



ILCA  
ILCA

Insurance Loss Control Association

ILCA E-News

September 5, 2007

## **President's Message:**

Fellow ILCA members and loss control professionals:

### **Conference Plans Are Looking Great!**

If you have not already registered for the conference, please take a moment and do so. We are looking forward to seeing everyone in Lexington. The website is available and ready to process your conference registrations! The ILCA website is [www.insurancelosscontrol.org/](http://www.insurancelosscontrol.org/). Follow the "Education" link to the "Annual Conference" page. This conference should be the best yet. Registrations are coming in and the numbers are growing! Looking forward to seeing everyone!

### **Invite your underwriters**

We have several underwriters from some companies already registered for the conference. Be sure to invite the underwriters at your company. We have had several underwriters attend the conference over the past couple years with very positive feedback. This gives them the opportunity to learn a bit more about the technical side of some of the operations that they insure. A bit of technical background will assist them in understanding reports from their loss control counterparts. Pass the word!

### **Newsletters—Have you read a good article?**

*ILCA eNews* is distributed electronically via e-mail. We welcome your comments and input. We encourage ILCA members to submit articles for publication as well! Do you have information that could be shared to benefit others in the industry? Want to be recognized in a publication that the entire ILCA membership receives? Interested authors only need to submit a short biography, photo, and an article! We know the members of ILCA would enjoy hearing about your industry experiences! Contact the Executive Office at (440) 946-8397 or via email at [administration@insurancelosscontrol.org](mailto:administration@insurancelosscontrol.org) for details on article submission.

If you have specific topics you would like to see covered in the newsletter articles, let us know.

### **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.

### **Sponsorship/advertisers**

You will see logos and links to our sponsors and advertisers on upcoming newsletters and in our annual conference binder. 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 would gladly make space available to you at the conference and/or add your materials to our conference binder. This is an excellent way to gain recognition for your company and services. We welcome your inquiry!

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- From the Conference Chairperson
- 2007 Annual Conference info and update
- Thanks to our sponsors and vendors

#### *Feature Articles:*

- *Top 10 Checklist for Playground Safety*
- *Retail Theft and Fraud Losses Hit \$41.6 Billion Last Year*
- *Tips You Can Use: Whiplash and Vehicle Safety*

## **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/](http://www.insurancelosscontrol.org/)

ILCA continues to be an outstanding opportunity for professional development! Membership dues and conference fees are very economical! And the conferences are chock-full of excellent speakers and topics. Check the website regularly for updates covering the 2007 conference and for additional information on membership. If you are already an ILCA member, pass the word. If you are looking for an opportunity for professional development we hope to welcome you and your staff aboard!

See you in Lexington!



Barry Reutter, ALCM, CSP, PCU, CPSI  
President, Insurance Loss Control Association

## **Membership Renewal**

Thank you for taking the time to go online and renewing your membership! Membership renewal is still \$65. The membership year is from July 1 through June 30 annually. The ILCA website is [www.insurancelosscontrol.org/](http://www.insurancelosscontrol.org/).

Follow the link for "Join ILCA/Pay Dues."

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## **From the 2007 Conference Chairperson:**

The Insurance Loss Control Association looks forward to having you at our upcoming conference this fall. The conference is October 29-31<sup>st</sup>. Our conference is being held in Lexington, Kentucky which has a rich heritage of historical sites and homes. Lexington is known as the horse capital of the world. If you would like to learn more about Lexington visit [www.visitlex.com](http://www.visitlex.com). We recommend extending your stay in Lexington and making it a vacation.

- This fall we have prepared a conference agenda with current topics that we believe you will find helpful to expand your knowledge.
- With the current concern regarding students on our college campuses we have two speakers covering the different aspects of **Campus Safety**.
- To help us get a better grasp on **Fleet Safety** we have a speaker lined up to provide a session on this topic.
- A speaker will be discussing new regulations regarding **flammable and combustible liquid storage**.
- **Nanotechnology** is an emerging technology that will continue to grow in its applications that involve our clients, and with that in mind we have a speaker presenting on this topic as well.
- We will have a speaker presenting information on **the new Certified Loss Control Specialist Designation**.
- There will be sessions on topics we work with on a daily basis such as **Machine Guarding, Building Evaluation, Eye Safety, and Work Place Safety**.
- There will be speakers who will talk about establishing a **Contractor Safety Program** and trends in **Ergonomics**.

These and more topics will be covered at our upcoming conference.

In my conversations with our speakers I have been impressed with their knowledge of their subjects, their ability to communicate, and their interest in speaking at our conference. You will find the insurance loss control conference one that you will take home new knowledge from. The conference has many opportunities to socialize with others at the conference. You will find your time at the conference and in Lexington enjoyable this fall.

We look forward to seeing you at our upcoming conference. We encourage you to register for the conference, and to share with others about our conference as well.

