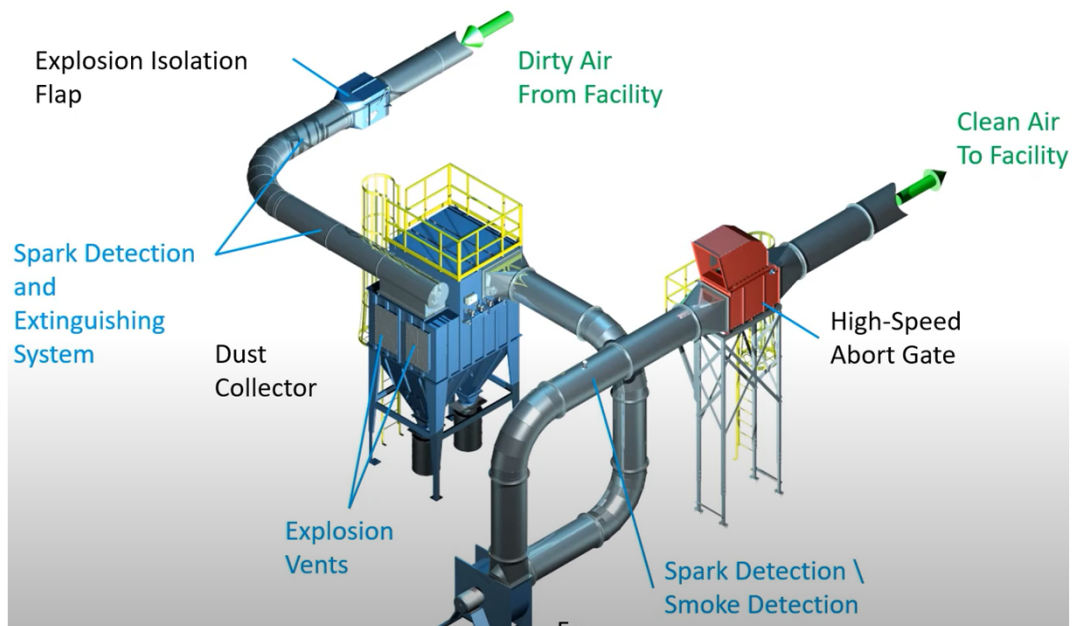




6 Steps to Protection

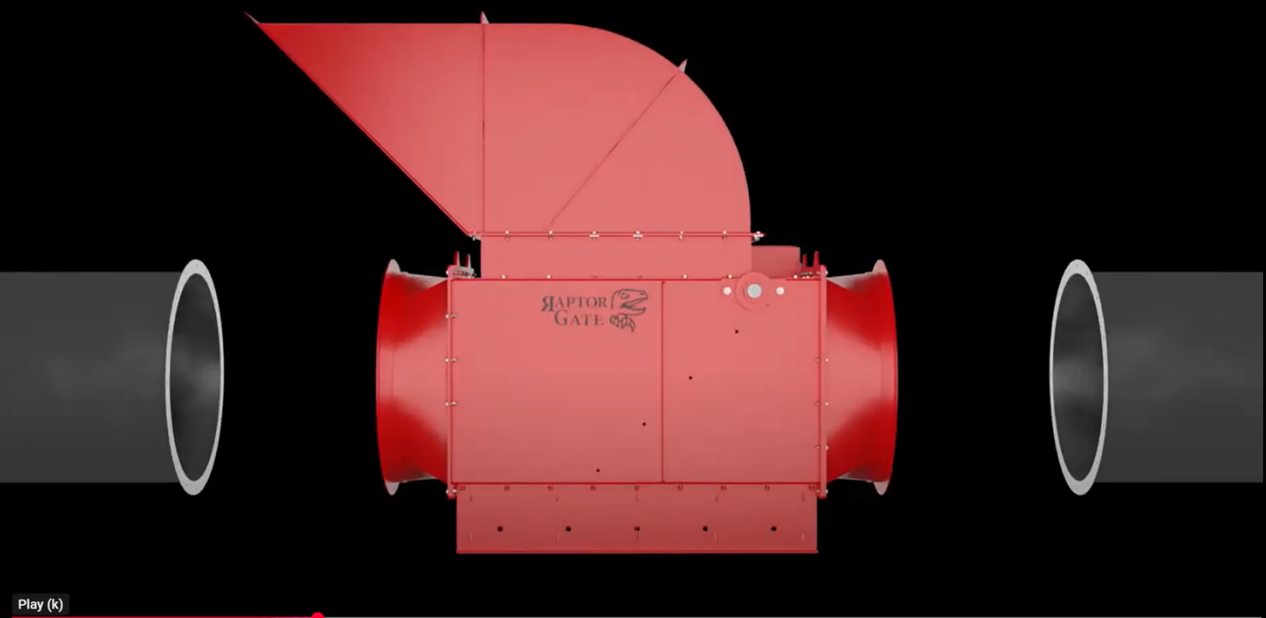
1. Contain- the dust in the process
2. Collect- dust that can't be contained is collected in AMS/Dust Collector
3. Clean- Housekeeping to keep accumulations less than 1/8"
4. Prevent- ignition source controls, classified electric
5. Mitigate- deflagration venting and/or suppression
6. Isolate- explosions to individual process vessels

