



Insurance Loss Control Association

ILCA E-News

October 15, 2007

President's Message:

Fellow ILCA members and loss control professionals:

New website link

Follow the new link on the website for "Education" and then "Training Resources." As a member of ILCA there is a discount available when taking training courses through RepLearning and PureSafety. This is a great resource for training in insurance loss control and safety.

Conference Issues!

We are looking forward to seeing everyone in Lexington, KY on October 29-31, 2007. The website is available and ready to process your conference registrations! The ILCA website is www.insurancelosscontrol.org/. Follow the "Education" link to the "Annual Conference" page. This conference should be the best yet.

ILCA Committee Participation

Some members have expressed an interest in serving on the Executive Committee or other committees within ILCA. If you have such interest, let us know. This type service provides an excellent opportunity for professional growth and participation. And it gives you an opportunity to "give back" in a valuable way.

ILCA Sponsorship/advertisers

Thank you so much to our sponsors for the 2007 ILCA Conference. I ask all of us, as attendees at the conference, and as ILCA members, to be sure to visit the sponsors and exhibitor booths when you are in Lexington. These organizations offer great services of value to their loss control profession. And be sure and thank them for their sponsorship and support of ILCA.

Web Site Updates

We are always working on updating some of the information on our website and will keep you posted about ILCA issues and conference plans. Check the website regularly.
www.insurancelosscontrol.org/

ILCA continues to be an outstanding opportunity for professional development!

It has been a pleasure serving on the executive committee of ILCA! Thanks all!

See you in Lexington!

Barry Reutter, ALCM, CSP, CPCU, CPSI
2007 President, ILCA

In This Issue:

- President's message
- Thanks to our sponsors and vendors
- Save your Back
- Future of Loss Control Conference Orlando, November 7-8, 2007

Feature Articles:

- [Colleges and Universities Fire Safety 101](#)
- [Driving and Winter](#)
- [Use Ground-Fault Circuit-Interrupter with Every Power Tool](#)

New Web Site Link

Educational resources!

ILCA continues to be an outstanding opportunity for continuing education for the loss control professional. With this goal in mind we have added an area to the website to provide links to training and educational resources. Follow the link at the left for "Education" and then "Training Resources."

www.insurancelosscontrol.org/



US-Reports, Inc.
 Local Regional National
 www.us-reports.com | 800-223-2310

US-Reports, Inc.
 5802 Wright Drive
 Loveland, CO 80538
 Toll Free: 1-800-223-2310
 Phone Number: (970) 593-9888
 Fax Number: (970) 278-0621

Thanks to our vendors and sponsors!
Please visit the ILCA Website. Follow the links to our Vendor Directory for info about these companies and their services:

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

Website ad space is available. Website banner ads can be arranged. We welcome your inquiry!



Midwest Technical Inspections, Inc.

Midwest Technical Inspections, Inc.
 5555 Arlington Drive East
 Hanover Park, IL 60133
 Toll Free: (800) 451-5621
 Phone: (630) 894-4110
 Fax: (630) 539-4526



TranStar
 Technical Services, Inc.

TranStar Technical Services, Inc.
 3225 Shallowford Rd #230
 Marietta, GA 30062
 Toll Free: 1-800-993-2990
 Phone Number: (678) 236-9005
 Fax Number: (678) 236-9014

ISI Insurance Services

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

Insurance Systems, Inc.

81 The East Mall, Suite 101
 Toronto, ON
 Toll Free: 1-877-777-2231
 Phone Number: (416) 249-2260
 Fax Number: (416) 249-8935

Fax: (630) 539-4526

Preventative Measures on How to Save Your Back

1. Always try to maintain the natural curves in your back.

These curves provide strength and support for your back. This is especially important when lifting or when sitting for long periods.

2. Hinge at your hips and bend your knees when lifting.

Although most of us do not do “heavy” lifting as part of our daily jobs, we may have the occasion to lift on the job. You should be doing most of the work with your legs rather than with your back. Placing your feet shoulder-width apart will help you stay balanced. A wider stance can also help if you have difficulty bending your knees.

3. Keep objects close.

A 10 pound bag of groceries can put 100 pounds of pressure on your lower back. Holding things away from your body greatly increases this pressure.

4. Pivot with your feet when lifting and moving objects.

Turn your whole body instead of twisting your spine - especially if you are holding something heavy. Your nose should always be in-line with your toes.

