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INSURANCE LOSS CONTROL ASSOCIATION

eNews

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[www.insurancelosscontrol.org](http://www.insurancelosscontrol.org)

## 2013 Conference Summary

The 2013 ILCA conference was held on October 7th, 8th and 9th in Carmel, Indiana, at the Renaissance Indianapolis North Hotel, 11925 Meridian Street.

Our sincere appreciation is extended to Kevin Matthews, former president. The time and dedication he showed helped the conference to be a success.

The conference consisted of twelve speakers, including a Motivational speaker and Keynote speaker. Speaker topics included Workplace Violence, Industrial Hygiene, Product Liability, Ergonomics, Webinars, Crane Safety, GHS, Sprinkler Systems, Fleet Safety and Professional Development.

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

President	Ron Huber	Grange Insurance
First Vice President	Steve Carr	Midwest Technical Inspections
Second Vice President	Rob Cruse	Grange Insurance
Secretary	Dan Finn	US-Reports, Inc.
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Administrator/Coordinator	Kristi Ruxlow	



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2013 ILCA ANNUAL  
CONFERENCE  
OCTOBER 7-9  
INDIANAPOLIS, IN

EN EWS

The topics for the conference this year were as follows:

Topic	Speaker	Company Represented
Motivational	Guy D. Gruters	Captain, USAF
Keynote	Mark Robison	Brotherhood Mutual
Workplace Violence	Mark A Lies II	Seyfarth Shaw LLP
Industrial Hygiene	David A. Wilson	US-Reports
Product Liability	Gary Spagnuolo	Zurich Services Corp.
Ergonomics	Jim Sredzinski	Midwest Technical Inspections
Webinars	Stig Ruxlow	Zurich Services Corp.
Crane Safety	Jason Villas	Konecranes, Inc.
GHS	Anthony B. Kuritz	Indiana Dept. of Labor— INSafe
Sprinkler Systems	Robert Titter	Ashland Specialty Chemicals
Fleet Safety	Dennis Shinault Todd Carrier	Baldwin & Lyons, Inc.
Professional Development	Bruce Guiliani	Heritage Group Safety

## Conference Summaries

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*Monday, October 7th, 2013*

**Guy D. Gruters, Captain, USAF**  
**POW in North Vietnam, 5 years, 3 months**

Guy Gruters led off the conference Monday morning with a powerful presentation and testimony about his years as a POW in North Vietnam. As he detailed his life as a POW and the lives of so many others in the camp with him, I couldn't help but be moved and motivated on so many levels.

He talked about the parallel requirements of teamwork that are necessary in a Prison Camp and that are necessary in working with clients to minimize losses, but also handling them properly if and when they occur.

Another area that he touched on during the presentation was his faith journey. From not believing that God would be present in such a dark cruel place, to believing that the only way he survived 5+ years was because God was there.

Well done Guy and THANK YOU for your SERVICE to our country and your message to ILCA 2013!

**Mark Robison**  
**Chairman of the Board and President**  
**Brotherhood Mutual Insurance Company**

Mark Robison's keynote address was titled, "The Face at the Door" and he challenged us, as the only "company people" the insured may ever see, to put forth the proper face of the company. Are you hope and help, or are you the stern person with tough recommendations insured's would rather not see at their door?

Mark's approach, both engaging and straightforward, was a challenge for those of us in the LC profession to look at how we can add value to the services that we provide as he covered topics including the value of LC to the business, from acquiring profitable business to reinsurance negotiations and what executive level leadership expects of the LC professional.

THANK YOU Mark for sharing this message that we needed to hear with passion and conviction.

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**Mark A. Lies II**  
**Seyfarth Shaw LLP**

### **Anticipating and Responding to Potential Workplace Violence**

This presentation on preventing and managing workplace violence covered the employer's legal obligations to protect employees and the employees' rights to be protected from discrimination based upon the fact that they may have a mental or emotional health condition that might result in workplace violence.

Mr. Lies also discussed the behaviors that are likely to indicate that an employee may engage in work place violence and how to reduce the potential for workplace violence in situations ranging from terminations to disputes between employees, as well as domestic situations.

Unfortunately, we live in a day and time when we are seeing a spike in workplace violence related incidents. They have increased so rapidly that they've gone from front page headlines to a point that we don't even think much about them (unless they occur where we live or at a client's place of business).

Fortunately, there are those like Mr. Lies, who are on the front lines, training, educating, and keeping us informed of the latest legal rights and responsibilities.