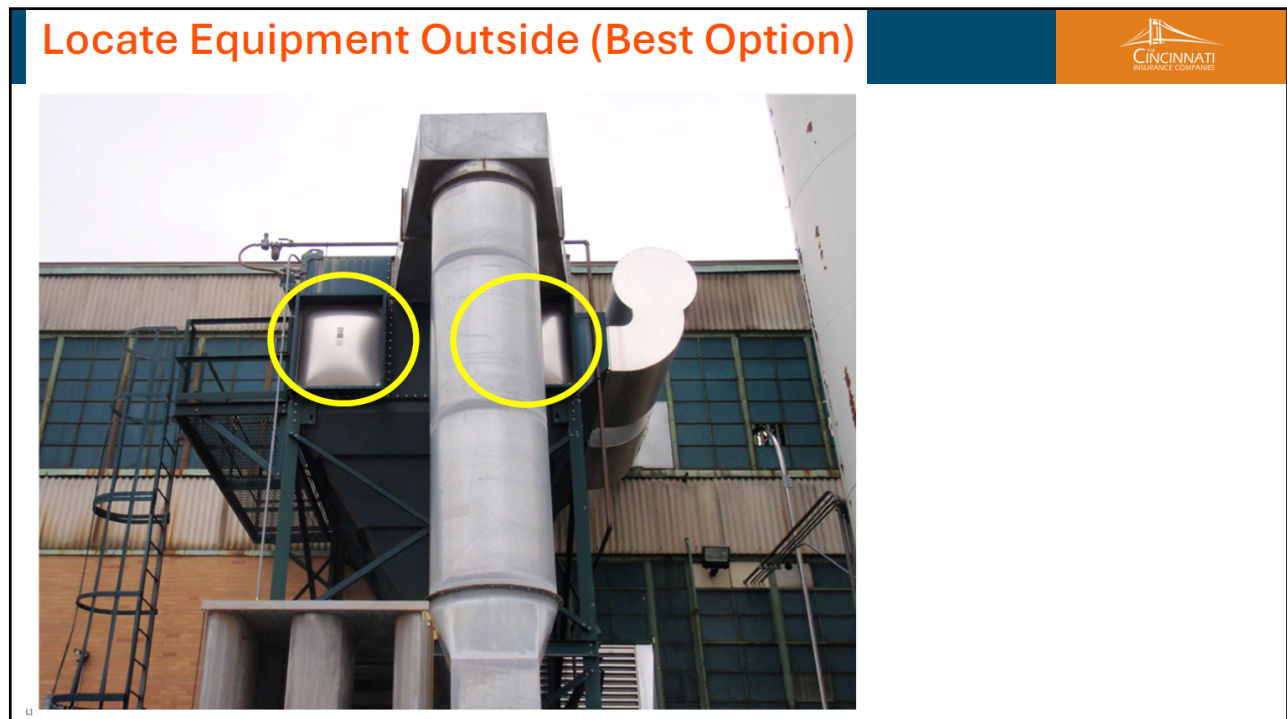
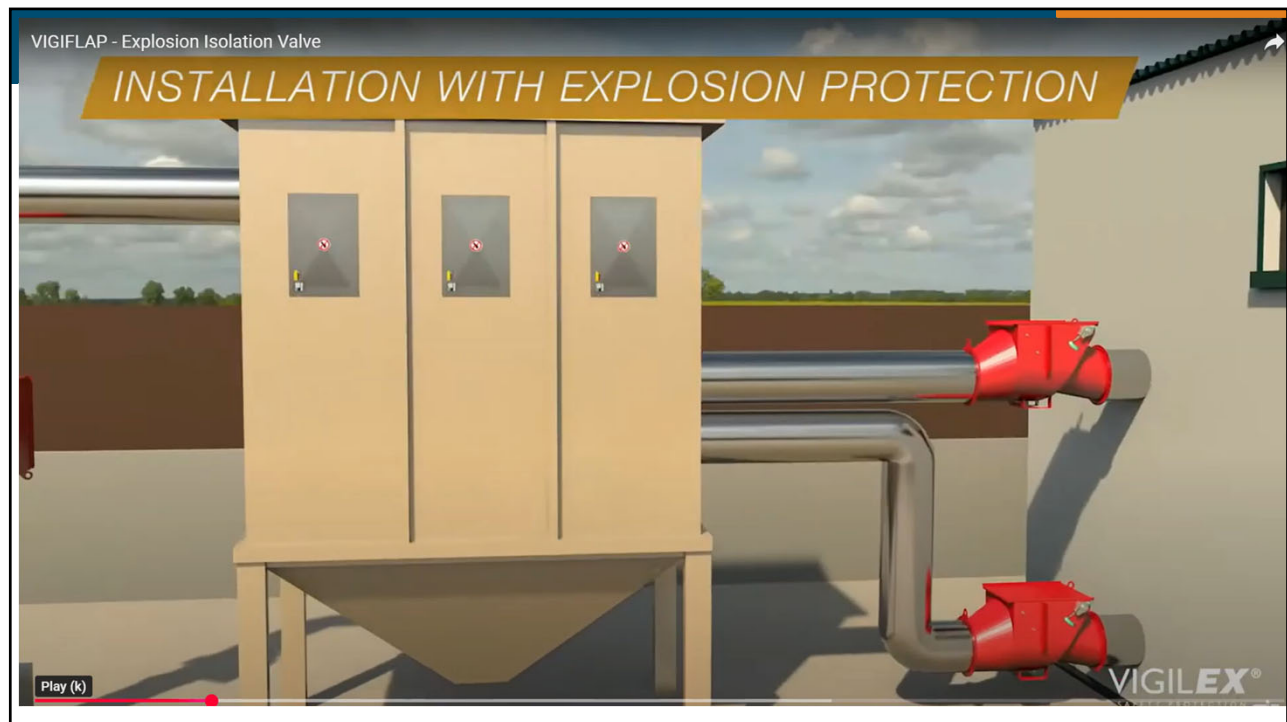
The Compliant System:



23

Raptor Gate™





Explosion Isolation – High Speed Abort Gate



THE CINCINNATI ADVANTAGE: RISK MANAGEMENT SOLUTIONS



Spark Arresters



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Current Standards

- ▶ 61 – Agricultural and Food Processing Facilities
- ▶ 484 – Combustible Metals
- ▶ 652 – Fundamentals of Combustible Dusts
- ▶ 654 – Combustible Particulate Solids
- ▶ 664 – Wood Processing and Woodworking Facilities

NFPA-660 (Fall 2024)

- ▶ 68 – Explosion Protection by Deflagration Venting
- ▶ 69 – Explosion Prevention Systems

- Fundamental Chapters: 4-10
 - General Requirements – X.4
 - Hazard Identification – X.5
 - Performance-Based Design – X.6
 - DHA – X.7
 - Management Systems – X.8
 - Mitigation and Prevention – X.9
 - Emergency Response – X.10

- Commodity Chapters (21-25)
 - 11-20 Reserved
 - 21 Ag
 - 22 Metals
 - 23 Sulfur
 - 24 Wood
 - 25 NOC

Dust Cleaning Requirements in NFPA 660

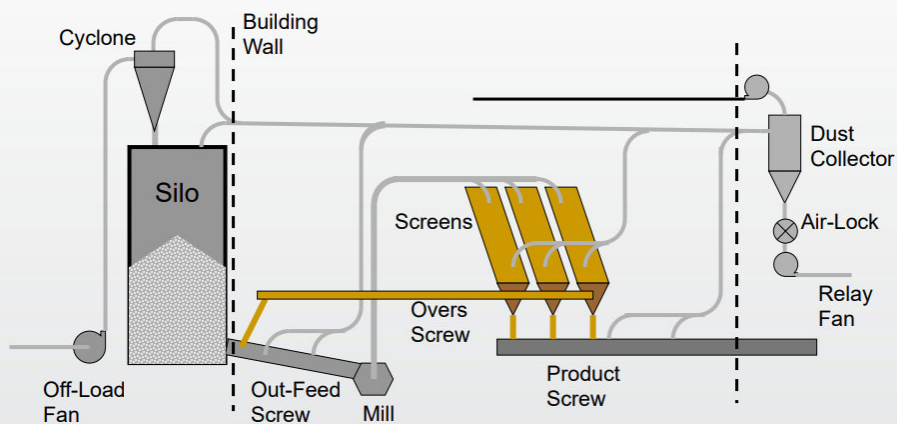


Common Combustible Dust Tests

Below is a List of Common Tests & Methods Offered by EMSL Analytical Testing Labs:

EMSL Test Type	Method (ASTM)	Instrument	Ignition Source
Go/NoGo	E1226	Siwek 20 L	Chemical Igniter
Explosion Severity (Kst)	E1226	Siwek 20 L	Chemical Igniter
Minimum Ignition Energy (MIE)	E2019	Hartmann 1.2 L	Spark (Discharged Capacitor)
Minimum Explosive Concentration (MEC)	E1515	Siwek 20 L	Chemical Igniter
Minimum Ignition Temperature (MIT)	E1491	BAM Furnace	Heated Surface (Air)
Layer Ignition Temperature (LIT)	E2021	Hot Plate	Heated Surface (Layer)

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Each location is evaluated for the four (4) basic criteria for a deflagration.

- Deflagrable particulate
- Suspension mechanism
- Sufficient concentration
- Competent igniter

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Questions?



PFAS and Microplastics: Two Toxic Headaches for the Insurance Industry?

Maxwell Branson
Claim Executive / Vice President
October 22, 2025



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Part One – PFAS

Maxwell Branson
Claim Executive / Vice President
October 22, 2025

What are PFAS?