5. When sitting, sit all the way back in the chair seat against the backrest.

Let the chair do some of the work for you - no slumping allowed.

6. Use a copyholder to elevate reading materials.

Looking down puts a tremendous strain on the neck and upper back.

7. Change positions frequently when sitting or standing for prolonged periods.

There are some simple back exercises that can be performed at your desk.

8. Back injuries can result from use of bad postures and poor movement patterns.

Always use good mechanics when lifting either a heavy box or a light manual.

9. Stay in good shape.

Exercise - Do daily stretches and watch your weight. Extra weight, muscle weakness, or muscle imbalances due to tightness, can affect your posture and result in back discomfort or pain.

FEATURE ARTICLE:

Colleges and Universities *Fire Safety 101*

From the U.S. Fire Administration

An entity of the Department of Homeland Security's Federal Emergency Management Agency.

Every year college and university students experience a growing number of fire-related emergencies. There are several causes for these fires; however most are due to a general lack of knowledge about fire safety and prevention. The United States Fire Administration (USFA) offers these tips to help reduce and prevent the loss of life and property in dormitory and university housing fires.

The Facts

In cases where fire fatalities occurred on college campuses, alcohol was a factor. There is a strong link between alcohol and fire deaths. In more than 50% of adult fire fatalities, victims were under the influence at the time of the fire. Alcohol abuse often impairs judgment and hampers evacuation efforts. Cooking is the leading cause of fire injuries on college campuses, closely followed by careless smoking and arson.

The Cause

Many factors contribute to the problem of dormitory housing fires.

- Improper use of 911 notification systems delays emergency response.
- Student apathy is prevalent. Many are unaware that fire is a risk or threat in the environment.
- Evacuation efforts are hindered since fire alarms are often ignored.
- Building evacuations are delayed due to lack of preparation and preplanning.
- Vandalized and improperly maintained smoke alarms and fire alarm systems inhibit early detection of fires.
- Misuse of cooking appliances, overloaded electrical circuits and extension cords increase the risk of fires.

Safety Precautions

- Provide students with a program for fire safety and prevention.
- Teach students how to properly notify the fire department using the 911 system.
- Install smoke alarms in every dormitory room and every level of housing facilities.
- Maintain and regularly test smoke alarms and fire alarm systems. Replace smoke alarm batteries every semester.
- Regularly inspect rooms and buildings for fire hazards. Ask your local fire department for assistance.
- Inspect exit doors and windows and make sure they are working properly.
- Create and update detailed floor plans of buildings, and make them available to emergency personnel, resident advisors and students.
- Conduct fire drills and practice escape routes and evacuation plans. Urge students to take each alarm seriously.
- Do not overload electrical outlets and make sure extension cords are used properly.
- Learn to properly use and maintain heating and cooking appliances.

**Alcohol:
In more than
50% of adult
fire fatalities,
victims were
under the
influence at
the time of
the fire. !**

FEATURE ARTICLE:

Driving and Winter

Stay alert, slow down, and stay in control - the three key elements to safe winter driving. Drive according to current road and weather conditions. Keep a safe distance between you and the vehicle in front of you. Avoid situations where you may have to brake suddenly on a slippery surface.



Be Prepared - Driver's Checklist

- Get your vehicle winter-ready with a maintenance check-up - have your battery, belts, hoses, radiator, oil, lights, brakes, exhaust system, heater/defroster, wipers, and ignition system checked.
- Check weather and travel conditions before heading out - don't take chances if the weather is bad. Allow yourself extra time for travel, or wait until conditions improve.
- Plan your route - let someone know of your destination and expected time of arrival.
- Comfortable clothing - wear clothing that doesn't restrict movement and keep warm clothing in your vehicle.
- Clear snow & ice - all windows, lights, mirrors, and roof should be cleared.
- Mechanically ready - make sure your vehicle is winter-ready and gas tank is sufficiently full (at least half a tank is recommended).
- Windshield washer fluid - make sure the reservoir is full and rated in the -40 degrees C temperature range (keep extra jug in vehicle).
- Carry a cell phone - use only when necessary; if you need help, pull off the road to make or receive a call.

