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INSURANCE LOSS CONTROL ASSOCIATION

eNews

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www.insurancelosscontrol.org

2012 Conference Summary

The 2012 ILCA conference was held on October 8th, 9th and 10th in Columbus, Ohio, at the DoubleTree by Hilton Hotel, 175 Hutchinson Avenue.

Our sincere appreciation is extended to Scott Doyle, former president. The leadership and devotion he showed helped the conference to be a success.

The conference consisted of ten speakers and a field trip. Speaker topics included Lightning Protection, Infrared Scanning, Electrical Safety/Arc Flash, Security Systems, Nanotechnology, Slips Trips and Falls, Distracted Driving, Flammable Liquids, and How Adults Learn. Our group took a field trip to the State Fire Marshal.

During the business meeting, new board positions were elected. The current Board of Directors consists of:

President	Kevin Matthews	Brotherhood Mutual Insurance
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2012 ILCA ANNUAL
CONFERENCE
OCTOBER 8—10
COLUMBUS, OH

The topics for the conference this year were as follows:

Topic	Speaker	Company Represented
Lightning/Surge Protection	Bob Turner	Turner Lightning
Safersys.org	Kirby Utt	Motorists
Infrared Scanning	Sean Benham	CNA
Electrical Safety/ Arc Flash	Peadar Lynch	Mid City Electric
Security Systems	Keith Jentoft	RSI Video Technologies
Nanotechnology	Laura Hodson	CDC/NIOSH
Slips/Trips/Falls	Steve Spencer	State Farm
Distracted Driving	Amy Stewart Max Kabrich	MV Transit DriveCam
Flammable Liquids	Ron Hein	CNA
How Adults Learn	Brett Gillilan	Ohio Board Workers' Compensation
Field Trip – Ohio Fire Academy		

Conference Summaries

Monday, October 8th, 2012

Robert (Bob) Turner
Turner Lightning Protection Co., Inc.
Lightning Protection

Bob Turner presented Lightning Protection. He is the owner and president of the company with over 25 years of experience in the industry. Mr. Turner explained the characteristics of lightning and how to protect not only yourself but your property and electronic equipment.

Mr. Turner and his company are Lightning Protection Institute Master Installers who are certified to install a grounding system and surge protection system to protect your property and electronic equipment. Proper grounding and surge protection can not only protect property from costly repairs but also reduce down time caused by damaged equipment. The phone lines, cable lines and electrical lines should be bonded together. Surge protection on the main panel is the 1st level of defense. The 2nd level of surge protection is connecting electrical appliances or devices to a surge protection strip. A good lightning protection system can also reduce the transient deterioration of equipment.

Lightning does not discriminate. Lightning kills or scars many people. When raining and standing out in the open, people should not stand under tall trees. If at all possible, people should seek shelter indoors.

Website for Turner Lightning can be found at <http://www.lightningpro.com/index.html>.

Sean M. Benham, ARM, ALCM, RRE, CIRT (Level II), CBST
CNA Insurance
Taking an IR (Infrared) Program from Beginner to Championship Level

Sean shared many insights regarding IR testing programs. He discussed the history of the IR program at CNA, a brief primer for IR technology and key considerations when developing an IR program. CNA began to formalize their IR program in 2005 and the program became fully mature by 2011. He explained that IR thermography is the acquisition and analysis of thermal information by "non-contact" thermal imaging devices. The resulting IR image is called a thermagram or thermal image. The thermagram shows heat in the image, that cannot be seen by the naked eye or a normal visual image. The imagery is useful for many different purposes, but most commonly used with electrical systems; mechanical equipment; building envelopes and structures; roofing systems; research and development and many other processes. From an insurance loss control perspective, electrical and mechanical equipment is most commonly reviewed with the technology. Primary benefits from a loss control perspective include reducing or eliminating fire potential and avoiding unscheduled shutdowns. He shared many examples of the imagery and success stories that CNA has seen from using this technology, as well as discussing many of the standards, equipment, certifications and protocols that CNA follows as a part of their program.