**David A. Wilson, CIH, CHMM**  
**US-Reports, Risk Services**  
**An Introduction to Industrial Hygiene**

The presentation started with the definition and the defining statement of industrial hygiene. Mr. Wilson then defined the different types of workplace health hazards expanding upon the chemical and physical workplace hazards. This informative and technically detailed topic then expanded into the evaluation of the health hazards and comparing the occupational exposure levels of the OSHA PELs and the ACGIH TLVs.

Knowing the sources and how to evaluate the exposures requires the proper sampling and analysis methods. We learned about the sampling methods and devices used for dusts, mists, fumes, airborne vapors and gases as well as noise. The various types of devices, styles and methods were visually provided as well as discussed. Sampling and analysis then expanded into the indoor air quality, heat stress surveys and radiation/EMF exposures.

Controlling the health hazards in the workplace include: 1.) Engineering controls 2.) Administrative controls and 3.) Personal protective equipment

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The presentation concluded with several real life case studies that Mr. Wilson was personally involved and he brought the audience from the inception, to the hazard determination, exposure concerns, sampling methods determined then the conclusion and end results of the industrial hygiene survey activities.

Mr. Wilson's PPT presentation is retained within the ILCA archives.

**Gary Spagnuolo, CSP, CPSM, AIM**  
**Zurich Services Corporation**  
**The Challenge of Product Liability Surveys**

Gary provided insights into the challenges and approaches in conducting product liability surveys. He explained how doing a product liability survey can be very challenging because of the fact that there is often times great uncertainty if a product will be used and will perform as intended. He discussed many different ways to prepare for a survey, including broker submissions, loss histories and customer websites. He explained how a customer website can oftentimes be a great portal into what and how a customer is actually manufacturing. He provided insight in to questioning methods regarding product uses and applications. He discussed the importance of design criteria and hazard analysis of the product and the difference between design failures and defects and manufacturing failures or defects and the changing market of imported products. He also discussed quality control issues and myths regarding quality certifications, labeling requirements, document controls related to the importance of recall programs and completed operations or service. He concluded with a review of special risks and complex products and components. In the end, Gary provided some very helpful information for those seeking to improve their product liability survey skills and abilities.

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*Tuesday, October 8th, 2013*

**Jim Sredzinski, MPH, ARM**  
**Midwest Technical Inspections, Inc.**  
**Ergonomics**

Jim Sredzinski is a Consultant for Midwest Technical Inspections and has over 28 years of experience in safety. He is a CSP and an OSHA authorized 10 & 30 hour trainer. Jim also has been a Manager of Safety Programs with the National Safety Council and a Manager of Risk and Loss Control with several municipalities.

Jim's presentation addressed ergonomic risk factors and emphasized how simple suggestions can affect good solutions. One example was keeping your chest out and chin in when lifting to maintain the natural curve of the spine versus the traditional thought of bending your knees and keeping your back straight. Workstation layout, environmental conditions, task specific demands, lifestyle issues, and training were also emphasized. A prop "Boney Danza" was used for illustrations. Special attention was given to wrists, lifting, use of muscle groups, and hand grips. One good starting point brought forth on workstation assessments is to initially ask "are you comfortable"? This can lead to addressing potential pain points and risk factors.

Two case studies resulting in successes were presented. One was very impressive with an account that eliminated lifts per box and cut the number of annual lifts from 1.2 million in half to 600,000 to greatly reduce risk exposure.

Ergonomic Societies and the OSHA Meatpackers standard were provided as resources. The presentation ended with questions on back belts, home based workstations, and I-pad ergonomics.

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### **Stig T. Ruxlow, CSP** **Zurich Services Corporation** **Conducting Effecting Webinars and Web Meetings**

Stig Ruxlow is a Senior Risk Engineering Consultant with Zurich Services Corporation and has 18 years of experience in the Insurance Loss Control profession. For a seven year period Stig was an adjunct lecturer in Safety at Illinois State University in their safety degree program. Stig is very active in the professional safety community and is a prominent supporter of ILCA having served as President in 2002-03 and currently serves as Financial Secretary. He also is a professional member of ASSE, being a past President and currently is a member at large officer. Stig holds a CSP certification, is an authorized OSHA General Industry outreach trainer, and has completed a variety of safety industry courses. Stig has presented on many topics for professional associations, industry groups, and clients including webinars and web meetings with very good qualifications for this topic.

Stig's presentation addressed effective webinars and web meetings which is use of technology to connect with customers, agents, and internal groups for business meetings and training. In the modern working world the use of the web for meetings versus physical travel has time, cost, and logistic benefits.

Web meetings were defined as being for smaller groups and more collaborative. Webinars are for larger groups to disseminate information and involve one-way communication. Hybrid meetings are a mix of both.

