

Founded by and dedicated to the professional insurance company loss control representative

## INSURANCE LOSS CONTROL ASSOCIATION

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FEBRUARY 2016

www.insurancelosscontrol.org

## President's Update

Happy New Year!

After concluding a very successful 2015 for our membership, we turn our sights to the exciting year planned ahead. As we begin 2016, the financial and personnel health of ILCA is better than ever. The success of the many annual conferences held throughout the core Midwest territory and the vibrant attendance of many active members have really invigorated the membership participation, Executive board interest and new member registrations. As with any professional organization, the membership satisfaction and return on investment from the membership is a key metric to maintain viability and growth.

2015 was a fun year for the organization. The Mason / Cincinnati, OH conference location was an enjoyable experience for all attendees. The Marriott facilities make it easy to organize our event and overall we are pleased with their services and prices provided. Ron and the rest of the conference planning committee did a spectacular job; starting from the initial site visit from the Ruxlow's to the final clean up Wednesday afternoon.

2016 has been in the planning phrases for quite some time at this point as the Executive Committee is very close to having our webpage rebuilt and offers a more updated and user friendly interface application. The Louisville, KY conference scheduled for October 3rd—5th is actively being organized and the speaker slots are filling fast. The ILCA Conference Planning Committee promises to have a fun filled, information savvy and continuing educational learning experience all wrapped up in one 2 1/2 day professional industry related conference.

Please include, in your plans, this year October 3rd—5th to be in Louisville, KY for another successful ILCA conference as time to spend with your fellow networking Loss Control safety professional colleagues.



For 2016, I ask that those that plan on attending the conference to consider bringing a new member guest along or network with a local college or university with a safety program and encourage students to surf the website and join ILCA for free as a student.

Wishing each of you a safe, healthy and successful 2016!!

Thank you for your membership,

Dan Finn, ALCM, AIM, CFPS ILCA President

# 2015 Conference Summary

The 2015 ILCA conference was held on October 5th, 6th and 7th in Mason, Ohio, at the Cincinnati Marriott Northeast.

A special Thank You to Ron Huber for serving a second term as President as well as contributing his time and dedication to making this year's conference a successful one! Thank you for your service, Ron!

The conference consisted of twelve speakers, including a Motivational speaker. Speaker topics included Nanotechnology; Hazcom / GHS; Job Hazard Analysis; Loss Control & Underwriting Working To-gether; Machine Guarding; DOT / Regulatory and Safety Compliance; Solar Energy; Combustible Dust Hazard Identification; Combustible Dust Exposure Protection; Fleet Safety and Flammable Liquids, Power Surge / Protection.

At the business meeting, the following new members were elected to the Board of Directors: Scott Patterson, Matt Parmerlee, Jon Finn and Jen Aultman. The following members remain on the Board of Directors: Ron Huber, Kirby Utt, Charles Noty, Mark Bates, Scott Doyle, Dan Finn and Stig Ruxlow.

During the December 18, 2015, conference call held by the Board of Directors, the following members were elected/appointed to the Executive Committee:

President	Dan Finn	US-Reports, Inc.
First Vice President	Mark Bates	Grange Insurance
Second Vice President	Scott Patterson	Alexander & Schmidt
Secretary	Jon Finn	Lockton Companies
Financial Secretary	Stig Ruxlow	Zurich Services Corporation

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2015 ILCA ANNUAL CONFERENCE OCTOBER 5-7 MASON, OHIO

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The topics for the conference this year were as follows:

Topic	Speaker	<b>Company Represented</b>
Motivational	Bill Hosket	Professional and Olympic Basketball Player
Nanotechnology	Laura Hodson	NIOSH
Hazcom / GHS	Joseph Blower	Sheakley Uniservice, Inc.
Job Hazard Analysis	Pat McCon	Zurich Services Corporation
LC & UW Working Together	Sean Benham & Jason Stackhouse	C N A
Machine Guarding	Brian Huber	Machine Safety Specialists, LLC
DOT / Regulatory and Safety Compliance	Jillian Nafe	Sheakley Uniservice, Inc.
Solar Energy	Phil Denbow	Hartford Steam Boiler
Combustible Dust—Hazard Identification	Jason Reason	Lewellyn Technology
Combustible Dust—Exposure Protection	Jason Reason	Lewellyn Technology
Fleet Safety	Tiana Cain	Central Analysis Bureau
Flammable Liquids, Power Surge / Protection	Dirk Smith	Mutual Boiler Re

Monday, October 5, 2015

#### Motivational Message

#### Bill Hosket Professional and Olympic Basketball Player

#### **Positive Values = Success**

Bill Hosket is a former collegiate, Olympic, and professional basketball player. He achieved All Big Ten, All American, and Academic All American honors while in college and was on the Gold Medal winning team for the US in the 1968 Olympic Games. Bill also played in the NBA and was on the 1970 New York Knicks World Championship team. He currently owns an insurance agency in the Columbus area.