Conference Summaries

Peadar Lynch
Mid City Electric
Electrical Safety in the Workplace

There are those who will tell you that reading or studying about NFPA 70E puts them to sleep. Not so when Peadar Lynch is speaking! From his thick accent to the wealth of knowledge that he shared, Peadar's presentation regarding electrical safety in the workplace was anything but boring. Topics included ways to protect yourself, your employees, and your company by implementing an Electrical Safety and Operational Training Program that is site specific to your facility, a discussion about PPE's, LOTO, Electrical shock, Arc flash and Arc blast. The presentation was beneficial, whether you have been in the industry for two weeks or two decades.

Keith Jentoft
RSI Video Technologies
Resurrecting Loss Control with a Badge

This presentation explains how loss control professionals can work with law enforcement and alarm companies using video alarms to dramatically combat property crime. In background, alarm response and arrests have been degrading over the past 2 decades as false alarms and declining budgets have impacted policy resources—traditional burglar alarms now deliver a 0.08% arrest rate. Many policy jurisdictions no longer respond to conventional alarm systems at all as they consider them ineffective. The alarm industry and the CSAA have made dramatic progress in technology and process that is changing this paradigm. The PPVAR program is delivering impressive “arresting results” with some case studies describing over 50% arrest rates for burglaries and reducing police response times to alarms by 10-15 minutes. Keith outlined case studies where partnerships between loss control/law enforcement/alarm companies have developed a proven solution to resolve problem areas and reduce risk for commercial property. The presentation went beyond simple burglary and also considered outdoor and remote risk areas. Copper theft was specifically addressed as an increasingly common and expensive loss control issue. The presentation built upon case studies and provided attendees with simple tools and pragmatic options that have been proven to resolve real life loss control challenges. The attendees of this seminar left with new options that will help them reduce risk and losses for their company.

Conference Summaries

Tuesday, October 9th, 2012

Laura Hodson, MSPH, CIH
National Institute for Occupational Safety and Health
Nanotechnology Research at NIOSH: Supporting Safe Development of the
Business

Laura Hodson is the assistant coordinator for Nanotechnology Research Center for NIOSH with oversight of over 50 research products. Nanotechnology, for the engineered part, is in its infancy stage. Nanomaterials have been in existence naturally in some form for years.

Applications for nanotechnology are growing rapidly. The risks can be managed in the workplace by applying controls used in the pharmaceutical and other chemical process containment. We must learn to respect the potential unknowns with nanomaterials so we do not recreate the asbestos and mesothelioma problem we have today.

Process/equipment containment along with personal protection equipment can help minimize exposure to nanomaterials. Acceptable exposure limits are still being developed. The classic risk model presented includes Hazard Identification, Exposure Assessment, Risk Characterization, and Risk Management.

As the number of applications being developed for nanomaterials rise, the more research and studies need to be conducted to reduce the exposure to not only the employees working with the nanomaterial, but also to the consumer who buy the products.

Some examples of the future applications include bacteria and temperature sensing food storage bags. Nanomaterials can change color when sensing E-Coli or other bacteria. We can also use the nanomaterials for sensing temperature range such as identifying when food has previously been frozen. Other applications include better stain repellants on clothing. These are just the tip of the iceberg for future applications. However, we have to learn the potential side effects of this new technology so we can learn how to protect the workers, consumers, and anybody else potentially exposed to the nanomaterials.

More information can be found at: <http://www.cdc.gov/niosh/topics/nanotech>. Laura Hodson can be reached at: LHodson@cdc.gov.

Conference Summaries

Steve Spencer, FMA **State Farm** **Slips, Trips and Falls**

Steve Spencer is Facilities Specialist at State Farm Insurance and has over 30 years of experience in cleaning and interior maintenance. He is a member of IFMA, ISSA, serves as an end-user advisory council for Invista, is on the National Floor Safety Institute Board, and is chair of the ANSI B101.1 committee. Steve is the technical source for all cleaning and interior finish specifications for State Farm facilities.

Steve's expertise clearly showed in his presentation that started with causes of slips, trips, and falls including floor material coefficients of friction, 65% of people wearing improper size shoes, cleaning, and fraud. Physiological, social, and environmental contributing factors were covered along with legal costs, use of mats, standards, and case studies. Sample floor and matting materials were circulated for on hands illustrations.