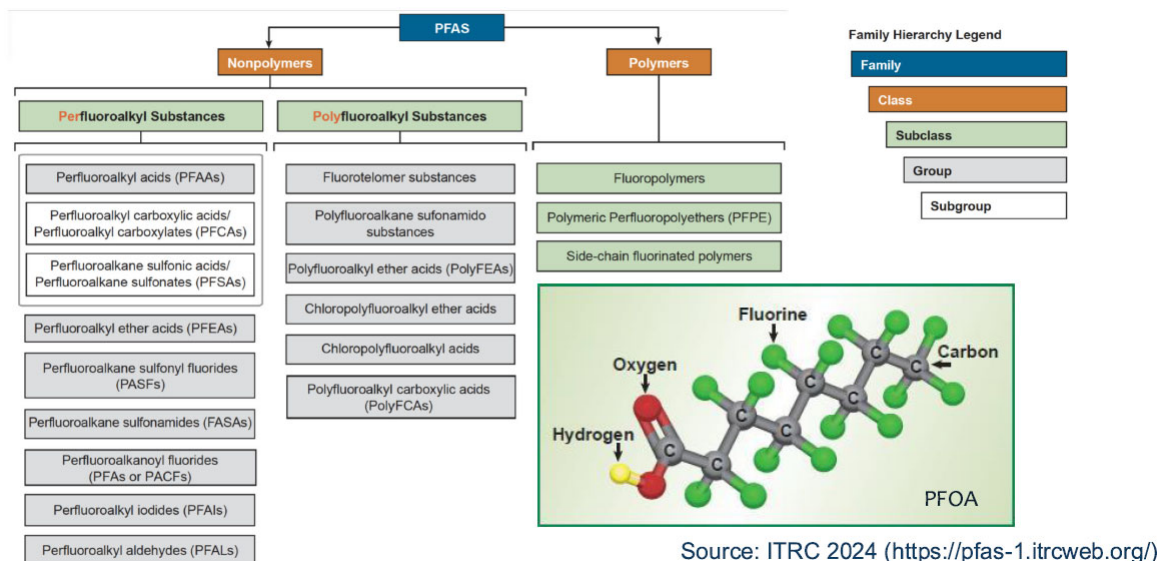
So-Called “Forever Chemicals”

- “PFAS” refers to per- and polyfluoroalkyl substances.
- A category of man-made chemicals which have chains of fluorinated carbon atoms, used in industrial applications since 1950s. Thousands of different types of PFAS.
- Because of their resistance to water, moisture, grease, and stains, PFAS has been used in wide range of products: non-stick cookware, stain-resistant furniture and carpeting, paper and cardboard packaging, ski wax, dental floss, and Post-It notes.
- These same properties make PFAS incredibly durable. Some types of PFAS can take thousands of years to break down in the environment. Thus, they tend to accumulate in soil, water, and living organisms over time.
- Regulatory and litigation focus been primarily with respect to “C8” chemicals, such as PFOA and PFOS, which have eight fluorinated carbon atoms. These and other “long-chain” PFAS have been mostly phased out in the United States. Other types of PFAS (“short-chain”) still in use.



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What is the Concern?

PFAS been linked to broad range of health risks

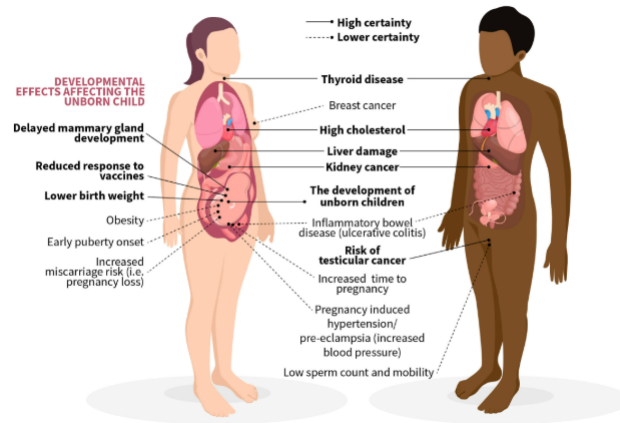
- Since the early 1960s, manufacturers of PFOA and PFOS were reportedly developing concerns that there may be serious health risks associated with high levels of exposure to their products.
- In late 1990s, local plaintiffs began to file lawsuits claiming injuries from drinking water contaminated by chemical discharges from a DuPont manufacturing plant in West Virginia.
- Eventually, a West Virginia state court certified a class of individuals who made medical monitoring claims against DuPont relating to their alleged consumption of water contaminated with PFOA.
- This case, *Leach, et al. v. E.I. du Pont de Nemours & Co.*, resulted in a unique settlement. DuPont agreed to fund the "C8 Science Panel" to study whether there was a "probable link" between exposure to PFOA and various health risks.
- Once the panel released its results, individual class members with the identified diseases would be allowed to pursue claims against DuPont.

“Leach Diseases” and other Health Concerns

C8 Panel found “probable link” between PFOA and six health conditions.

Kidney Cancer
Testicular Cancer
Thyroid Disease
Ulcerative Colitis
Preeclampsia
High Cholesterol

Later research has shown association between exposure to high doses of PFAS and certain other health conditions.



Royal Society of Chemistry, image adapted from European Environment Agency



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The Hardwick Class Action

Ohio firefighter sues on behalf of every American with detectable levels of PFAS in blood.