Success stories were shared and greatly illustrated benefits. One was quick reaction to an OSHA recordkeeping violation at one customer's plant. A webinar was put together and performed four days later for this plant and four other owned plant locations. This resulted in a fine reduction for the one plant and information to keep the other plants in compliance.

Potential stumbling blocks were outlined and included engaging participants, internet glitches, and content. To better engage participants, tools include the use of platforms to gain feedback (including polling), posing questions to answer, and chatting. Tips were provided on preparation of content, formatting of slides, having a back-up computer & back-up plans, practicing the platform, handling glitches, having someone else proofread instructions as a double check, and testing log-ins 20-30 minutes in advance.

In person and web training delivery techniques were discussed as there are differences in set-up, environment, and conducting of these meetings. This session was well presented and covered the "What", "Why", and "How" of webinar training along with success stories to help us become more prepared to deliver this type of service.

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**Jason Villas**  
**Konecranes, Inc.**  
**Crane Accident Training and Fatality Study**

Jason provided details from the “Crane Accident Training and Fatality Study” conducted by Konecranes. He explained how study covered 24 steel mill facilities that had over 700 cranes in total. 88% of those surveyed had established operator training and 100% had monthly and annual crane inspections, yet 83% of those surveyed had at least one crane incident in the past three years! He continued to describe that 55% of those incidents were determined to be operator error and 40% were equipment issues, with 15% being rigging issues. Of those that resulted in injuries, the head was the number one affected part of the body. From OSHA reports, he detailed how the number one cause (37%) of crane fatalities is being crushed by the load. He also shared many different video examples of crane incidents and potential issues with communication and hand signals. He concluded with some of the key items to possibly prevent these types of incidents: improved training, following of best practices and standards, potential issues with hand signals and use of new technologies. Jason provided some very interesting information to help those seeking to improve their skills regarding the use of cranes at sites that they may visit.

**Anthony B. Kuritz**  
**Indiana Dept. of Labor—INSafe**  
**Global Harmonization System (GHS)**

OSHA aligned with the HCS and the GHS as a common coherent approach to classifying and communicating chemical hazards. This approach includes harmonizing definitions of hazards, specific labeling criteria and a common format for safety data sheets (formally MSDSs). The intended benefits of this program are to increase the quality and consistency of information provided to all workers, employers and chemical users. Additionally, this will facilitate the international trade in chemicals.

Some history on the topic:

The development of the final rule (a/k/a Haz Comm 2012) was started in 2006 with a publication that was produced to align the HCS and the GHS. NPRM published in the Federal register in 2009. Public hearings were started in 2010 and the final rule was published in the Federal register on March 26, 2012 and became effective on May 25, 2012.

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Some Notable Changes:

- The GHS uses as a 'specification' approach rather than a 'performance—oriented' approach. This creates the "hazard classification" rather than "hazard determination" application in the standard.
- Labeling will be more defined and will require:
  - A product identifier
  - Pictogram
  - Signal word
  - Hazard Statement(s)
  - Precautionary statement(s)
  - Name, street address and phone number of mfr
  - Safety Data Sheet new (SDS) w/ 16 sections rather than the MSDS which are going by the way side.

The new standard will be a Modified Hazard Communication Standard.

Tony spoke on how the new HazCom will work and the organization of the Final Rule and all sub sets ranging from the scope through trade secrets and effective dates. There are six new appendices with the new standard ranging from A-F.

Some notable comparisons of the old vs. new standard are as follows:

- In the New ALL hazards are to be classified—not just determined
- Scope of application remains relatively even
- In definitions, terms such as 'flashpoint', 'hazard warning' and 'material safety data sheets' have been removed.
- Hazard classification section—there will be no more 'floor' based upon weight of the evidence.
  - Hazard Classes can also now be sub-divided
- Health Hazards are now classified as 1 being the worst and 4 being the best—which is the exact opposite of the NFPA 704.
- There is now a tiered approach to mixtures. Please refer to GHS publications for the specifics on this section.
- Physical Hazards have been refined to Flammable 1-2-3-4 only No more 1A, 1B, combustible III s etc... Combustibles are only in relation to dusts under the new standard.
- Warning is the intent of the awareness not danger labels.
- Combustible dusts and the items that produce them were discussed and details are in the standard.
- All new labels must meet specified criteria for content and size
- Pictograms are to be used on the labels
- No Blank RED diamonds—all must have a pictogram

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Labeling and updating these was a discussion that engaged the audience.

Trade secrets were also a topic of discussion and the new standard does not require the percentage of material as necessary.

For additional details and supporting information Tony provided the resource of the Updated HazComm Webpage. Additional information on this standard is available throughout the OSHA.gov website.