The NFSI website (www.nfsi.org) was provided as a source to participate and to access the book and video materials "Falls Aren't Funny" which were referenced through the presentation. The presentation was very informative and provided good information in regards to new flooring products and solutions.

Kirby Utt **Motorists Insurance**

A special thank you goes to Kirby Utt for stepping in when one of our speakers was not able to attend. Kirby led an impromptu discussion regarding the safersys.org website and how a loss control consultant can navigate the website and use the information when evaluating regulated fleets. The Federal Motor Carrier Safety Administration (FMCSA Safety) and Fitness Electronic Records (SAFER) System offers company safety data to industry and the public over the internet. Access is provided free of charge to the Company Snapshot, a concise electronic record of a company's identification, size, commodity information, and safety record, including the safety rating (if any), a roadside out-of-service inspection summary, and crash information. The company snapshot is available via an ad-hoc query (one carrier at a time). The SAFER system can be accessed at www.safersys.org. Thank you Kirby for stepping in at the last minute and presenting on this very valuable information !

Conference Summaries

Field Trip Ohio Fire Academy

Host: Frank Conway, Fire Prevention Bureau

Speakers: Jeff Leaming, Chief Deputy State Fire Marshal
Scott Walker, Deputy Superintendent Ohio Fire Academy
Chad Wissinger, Chief of Forensics Lab
Denny McCann, Chief of Code Enforcement

The Department of Commerce, Division of State Fire Marshal:

- Consists of seven separate bureaus including—
 - Ohio Fire Academy.
 - Fire Prevention Bureau (Nursing homes, Schools, Public Fire Safety Programs).
 - Code Enforcement Bureau (State facility inspections, assisting local fire departments, licensing of hotels and motels).
 - Bureau of Underground Storage Tank Regulations (BUSTR).
 - Fire & Explosion Investigation Bureau.
 - Bureau of Testing and Registration.
 - Forensic Laboratory.
- Is a member of the Ohio Incident Management Team.
- Supports more than 42,000 registered/certified firefighters in Ohio.
- Participates in the National Fallen Firefighters Foundation's project called "Everyone Goes Home".
- Participates in the National Fire Fighter's, "Near Miss Program".

The Ohio Fire Academy:

- Has the capacity to house 72 guests in hotel rooms plus a full service cafeteria.
- Receives funding from property insurance premiums and government grants.
- Offers on-site, off-site, and web-based training for fire fighters and EMS personnel.
- Conducts various types of training for fire fighters such as, but not limited to—
 - Driving fire department vehicles.
 - Flashover.
 - Power tools.
 - Confined space and trench rescue.
 - Water rescue.
 - Chlorine.
 - Railroad car and liquid propane gas tank fires.
 - Auto, bus, farm equipment, and commercial motor vehicle extrication methods.
- Arson investigation training for fire fighters and law enforcement professionals.
- Conducts confined space rescue training for private employers who have fire brigades.
- Partnered with the Ohio State University to acquire a grain rescue trailer.

Conference Summaries

The Forensics Laboratory:

- Provides services including scientific examinations of ignitable liquids, fire debris, explosives, latent prints and general examination of any physical evidence involved in a suspected arson fire, explosive incident, hazardous situation, or other criminal activity.
- Is accredited by the American Society of Crime Laboratory Directors for analyses involving arson, explosives, and latent fingerprints.

The Code Enforcement Bureau:

- Conducts fire safety inspections for buildings, structures, and a variety of other places.
- Issues fines for violations of state fire safety regulations.
- Issues permits for the installation, removal, temporary out of service, and abandonment of aboveground and underground flammable and combustible liquid storage tanks and piping.

Wednesday, October 10th, 2012

Amy Stewart, CSP—MV Transit

Max Kabrich—DriveCam

Distracted Driving—Do You Really Know What's Going On In Your Fleet?