- Named major PFAS manufacturers, including 3M and DuPont, as defendants.
- Did not seek damages. Instead, sought to establish “Science Panel” to study health risks associated with exposure to PFAS and for medical monitoring in connection with any risks identified.
- Federal judge certified class of all individuals subject to laws of Ohio. Defendants appealed. Sixth Circuit vacated class certification and dismissed complaint for lack of standing. The Court held:
 - Plaintiff could not trace PFAS detected in his blood to any specific defendant.
 - Plaintiff could not identify any plausible pathway by which PFAS manufactured by any defendant could have entered his bloodstream.
 - It was not enough to make general allegations that defendants manufactured PFAS and released PFAS into the environment.
 - “Seldom is so ambitious a case filed on so slight a basis.”
- Hardwick has filed a new class action against 3M and DuPont, which remains pending.



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Regulation – Environmental Protection Agency

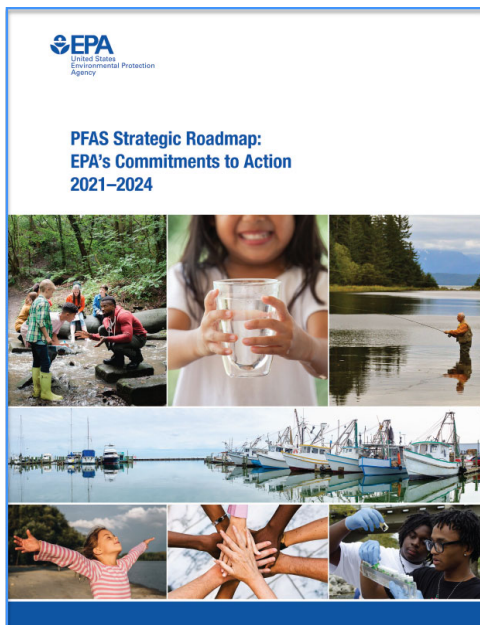
Increasing attention and regulation through 2024

- In 2016, EPA issued health advisory on PFOA and PFOS, with limit at 70 parts per trillion (“PPT”) in drinking water. Enforcement and further action delayed during first Trump administration.
- Under Biden administration, EPA released “PFAS Strategic Roadmap” in 2021, setting out its approach to PFAS (“research, restrict, remediate”). Further actions included:
- In 2022, issued new health advisories, drastically reducing limits for PFOA and PFOS to 4 PPT and setting additional limits for other types of PFAS.
- Under Toxic Substances Control Act (“TSCA”), manufacturers/importers of products containing PFAS must submit reports regarding the toxicity of their products, including the specific chemical components, their anticipated uses, and their environmental and health effects.
- In 2024, issued National Primary Drinking Water Regulation (“NPDWR”), setting maximum contaminant levels (“MCLS”) for PFOA, PFOS, and other types of PFAS. Declared PFOA and PFOS as “hazardous substances” under CERCLA, allowing for required remediation of contaminated sites.



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Harmful per- and poly-fluoroalkyl substances (PFAS) are an urgent public health and environmental issue facing communities across the United States. . . .

EPA's integrated approach to PFAS is focused on three central directives:

- **Research.** Invest in research, development, and innovation to increase understanding of PFAS exposures and toxicities, human health and ecological effects, and effective interventions that incorporate the best science.
- **Restrict.** Pursue a comprehensive approach to proactively prevent PFAS from entering air, land, and water at levels that can adversely impact human health and the environment.
- **Remediate.** Broaden and accelerate the cleanup of PFAS contamination to protect human health and ecological systems.

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Regulation – States

Some states very active, others not so much. For example . . .

- In 2021, Maine announced ban on sale of products containing PFAS, to be phased in over time with complete ban becoming effective in 2030. Ban currently applies to carpets and fabric treatments. In 2026, ban will extend to cookware, cosmetics, furniture, dental floss, and cleaning products.
- Minnesota, Rhode Island, and Connecticut have banned food packaging products containing PFAS.
- Various states, including Maine and Massachusetts, have set MCLS drinking water including stricter levels for PFAS other than PFOA and PFOS.
- Kentucky has banned use of PFAS-containing firefighting foam for training purposes. In 2023, Kentucky received \$22 million under Bipartisan Infrastructure Bill (“BIL”) to investigate and remediate PFAS contamination.
- Various states, including Alabama, Missouri, and Wyoming, have taken no action.



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More Litigation – Aqueous Film-Forming Foam (“AFFF”)

The first wave of product liability litigation

- AFFF is a fire suppressant typically used to fight high-temperature liquid fuel fires, particularly at airports and aboard ships. It works by creating a thin film over the burning fuel to cut off oxygen.
- Contains high levels of PFAS (primarily PFOS and PFOA).
- There have been thousands of lawsuits filed (1) by firefighters who claim they were injured by frequent exposure to AFFF during their careers, and (2) by communities and water districts surrounding airports and military bases where AFFF was regularly used, who claim that their soil and water has been contaminated with PFAS.
- Lawsuits have been removed to federal court and consolidated into MDL proceeding before Judge Richard Gergel in the District of South Carolina. As of September 2, 2025, the MDL has grown to more than 13,000 cases and still more being filed.