Sincerely,  
Lossing Coxeter, PCU  
2007 First Vice President  
2007 Conference Chairperson of the Insurance Loss Control Association

## **2007 Annual Conference**

**October 29-31, 2007  
Hyatt Regency Lexington  
Lexington, KY**



On behalf of the Insurance Loss Control Association, we invite you to join us for the

**2007 ILCA Annual Conference  
At the  
Hyatt Regency in Lexington, KY**

We are sure you will find this year's program informative, educational, and worthwhile, as well as an opportunity to network with fellow members of the insurance loss control profession.

### **Invite Your Underwriters!**

This year we want to follow up on something that began over the last two years--servicing our underwriters. Be sure to invite the underwriters at your company. We have had several underwriters attend the conference over the past couple years with very positive feedback. This gives them the opportunity to learn a bit more about the technical side of some of the operations that they insure. A bit of technical background will assist them in understanding reports from their loss control counterparts. Pass the word!

We look forward to seeing you in Lexington!

### **Topics of the Conference**

An outstanding program is being planned and will include some great topics of interest to loss control professionals. Be sure and check it out.

Topics will include:

- Campus Safety
- Certified Loss Control Designation
- Thermal Imaging
- Work Place Safety, Ergonomics
- Machine Guarding
- Silica Exposure
- Fleet Safety
- Builders Risk
- Hexavalent Chromium (Respiratory Protection)

The topics will cover a wide range of loss control interests. Our speakers come highly recommended with many years of experience in their fields and the ability to communicate their topics well.

### **Hotel Location-- Lots to Offer!**

Hyatt Regency Lexington  
401 West High Street  
Lexington, KY 40507  
Information about the hotel: [www.lexington.hyatt.com](http://www.lexington.hyatt.com)

### **The Hyatt Regency Lexington**

The Hyatt Regency Lexington is located in the heart of downtown Lexington. The hotel has complimentary hard-wired high-speed internet access, an indoor pool, a health facility and complimentary overnight self-parking.



**Need Your Help!**

Just a heads up. When registering for the conference in October, please make reservations at our conference hotel if possible. They have offered us a very competitive room rate, \$105, And we have committed to them for a specific number of room-nights. (Their normal room rates begin at \$154). If we meet our quota, the association saves on conference room costs and other fees. When you reserve your rooms at the hotel, be sure and mention that you are with the ILCA conference so that you obtain the special room rate. Thanks for your support. The Hyatt is a great hotel! You will enjoy!

**Lexington, Kentucky!**

Horses and history! Lexington is known for Horse and Riding Enthusiast activities such as Keenland Race Course, Thoroughbred Center, Kentucky Horse Park, and the American Saddle Horse Museum. For those interested in historical sites, Lexington has "Ashland," the former home of an American statesman, Henry Clay. This is a National Trust Historic Landmark. And be sure to visit the Mary Todd Lincoln House. There are many other historic areas to explore since Lexington is over 225 years old. And music! The city has a wide variety of live music including Jazz and Blues.

**Lexington shopping**

Interested in shopping? Lexington has downtown shopping areas, including Victorian Square, which is a renovated block of Victorian Buildings, various antique shops, and an eclectic mix of shops around the University of Kentucky. There are also several malls in and around Lexington, including the largest mall in Kentucky, Fayette Mall.

**Make it a vacation** with your spouse and come for the weekend as well. Your boss called--you deserve a little R&R!

**Additional Information**

To explore further the activities available in Lexington be sure to go to the website for Lexington Convention and Visitors Bureau. Their website is [www.visitlex.com](http://www.visitlex.com).

**Reservations by Phone**

Make your reservation now!

Call the Hyatt Regency Lexington at their toll free number at their toll free number at 1-800-233-1234.

**Special Room Rate**

Be sure to request the Insurance Loss Control Association 2007 rate of \$105.00 plus tax (single/double/triple/quadruple occupancy are the same rates).

*Please Note:*

Rooms are blocked from October 29-31, 2007. The group rate will be honored three days pre/post conference, based on availability. Yup, bring the family!

Reservations must be made by October 5, 2007 in order to receive the ILCA discounted room rate.

**Mark Your Calendar**

Reserve the dates and mark your calendar to attend ILCA 2007. Look for more details on the ILCA website at [www.insurancecontrol.org](http://www.insurancecontrol.org).

**Conference registration**

Conference registration is available through the website!

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**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!

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**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.**  
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  
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Phone Number: (724) 329-1525  
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**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

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**FEATURE ARTICLE:**

**Top 10 Checklist for Playground Safety**

1. Surfaces around playground equipment should be filled with at least 12 inches of loose fill, such as wood chips, mulch, sand or pea gravel.
2. Most stationary equipment should have at least a 6-foot use zone in all directions.
3. Any openings that can trap children (in guardrails or between ladder rungs) should be less than 3.5 inches apart or more than 9 inches.
4. Guardrails should surround all elevated platforms and should be at least 29 inches high for preschool-age children and 38 inches high for school-age children.
5. Look for exposed concrete footings, tree roots or rocks that could trip children.
6. Check for sharp edges and dangerous hardware, like open "S" hooks or protruding bolts.
7. Make sure your child plays on age-appropriate equipment.
8. Playgrounds should be maintained regularly. Report any problems.
9. Remove hoods or drawstrings that can get caught on equipment.
10. Supervise children while they play.