*Wednesday, October 9th, 2013*

### **Robert R. Titter, CPCU, CFPS** **Ashland Specialty Chemicals** **Automatic Sprinkler Systems**

This session discussed the various types of automatic sprinkler systems including (wet, dry, pre-action and deluge). Bob went into the detailed aspects of each of these systems and the component parts that comprise of each.

Key points centered around when and where do I need a sprinkler system installed in a building. What occupancy concerns are key to the type of protection the building will need, and if the sprinkler system will be effective in controlling a fire event. Commodity classifications and storage practices are very important in these determining factors. Bob provided details on how to classify and determine these aspects.

Another key concern is the requirements of an effective inspection, testing and maintenance program to improve reliability. Make sure you have water is key. Water supply testing is 'critical' to all sprinkler system issues. Operational failures were also outlined and discussed with the audience. The top 4 sprinkler operational failures are as follows:

1. Water was turned off
2. Water was turned off prematurely (fire department)
3. Water supply was not adequate
4. Fire was too severe for the system design

The session also discussed current issues affecting sprinkler systems protection, such as high velocity, low speed fans and anti-freeze solutions used in sprinkler systems. Sprinkler systems are a very effective fire protection system, but proper care and analysis is required to maintain the effectiveness of the protection.

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Additional useful stats regarding sprinkler system and construction costs:

- Installed sprinkler systems as part of a newly erected building typically ranges \$1-\$6 / sq ft cost
- Retro-fit a sprinkler system in an existing building that is partially or not sprinklered is \$12-\$15 / sq ft cost

Bob Titter is now the Fire Protection Program Manager at Ashland, Inc. an international chemical and petroleum industry company.

### **Dennis Shinault and Todd Carrier** **Baldwin & Lyons, Inc.**

#### **Are My Drivers Qualified? Best Practices for Insuring Motor Fleets**

Todd Carrier began the presentation by providing a high level overview of Baldwin & Lyons and their loss prevention service offerings. Dennis then continued the presentation with detailed information regarding fleet safety issues. He began with a review of the differences in a regulated and non-regulated fleet. He provided details regarding the Federal motor Carrier Safety Administration website and the Safety and Fitness Electronic Records (SAFER) System. He discussed how these sites can help a loss control professional in evaluating regulated fleets. He continued with a discussion regarding minimum loss prevention standards for qualification of drivers, including key items such as age, experience, motor vehicle records and past collisions. A discussion was held regarding emerging issues related to distracted driving and the use of on board safety electronics and telematics systems. He concluded with information regarding vehicle maintenance best practices and sources that a loss prevention professional can use for preparation before a fleet survey. Dennis and Todd provided excellent insight into current standards and best practices related to fleet safety.

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### **Bruce Guiliani, CSP, CET** **Heritage Group Safety** **Professional Development and Training**

Bruce Guiliani is the Corporate Safety & Loss Control for Heritage Group Safety. He was a Loss Control representative for 25 years before going to the consulting side where he has spent his last 13 years. He has CSP and CET designations and is very active in NESHTA, ASSE, and BCSP serving in officer and board positions. Of extra note is he has been an integral part of planning the Indiana Safety Conference since its inception in 2004.

Bruce's presentation addressed professional development as an avenue to help a safety person "get better at what they do" and emphasized the advantages gained for recognition, respect, and career advancement. He referred to a LinkedIn survey on "What's the Best Safety Certification" from [www.safetyawakening.com](http://www.safetyawakening.com) where 80 designations were listed after the names of 4,000 safety professionals. The top ten designations from this list include: CSP, CHST, CRSP, CIH, OHST, ARM, CHMM, STS, CRIS, and CSST. For certifications, ANSI accredited organizations were emphasized including BCSP since they meet required levels of test quality.

Effective training elements discussed included ANSI instructor qualifications, OSHA instructor qualifications, and ANSI & OSHA training guidelines. Critical training considerations in preparation for training include a needs assessment, training, objectives, training content, and allowances for individual differences. The ways audience learn was also touched on with effective adult learning broken down into 65% visual, 30% auditory, and 5% kinesthetic (hands on).

Bruce's summary included notations that safety certifications are increasing in value, National / International accreditation is the standard, and BCSP is experiencing an increase in certificants.

ANSI Z490 and OSHA Training Guidelines were referenced. Bruce provided good outlines on certifications to promote professionalism and techniques to enhance training presentations.

**THANK YOU FOR YOUR SUPPORT OF THE  
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**KEEP WATCHING FOR  
2014 CONFERENCE DETAILS COMING  
SOON.**



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