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MDL 2873 – *In Re AFFF Products Liability Litigation*

1. Water Provider Cases

- Claims by municipalities, water districts, and commercial entities who claim source water and wells were contaminated by PFOA/PFOS.
- First bellwether trials had been scheduled for summer, 2023.
- On eve of trial, DuPont and 3M announced major settlements of \$1.18 billion (DuPont) and \$10.5 billion (3M). Other AFFF manufacturers (Tyco, BASF) soon followed.
- Trials against remaining defendants did not go forward
- Plaintiffs unable to produce evidence connecting PFAS in water supply to remaining defendants.



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MDL 2873 – *In Re AFFF Products Liability Litigation*

2. Personal Injury Cases

- Brought by (1) firefighters who worked on military bases or airports, and (2) neighboring residents who consumed contaminated water and developed various health issues.
- First round of cases limited to those involving kidney cancer, testicular cancer, ulcerative colitis, and thyroid disease. Court may also allow claims for liver and thyroid cancer. Plaintiffs with claims involving other injuries can dismiss their claims without prejudice or must produce scientific evidence supporting claims – resulted in dismissal of about 20,000 claims.
- First bellwether cases involved kidney and testicular cancer claims arising out of military bases in Pennsylvania. Trial of the first cases was to begin on October 20.
- In August, Judge Gergel cancelled these dates, noting that it had become aware of “a large number” of unfiled cases involving the six permitted types of injuries. He ordered the plaintiff’s executive committee to ensure that these cases are filed promptly.
- This has resulted in thousands of new filings.



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MDL 2873 – *In Re AFFF Products Liability Litigation*

3. Property Damage Claims

- Claims seeking cleanup of soil contamination at properties near military bases and airports. Discovery has commenced in these suits on issues relating to product identification.

4. State Natural Resource Damages (“NRD”) Claims, CERCLA Claims

- NRD Claims brought by states, territories, and Native American Tribes, seek contribution for damage to natural resources such as air, water, and wildlife. Damages sought are to compensate the public for lost use/value of the resources and often used to fund restoration projects.
- CERCLA is the Comprehensive Environmental Response, Compensation, and Liability Act, which provides EPA to investigate and clean up polluted sites that threaten human health or the environment. These claims facilitated by EPA designation of PFOA and PFOS as hazardous substances.



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Insurance Issues – Is It Covered?

Estimates of PFAS exposure to the insurance industry are enormous but still speculative

- Cleanup costs using current technology would easily be into the hundreds of billions of dollars.
- Liability for personal injury cases is likely to be substantial but would be magnified exponentially if a “signature disease” is identified. More defendants will be sued
- Many current insurers now frequently exclude coverage for bodily injury and property damage caused by PFAS, especially as more and more companies realize they have PFAS exposures.
- However, because PFAS has been used in products and disposed into the environment since at least the 1950s, it means that occurrence-based policies over that entire period may be triggered for potential coverage.
- Raises both well-trodden and new coverage issues.



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Insurance Issues – Trigger and Allocation

Occurrence based coverage triggered by bodily injury or property damage

- Insurer is obligated to pay “all sums” which the insured is legally obligated to pay as “damages” because of “bodily injury” or “property damage” caused by an “occurrence”.
- Bodily injury or property damage must occur during the policy period.
- Occurrence is an accident, including continuous or repeated exposure to conditions.
- Courts in most jurisdictions have found that latent injuries, like mesothelioma caused by exposure to asbestos, are “continuous and progressive” and therefore constitute bodily injury in multiple policy periods, often beginning with initial exposure.
- Courts have also found that contamination of soil and groundwater caused by pollution constitute property damage, and that clean-up costs required by environmental regulations are damages.
- Whether discharge of pollution is an “occurrence” will depend on the facts. However, many courts have held that intentional dumping of hazardous waste is an occurrence.



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Insurance Issues – Pollution Exclusions

Insurers in the seventies and eighties sought to exclude coverage for discharge of “pollutants”

- Early versions typically stated that policy would not cover bodily injury or property damage arising out of the discharge of pollutants, unless the discharge was “sudden and accidental”.
- Later versions eliminated the exception for “sudden and accidental” discharges but did not apply to the insured’s own products. Often interpreted by courts to apply only to “traditional” pollution.
- Whether pollution exclusions will apply to bodily injury or property damage caused by exposure to PFAS will depend on the facts.
- For example, application of same exclusion may differ for (1) bodily injury caused by contaminated groundwater near AFFF manufacturing facility, (2) property damage caused by contaminated soil near airport where AFFF was used, and (3) bodily injury to firefighter exposed to AFFF.
- Current insurers now beginning to add broad PFAS exclusions intended to rule out coverage for any bodily injury or property damage that would not have occurred, in whole or in part, but for the exposure to any PFAS.



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What's Next?

States may pick up regulatory action if EPA pulls back

- Trump promised to dismantle the administrative state and eliminate burdensome regulations. Project 2025 called for removing hazardous substance designation for PFOA and PFOS.
- Lee Zeldin appointed head of EPA. In May 2025, announced EPA will keep 4 PPT limit for PFOA and PFOS but delay implementation to 2031. Standards for other types of PFAS will be rolled back.
- Expect further reconsideration by EPA of other existing rules, with quiet reduction in enforcement. Meanwhile, expect state action to continue and perhaps increase.