On The Road

- Visibility - it is critical for drivers to see and be seen - turn on your vehicle's full lighting system
 - Spacing - leave plenty of space between you and the vehicle ahead
 - Braking - make sure you know how to use your braking system in all weather & road conditions
 - Skidding - it is important to regain control and steer in the right direction
 - Snowy Roads - adjust your driving to road conditions & look far ahead to recognize hazards
 - Ice - be careful when approaching shaded areas, bridges & overpasses (watch out for black ice)
 - Stopping Distances - takes all vehicles longer to stop on snow-covered roads
 - Snow Spray - large trucks & buses can blow snow onto windshield causing loss of visibility



The Unexpected

- If you get stuck or stranded, don't panic.
- Stay with your vehicle for safety & warmth.
- Wait for help to arrive.
- If you have cell phone service, call for help.
- Be careful if you have to get out of your vehicle - use door away from traffic.
- Be careful if you attempt to free your vehicle from snow - dress warmly, shovel slowly, do not overexert.
- Draw attention to your vehicle.

Winter Driving Survival Kit

It's a good idea to keep a winter survival kit in your vehicle. Having essential supplies can provide some comfort and safety for you and your passengers should you become stranded. Recommended items:

- Ice scraper/snowbrush
- Shovel
- Sand or kitty litter
- Tow rope or chain
- Booster cables
- Road flares or warning lights
- Gas line antifreeze
- Flashlight & batteries
- First aid kit
- Fire extinguisher
- Small tool kit
- Extra clothing & footwear
- Blanket
- Non-perishable energy foods, e.g. chocolate or granola bars, juice, instant coffee, tea, soup, bottled water
- Candle & small tin can
- Matches

In blizzard conditions, especially overnight, make sure one person stays awake, because help could take some time to arrive. Maintain circulation by moving your feet, hands, and arms.

FEATURE ARTICLE:

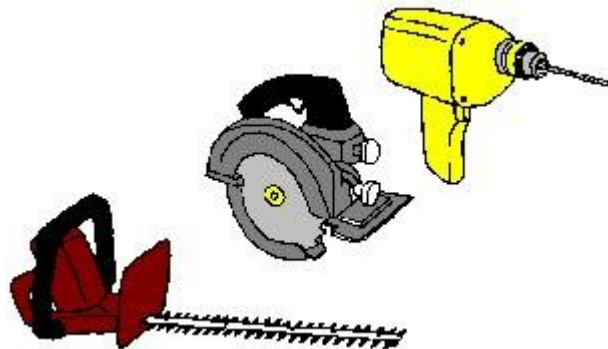
Consumer Product Safety Commission

Use a Ground-Fault Circuit-interrupter With Every Power Tool

CPSC Document #5040

The U.S. Consumer Product Safety Commission (CPSC) recommends the use of a ground-fault circuit-interrupter (GFCI) with every power tool to protect against electrical shock hazards. Each year, CPSC learns of approximately 20 to 30 electrocution deaths associated with power drills, saws, sanders, hedge trimmers, and other electric power tools. Most of these deaths could be prevented by the use of a GFCI.

A GFCI constantly monitors current flowing in a circuit to sense any loss of current. If the current flowing through two circuit conductors differs by a very small amount, the GFCI instantly interrupts the current flow to prevent a lethal amount of electricity from reaching the consumer. The consumer may feel a painful shock but will not be electrocuted. Grounding may provide some protection for power equipment and double insulation of newer power

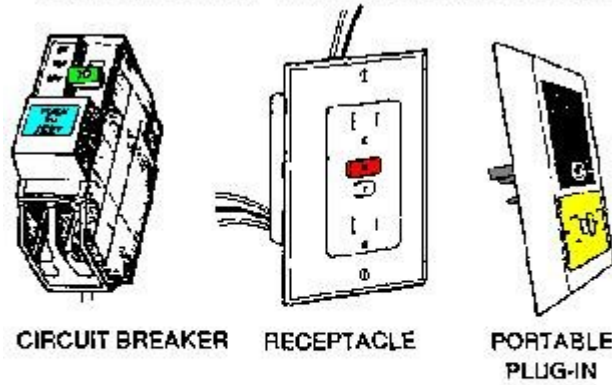


tools presents lower risks of electrocution. However, GFCIs are the most effective means for protecting consumers against electrical shock hazards.