Bill's presentation weaved together values from championship teams to individual and team values in business. Although the teams he was involved with did not win every year, something was different with the winning teams that he shared with us including high talent individuals becoming a team and teams having shared values including:

- 1. Passion—you must like what you are doing
- 2. Discipline—being a self-starter, on-time, prepared, and taking care of yourself
- 3. Courage—giving 100% effort every day. Also shared was it is easier to play than watch.
- 4. Respect the industry you are in-we're preventing risk and helping people
- 5. Be resilient / flexible—having to adjust to disasters, problems, losses—we have to overcome these to be successful
- 6. Be responsible-not making excuses. Winners mess up but persevere.
- 7. Leadership and doing your part—better to be a role player on a big team versus a leader on a team going nowhere. Follow great leaders.
- 8. Be selfless—thinking about making everyone else look good.

Bill encouraged everyone to set goals each year and to list out your own grades on shared values in striving to be better. The presentation was a wonderful blend of how positive values in athletics parallel values in the business world leading to success.

#### Nanotechnology

#### Laura Hodson, MSPH, CIH <u>NIOSH</u>

Nanotechnology is not the future anymore, it is technology that is used today. Laura Hodson is a MSPH and CIH and is the coordinator for NIOSH Nanotechnology Research Center. Nanotechnology is a rapidly emerging technology finding its way into a number of applications and consumer products. If you think you don't have some type of exposure to nanotechnology, think again. One database shows there are over 1,800 commercial products using nanomaterial. We use products every day that use engineered nanomaterials.

Nanomaterials occur naturally within nature but are also engineered for specific properties. Examples of nanomaterials includes carbon fullerenes, carbon nanotubes, metal or metal oxide nanoparticles, quantum dots and many others. Material scientists and chemists are finding all sorts of applications using a variety of nanomaterials.

One example is carbon nanotubes which is 100 times stronger than steel but one sixth the weight. Carbon nanotubes are finding their way into a number of applications due to its strength and light weight. Another example is Quantum dots used in televisions, cell phones and other displays that you use today. Other practical uses are embedding nanomaterial on perishable food packaging that can visually represent spoilage or if the food has ever been frozen. The market for nanotechnology is exploding.

While the end product or application has low exposure, as far as we know, the processing of nanomaterials has some unique exposures. Nanoparticles are 100,000 times smaller than the diameter of a human hair and manipulating matter at the atomic level. Because it is a new technology, very little is known about the hidden hazards when processing nanomaterials. Because of their small size, nanomaterials have many routes of exposure including skin absorption, inhalation and ingestion.

NIOSH is partnering with the private sector to evaluate processes and personal exposure. NIOSH has made 100 visits to 65 different sites to do research to learn more about the processes and what protection is needed to protect the workers processing the materials.

The best approach is to eliminate the material from the worker using designs for containment and ventilation, adequate training and using personal protection equipment. Personal protection equipment includes respiratory protection with P100 cartridges, protective clothing and gloves when a worker has any chance of exposure to nanomaterials.

Nanotechnology is here to stay but the processing of it must be managed to limit exposure to workers as the occupational safety and health issues are real. Unlike lead paint and asbestos, which did not have any controls until there was a problem, NIOSH is proactively learning the hazards and best controls as the technology using nanomaterial emerges. Laura encourages anybody having any exposure to nanomaterials to communicate with her for questions. It's often a Win/Win as her team also learns more about the materials when they visit facilities.

Laura Hodson can be contacted at <u>lhodson@cdc.gov</u>. Visit <u>www.cdc.gov/niosh/topics/nanotech</u> for more information

## Hazcom / GHS

#### Joseph Blower Sheakley Uniservice, Inc.

Joseph Blower is a Safety Consultant for Sheakley Uniservice Inc. During the first day of the conference, Joseph Blower presented an update on "Global Harmonized System (GHS) of Classification and Labeling of Chemicals, Safety Data Sheets (SDS) information and updates labeling requirements worldwide.