Litigation will continue

- Results of bellwether trials in AFFF MDL will drive future personal injury litigation. Media will play a role. Whether science on causation becomes generally accepted will be crucial.
- Property damage and environmental actions will continue, driven by regulatory environment.



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Part Two – Microplastics

Maxwell Branson
Claim Executive / Vice President
October 22, 2025

What Are Microplastics?

EPA defines as any plastic particles less than 5 mm

- Plastic production has doubled every 10–15 years since introduced in the 1950s. About 500 million tons of plastic are now produced each year, perhaps about 8 billion tons since 1950.
- All plastic material eventually degrades through chemical weathering, mechanical breakdown, and digestive processes of animals. Most microplastics are “secondary” microplastics, which are the result of the breakdown of larger plastic materials in the environment.
- Plastic materials take different amounts of time to eventually break down to microplastics. Once degraded to a certain level, however, they remain extremely durable. Like PFAS, they tend to accumulate in soil, water, and living organisms over time.
- Microplastics can eventually break down to be as small as one nanometer, invisible to the naked eye. For comparison, a human hair is about 80,000 nanometers wide.
- Some studies find that most nanoplastics in the environment are from polyethylene, the dominant type of plastic manufactured in the 1960s. Suggests plastics from later decades still degrading.



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What is the Concern?

Effects on human health still unknown

- Like PFAS, microplastics are now ubiquitous in the oceans, soil, and groundwater. They are ingested by animals or absorbed into the roots of plants. Eventually, they are ingested by humans, either directly or indirectly, and they will build up in human tissue.
- Nanoplastics can cross cell membranes. They can be absorbed into the bloodstream and accumulate in our brains, livers, kidneys, and other organs.
- High levels of microplastics in fish and other animals have been associated with changes in growth and reproduction. They have been observed to affect lung and gut functioning and suspected of increasing the risks of lung and colon cancer.
- Early research in humans suggest a possible link with preterm births, inflammation, and cardiovascular disease.
- Some microplastics may contain PFAS or other chemicals, such as phthalates (used to increase durability and flexibility of plastic and are known to be endocrine-disruptors).



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Regulation

Most activity at the state level . . . for now

- EPA is considering a petition to include microplastics in its next unregulated contaminant monitoring rule for drinking water. This would be a first step toward eventually setting maximum contaminant levels for microplastics in drinking water.
- In 2015, Congress banned the use of plastic microbeads used as an exfoliant in cosmetic products.
- In 2018, California passed rule requiring development of a statewide microplastics strategy, including standardized definition and testing methods. In 2022, California passed rule establishing four-year plan to test community drinking water sources for microplastics. Virginia, New Jersey, Illinois, and Rhode Island have now enacted their own plans.
- Many states and locales have sought to reduce the use of single-use plastics and/or require recycling of plastic products where possible. For example, California has mandated that all single-use packaging and food serviceware sold in the state must be recyclable or compostable by 2032.



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Litigation

No notable bodily injury or property damage lawsuits . . . yet.

- Many challenges, including: (1) no scientific consensus as to specific harm or causation, and (2) difficulty in tracing exposure to specific products or manufacturers.
- Litigation to date has been primarily with respect to food and package labeling. For example:
- Plaintiffs in Illinois sued the maker of Fiji Water claiming that the use of the term "Natural Artesian Water" on its label was false and misleading. Case was dismissed because plaintiffs relied on studies involving other bottled waters but not the one manufactured by defendants.
- Plaintiffs in California sued a manufacturer of baby and infant bottles, claiming that the use of the term "BPA free" on the label was false and misleading. This case survived a motion to dismiss, despite a lack of studies involving defendants' own products.
- Plaintiffs in California sued the maker of Arrowhead brand bottled water claiming the use of the term "100% pure natural spring water" on its label was false and misleading. Case was dismissed because allegations were pre-empted by the Federal Food, Drug and Cosmetic Act.



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What's Next?

Will microplastics become “the next PFAS”?

- Microplastics seem to share many of the same “knowns and unknowns” as PFAS.
- Maybe one of the biggest shared aspects is media attention. Expect increased media attention to drive further scientific study and regulation.
- No sign that manufacture, use, or disposal of plastics will do anything but increase in the future, so this is not a topic that will go away anytime soon.



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Thank you!