Amy Stewart and Max Kabrich presented on distracted driving. The three main highlights of the presentation were:

- Learn the risky behaviors of distracted driving that causes collisions in fleets
- Understand how MV Transportation reduces distracted driving that leads to collisions, thereby reducing claims
- See real-life “clips” of risky driving and learn how to eliminate it

Conference Summaries

Ronald Hein CNA Insurance Flammable Liquids

Ron Hein is AVP of Property Risk Control with CNA Insurance. He has 37 years of property risk control experience and is an active member of NFPA including being co-chair of the Property Insurance Research Group. Ron is also a UL recognized Risk Engineer.

Ron's presentation addressed flammable and ignitable liquid exposures and controls. Information included: definitions, maximum allowable quantities, ignition sources, suppression, and other control measures for inside storage rooms and general purpose warehouses. Of special interest was his discussion on ignitable liquids in intermediate bulk containers, especially the exposure of plastic bulk containers that are easy to pierce, have an inherent weak point at their spouts, burn rapidly upon ignition, and are difficult to contain. This was reinforced by an impactful video. It was interesting to note that there are no FM approved Intermediate Bulk Containers while there is a UL listed IBC.

NFPA 30 and FM Global standards were referenced in this technical presentation.

Brett Gillilan Ohio Board Workers' Compensation How Adults Learn

The last speaker of the 2012 conference did not disappoint. Mr. Gillilan has been a favorite speaker with our conferences. He is as entertaining as he is informative. He knows how to get your attention and how to keep you paying attention. One cannot help but take away something that you can use in the safety industry. Mr. Gillilan will be retiring at the end of this year, in case our members did not know that, and we will miss him. We wish him the best of luck.

Mr. Gillilan's presentation was call "How Adults Learn" which is quite different from how young students learn. He laid out a five point plan for teaching adults about safety.

Management—Management buy-in is the key. You have to be the person you want your employees to be. If management is not focused on safety why should the employees be? If employees see it is important to the boss then the employees will also think it is important. Training is one of the key components to safety. Training cannot be rushed and money must never be an excuse to effective training. Training must have an objective, to the point, and must have follow up sessions to verify the training is meeting the objectives.

Conference Summaries

Classroom—Environment is also important. Safety sessions should be conducted in an environment with little or no distractions. Safety meetings on the plant floor have too many distractions. Classroom sessions must also have ground rules. The class should start and end on time. If the management comes in late why can't the employees come in late? Adults need to eat. Provide snacks or lunches when possible and provide breaks. The classroom should be comfortable—sitting on break tables in a hot room is not an ideal setting. Comfortable chairs should be provided and the room temperature should be monitored. What might be a comfortable room temperature before the meeting might be different when the room has 20 or so employees. Good lighting should also be planned for a good classroom environment.

Content—Know your content and keep it simple. The employees want to know what's in it for them. Provide supporting facts and keep it real. Giving them a 100 page safety manual and only having 20% related to them is not going to work. Get to the point. You have about five to seven minutes to get their attention. If you do not get their attention within seven minutes and have to refer to notes, then you have lost them.

Materials—Adults are visual learners. Use visual aids or some sort of hands on interaction after getting the objective across. Use presentations with varying color, provide DVDs, use the web, etc. Hands on presentations or visual aids have a higher retention rate when compared to safety meetings with no presentations.

Participants—Participating in a safety meeting is a two way street. Involve the employees and encourage them to be active in the meetings. Keep the participants focused and test their knowledge before and after the meetings. But remember, it's not about passing a test; it's about retaining the knowledge. Employees are more rested in the morning than the afternoon so train accordingly.

Instructor—The instructor must be credible. The instructor must know the content without always referring to notes—know your content. The instructor must be passionate. False interest in a subject is transparent—that's why it is so easy to see through. Have fun and encourage participation. Remember that the first impression is everything which also includes a dress code. Showing up at a warehouse dressed in a business suit to present a forklift safety class is something you might not want to consider.



The 2013 Insurance Loss Control Association Conference
will be held:

October 7—9, 2013

Renaissance Indianapolis North Hotel
11925 North Meridian Street
Carmel, IN 46032



<http://www.marriott.com/hotels/travel/indbr-renaissance-indianapolis-north-hotel/>

More details coming soon.



Insurance Loss Control Association

PO Box 346
Morton, IL 61550
Phone: 309.696.2551
E-mail:
administration@insurancelosscontrol.org

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