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## FEATURE ARTICLE:

### ***Retail Theft and Fraud Losses Hit \$41.6 Billion Last Year***

As retailers continue to invest in new programs and technology to combat crime in their stores, dollar losses from theft and fraud have reached an all-time high.

The preliminary results of the latest National Retail Security Survey were released today at the National Retail Federation's Loss Prevention Conference and EXPO. Dr. Richard Hollinger, a professor at the University of Florida, will release the full survey in a session tomorrow at the conference. The survey found that retail shrinkage averaged 1.61 percent of retail sales last year, nearly unchanged from 1.60 percent in 2005.

Even though shrinkage as a percentage of sales stayed virtually the same, total retail losses increased last year to \$41.6 billion due to higher retail sales in 2006 compared to 2005. The survey, now in its fifteenth year, is a collaborative effort between NRF and the University of Florida.

"Though total retail losses continue to rise in correlation with industry sales, it is encouraging that shrinkage as a percentage of sales has stayed flat," said Dr. Richard Hollinger, lead author of the report and a criminology professor at the University of Florida. "Retailers seem to be putting a dent in the amount of criminal activity in their stores, though they acknowledge they have a lot of work left to do."

According to the survey, the majority of retail shrinkage last year hit was due to employee theft, at \$19.5 billion, which represented almost half of losses (47%). Shoplifting accounted for \$13.3 billion, or about one-third (32%) of losses. Other losses included administrative error (\$5.8 billion and 14% of shrinkage) and vendor fraud (\$1.7 billion and 4% of shrinkage).

The survey suggests that the phenomenon of organized retail crime is gaining more awareness within the industry. As retailers' understanding regarding the impact of these crimes continues to grow, roughly half of companies say they are now tracking organized retail crime activity. To combat criminals' brazen actions, retailers have been investing in new technologies to deter, detect and convict criminals. According to the survey, most retailers' loss prevention systems include burglar alarms (95.7%), visible closed circuit televisions (87.1%) and digital video (84.9%). Retailers also conduct check screening (60.4%), use armored cars (69.8%), and operate point of sale data mining software (69.1%), and hidden closed circuit televisions (57.6%).

"Retail theft does not only affect the bottom line," said Joe LaRocca, NRF's Vice President of Loss Prevention. "When criminals steal from retailers, consumers pay higher prices, the safety of innocent employees can be compromised, and shoppers looking for popular merchandise often cannot find it. Retailers will continue to invest in new technologies to prevent and prosecute crimes."

Product categories that experienced the highest degrees of shrinkage include cards, gifts and novelties; specialty accessories; crafts and hobbies; and supermarket and grocery items.

The National Retail Security Survey is an annual survey of loss prevention executives that benchmarks retail shrinkage and operational information about how retailers are combating losses. The study, which surveyed 139 retailers in the first half of 2007 and uses data from 2006, is a partnership between the University of Florida and the National Retail Federation. The survey was underwritten by the ASIS Foundation, ADT and Stored Valued Systems.

The National Retail Federation is the world's largest retail trade association, with membership that comprises all retail formats and channels of distribution including department, specialty, discount, catalog, Internet, independent stores, chain restaurants, drug stores and grocery stores as well as the industry's key trading partners of retail goods and services. NRF represents an industry with more than 1.6 million U.S. retail establishments, more than 24 million employees - about one in five American workers - and 2006 sales of \$4.7 trillion. As the industry umbrella group, NRF also represents more than 100 state, national and international retail associations. [www.nrf.com](http://www.nrf.com)

# FEATURE ARTICLE:

## *TIPS YOU CAN USE:*

### **WHIPLASH AND VEHICLE SAFETY**

Head and neck injuries (whiplash) that occur in auto accidents can be severe. Some cars provide much better protection than others for the occupants. The Insurance Institute for Highway Safety (IIHS) has conducted numerous safety tests over the years.

The most recent test at IIHS looked at seats and head restraints in 87 different trucks, minivans, and SUVs. Fifty four of the vehicles tested (62 percent) provided what IIHS termed as "poor" or "marginal" protection from neck injuries in rear impacts. Twenty one models earned a "good" rating, and twelve were termed "acceptable."

When a car is struck in the rear, the seats move the occupants forward. If the head is not properly supported, it will lag behind the rest of the body, causing whiplash. In order to reduce whiplash injury, the head restraint must be located behind the head. If the head restraint is properly located, it will support the head as the body is pushed forward in a rear-end collision.

When insurers assign rates to a car, one of the factors considered is its relative safety. Before buying a new car, consult your insurance agent. He or she will have some good information for you about a vehicle's safety rating and how that safety rating might affect the premium of your insurance policy.