Maxwell Branson
Claim Executive / Vice President
October 22, 2025



ILCA ANNUAL CONFERENCE

October 20–22, 2025 | Drury Inn & Suites Louisville North | Louisville, KY 40241

2025 ILCA Annual Conference Attendees by Last Name

First Name	Last Name	Organization	City	State	Zip
Mark	Bates	Kentucky AGC Self-Insurers' Fund	Shelbyville	KY	40065
Cody	Bennett	FCCI Insurance Group	Murfreesboro	TN	37128
David	Blake	Midwest Technical Inspections	Hanover Park	IL	60133
Luke	Bramblett	Churchill Downs Incorporated	Louisville	KY	40222
Maxwell	Branson	Gen Re	Stamford	CT	06033
Connor	Brice	SambaSafety	Greenwood Village	CO	80111
Erin	Brinkman	FCCI Insurance Group	Bloomington	IL	61705
Reese	Burwell	EMC Insurance	Rollesville	NC	27571
Alisha	Campion	NAMIC Association Services	Indianapolis	IN	46268
Jay	Cobb	SambaSafety	Greenwood Village	CO	80111
Erin	Collins	NAMIC	Indianapolis	IN	46268
Larry	Conner	Selective Insurance	Lebanon	OH	45036
Louise	Cook	Hartford Steam Boiler (HSB)	Cincinnati	OH	45245
Melissa	Cruz	Davies Risk Services	Georgetown	KY	40324
Blaine	Dennis	Central Insurance	Van Wert	OH	45891
Rodrigue	Djikeuchi	Everstone Succession Partners	Hartford	CT	06105
Cory	Eickholt	Central Insurance	Van Wert	OH	45827
Dan	Finn	Berkley Industrial Comp	McDonald	PA	15057
Cary	Freed	EMC Insurance	Midland	MI	48642
Justin	Fuller	FCCI Insurance Group	Murfreesboro	TN	37128
Christina	Gillespie	Hartford Steam Boiler (HSB)	Carnegie	PA	15106
Megan	Ginsberg	EMC Insurance	St. Paul	MN	55105
Craig	Gipe	Kentucky AGC Self-Insurers' Fund	Nicholasville	KY	40356
Brian	Harris	FCCI Insurance Group	Chapmansboro	TN	37035
Noah	Henry	FCCI Insurance Group	Vestavia	AL	35242
Ralph	Hines	FCCI Insurance Group	Murfreesboro	TN	37128
Linda	Hudson	FCCI Insurance Group	Bloomington	IL	61705
Greg	Hunter	EMC Insurance	Louisville	KY	40223
Patricia	Kelleher	MAPFRE Insurance	Milford	MA	01757
Scott	Knoll	USI Insurance Services	Noblesville	IN	46062
Timothy	Kohout	Central Insurance	Aurora	OH	44202
Bob	Krueger	SafetyFirst	Lisle	IL	60532



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First Name	Last Name	Organization	City	State	Zip
Krista	Larson	EMC Insurance	Monmouth	IL	61462
Angie	Lawless	Acuity	Normal	IL	61761
James	Lewis	Central Insurance	Van Wert	OH	45891
Mike	Littlefield	EMC Insurance	Bowling Green	KY	42103
Laura	Loneragan	Hartford Steam Boiler (HSB)	Newtown	CT	06470
Brian	McCauley	e-Hazard	Louisville	KY	40223
Seth	McHone	COUNTRY Financial	Bloomington	IL	61701
Cindy	Medford	Slippery Rock University	Slippery Rock	PA	16057
Baron	Medsker	EMC Insurance	Mooreville	IN	46158
Rob	Miller	Keeley Construction Group, Inc.	St. Louis	MO	63103
Lisa	Mundt	Westfield Insurance	Dacula	GA	30019
Reid	Nelson	Central Insurance	Columbus	OH	43235
Michael	Panizzi	FCCI Insurance Group	Bloomington	IL	61705
Warren	Rock	FCCI Insurance Group	Murfreesboro	TN	37128
Brad	Ross	FCCI Insurance Group	Vestavia	AL	35242
Kipp	Rowland	EMC Insurance	Indianapolis	IN	46220
Stig	Ruxlow	Arch Insurance	Morton	IL	61550
Lea	Schmidt	Alexander & Schmidt	Yarmouth	ME	04096
Jason	Schurtz	Cincinnati Insurance	Reynoldsburg	OH	43068
Robert	Silber	Brotherhood Mutual Insurance Company	Columbia	SC	29210
Joshua	Simmons	EMC Insurance	Mooreville	NC	28117
Kevin	Staubus	FCCI Insurance Group	Vestavia	AL	35242
David	Thompson	Central Insurance	Van Wert	OH	45891
Jared	Turnwald	Central Insurance	Columbus	OH	43235
Eric	Vanasdale	COUNTRY Financial	Bloomington	IL	61702
Maureen	Vanderbilt	FCCI Insurance Group	Bloomington	IL	61705
Michael	Vining	Hartford Steam Boiler (HSB)	Convoy	OH	45832
Todd	Vogel	EMC Insurance	Norwalk	IA	50211
Jacob	Watters	FCCI Insurance Group	Murfreesboro	TN	37128
Clinton	Weicksel	Cincinnati Insurance Loss Control	Franklin	IN	46131
Stephen	White	Davies North America	Dunlap	TN	37327
Austin	Wilkins	Davies North America	Lakewood Ranch	FL	34202



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Companies Represented

Acuity

Alexander & Schmidt

Arch Insurance

Berkley Industrial Comp

Brotherhood Mutual Insurance Company

Central Insurance

Churchill Downs Incorporated

Cincinnati Insurance

COUNTRY Financial

Davies

e-Hazard

EMC Insurance

Everstone Succession Partners

FCCI Insurance Group

Gen Re

Hartford Steam Boiler (HSB)

Keeley Construction Group, Inc.

Kentucky AGC Self-Insurers' Fund

MAPFRE Insurance

Midwest Technical Inspections

NAMIC

SafetyFirst

SambaSafety

Selective Insurance

Slippery Rock University

USI Insurance Services

Westfield Insurance