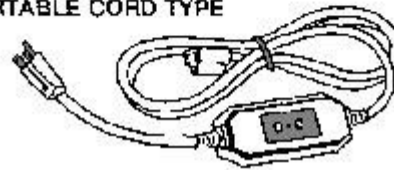
Since 1973, homes built according to the National Electrical Code have varying degrees of GFCI protection. GFCIs were first required in outdoor receptacle circuits In 1973, bathrooms in 1975, garage wall outlets in 1978, some kitchen receptacles since 1987, and all receptacle outlets in unfinished basements and crawl spaces since 1990.

Three common types of GFCIs are available for home use: circuit breaker, receptacle and portable types. The circuit breaker type needs to be installed by an electrician. The receptacle type may be installed by knowledgeable consumers familiar with electrical wiring practices. The portable GFCI needs no special knowledge to install Just plug the portable GFCI Into a wall receptacle and then plug the electric power tool into the GFCI. It is generally priced below \$30 and is available at hardware stores, building supply centers and electrical supply houses.

GROUND-FAULT CIRCUIT INTERRUPTERS



PORTABLE CORD TYPE



ELECTROCUTION HAZARD

- Use a GFCI whenever you use a power tool, to prevent electrocution.

Announcement:

This is a conference that may be of interest to ILCA members. The meetings on Thursday morning November 8 address "The Future of Loss Control."



2007 E&S™ Loss Control Executive Forum

November 7-8, 2007 • Orlando, Florida
Embassy Suites Orlando – International Drive South

Agenda

WEDNESDAY, NOVEMBER 7

8:00 a.m. – 9:00 a.m. Emerging Issues Section

Keynote Address: Nanotechnology

Speaker: Dr. Andrew Maynard (invited)
Chief Science Advisor
Project on Emerging Nanotechnologies
at the Woodrow Wilson International Center for Scholars

9:00 a.m. – 10:00 a.m. Produce safety from farm to fork

Speaker: Keith R. Schneider, Ph.D.
Associate Professor, Food Safety & Human Nutrition
University of Florida - Gainesville

10:00 a.m. – 10:30 a.m. Refreshment break

10:30 a.m. – 11:30 a.m. Managing risks associated with Chinese products

Speaker: Daniel P. Harris
Harris Moore PLLC

11:30 a.m. – 12:00 noon Loss control regulatory update

Speaker: John P. Halvorsen, CPCU, AR, APA
Senior Counsel, ISO

12:00 noon – 1:00 p.m. Lunch

1:00 p.m. – 2:00 p.m. Property Issues Section

Keynote Address: Hurricanes and global warming — expectations versus observations

Speaker: Chris Landsea
Science and Operations Officer
NOAA/NWS/TPC/National Hurricane Center

2:00 p.m. – 3:00 p.m. Green buildings and green building technology

Speaker: Subrato Chandra, Ph.D.
Program Director, Buildings Research Division
Florida Solar Energy Center (FSEC)

3:00 p.m. -3:30 p.m. Refreshment break

3:30 p.m. – 4:30 p.m. GIS Technology

Speaker: Howard Waldrop
Director, Risk Decision Services, ISO

5:30 pm – 9:30 pm Reception and dinner

THURSDAY, NOVEMBER 8

8:30 a.m. – 12:00 noon The Future of Loss Control Round Table

This all-industry forum, which is dedicated to enhancing the future impact of insurance loss control, is sponsoring this program to provide industry leaders an opportunity to participate and contribute on critical issues.

8:30 a.m. Status Report

Leadership Group: Antonio J. Correa, Karl Jacobson, Stephen A. Nolan and William A. Vopelius

9:00 a.m. Measuring the Value of Loss Control: Case Studies

A panel of industry representatives will present successful methods for measuring and communicating loss control's value to internal and external customers.

Moderator: Karl Jacobson, CSP
Senior Vice President & General Manager
Liberty Mutual Group

10:00 a.m. Refreshment Break

10:30 a.m. Promotion of Loss Control: Education

A key component for the advancement of the loss control function is the education of future professionals.

Speaker: Jason Terrell
Director of Programs
Insurance Education Institute

11:00 a.m. Promotion of loss control: Communication

Communication of loss control's contributions through the media can be a powerful tool for increasing our visibility and reinforcing our value.

11:30 a.m. Wrap Up and Next Steps

Leadership Group: Antonio J. Correa, Karl Jacobson, Stephen A. Nolan and William A. Vopelius

12:00 noon Adjournment

For more information: http://www.iso.com/index.php?option=com_content&task=view&id=2525&Itemid=1282