The reason for the change to HazCom is:

- To align with the GHS Classification and Labeling of Chemicals adopted by 67 nations
- To provide a common and coherent approach to classifying chemicals
- To reduce confusion and increase understanding of the hazards
- Facilitate training
- To help address literacy problems

The groups affected include:

- Manufacturers, Distributors, Importers
- Employers
- Employees

Effective Dates and Requirements are:

- December 1, 2013—Employers must train employees on the new label elements and formats
- June 1, 2015—Chemical manufacturers, importers, distributors and employers must comply with all modified provisions of the final rule
- December 1, 2015—The distributor shall not ship containers labeled by the chemical manufacturer or importer unless it is a GHS label
- June 1, 2016—The employer must update alternative workplace labeling and hazard communication program as necessary and provide additional employee training for newly identified hazards (and affected vertical standard specific signage)

The Chemical Classifications for Health Hazards include:

- Acute Toxicity
- Skin Corrosion / Irritation
- Respiratory or Skin Sensitization
- Germ Cell Mutagenicity
- Carcinogenicity
- Reproductive Toxicity
- Specific Target Organ Toxicity—Single Exposure
- Specific Target Organ Toxicity—Repeated Exposure
- Aspiration
- Simple Asphyxiants

The Chemical Classifications for Physical Hazards include:

- Explosives
- Flammable Aerosols
- Oxidizing Gases
- Gases Under Pressure
- Flammable Liquids
- Flammable Solids
- Self-Reactive Chemicals
- Pyrophoric Liquids
- Pyrophoric Solids
- Pyrophoric Gases
- Self Heating Chemicals
- Chemicals, which in contact with water, emit flammable gases
- Oxidizing Liquids
- Oxidizing Solids
- Organic Peroxides
- Corrosives to Metals
- Combustible Dusts

There are several new label elements including:

- Symbols called "Pictograms"
- Single Words
- Hazard Statements
- Precautionary Statements
- Product Identification
- Supplier/Manufacturer Identification

The supplemental training employers provide to the employees includes the details of the facility specific hazard communication program for:

- Location and availability of the written program and SDS's
- Specific information related to chemicals in the facility (Physical, Chemical, and other hazards not otherwise classified)
- Chemical list, location, and use of hazardous chemicals
- Secondary container labeling system
- Specific procedures to follow to protect employees from the chemical hazards
- Methods used to detect the presence or release of hazardous chemicals (sensor alarms, odors, visual other monitoring devices).

## Job Hazard Analysis

### Pat E. McCon, CSP, CFPS, CHMM Zurich Services Corporation

Pat E. McCon is a Senior Risk Engineering Consultant for Zurich Services Corporation for over 14 years. He has prior experience as a Fire Marshal and an Area manager of Safety and Health for the LTV Cleveland Steel Works. He has spent five years as a Field Representative for the Insurance Services Office. Pat has been a volunteer firefighter/EMT for over 40 years, serving in several departments in PA and OH. Educational qualifications include a Bachelor of Science degree in Fire and Safety Engineering Technology from the University of Cincinnati, as well as an MBA and Master Degrees in Environmental Management from the University of Findlay. He remains active in several professional and community organizations as well.

Pat's presentation began with defining OSHA regulations as good starting points or bare minimums when discussing safe working procedures, but can and should be exceeded when designing a jobs' specific tasks. He prefers to perform job safety analyses (JSAs) from an industrial/environmental point of prioritized based on their hazards and rate of occurrence. His presentation described several examples of Job Safety Analyses he has performed and reviewed over the years, indicating that the most effective ones involved getting employees actually performing the task involved with producing the analysis. His remarks included using JSAs as change agents in an industrial setting, showing collaboration between management and staff, as well as for improvement of the overall Safety culture in an organization

Pat concluded his presentation giving several examples of organizations completing and using JSAs in their activities, and improved communication and safety performances as a result of their implementation.

#### Underwriting and Loss Control Working Together: <u>A Study in Collaboration</u>

#### Sean Benham—C N A Risk Control Jason Stackhouse—C N A Underwriting

*"With competing priorities, how can loss control and underwriting ever work together to meet new business growth and renewal retention goals?"* 

Sean and Jason did a great job of sharing their individual job responsibilities as well as how they over time began to operate as a solid team with common goals, trust and open communications. They made the point that to serve themselves they needed to serve the needs and understand the other first.

They vibrantly expressed main commonly known issues we all have in dealing with underwriting:

- How can Loss Control and Underwriting ever work together?
- Why can't underwriters ever provide accurate information of their survey requests?
- Why does loss control always want more time? Due date delivery?
- Why does loss control always find reasons not to 'write' and account?
- What does it take to get on the same page?

Tips for these items to be successful were discussed and included: working closely as a team on a large number of accounts; understanding the underwriting process as it encompasses agents, profitability, quotas, etc.; teaching underwriting technical topics such as replacement cost factors and exposures to that important property underwriting function; knowing and maintaining a common ground on risk grading's such as average vs. poor and average / poor vs. above average.

The duet presented several real life examples of congruent profitable team work success stories of business they brought in and retained within their Branch operations.

Tuesday, October 6th, 2015

#### Machine Guarding

#### Brian Huber Machine Safety Specialists, LLC

Brian Huber has over 20 years experience designing control reliable systems and risk assessment programs. From Avery Dennison to P&G, he has designed comprehensive risk assessment programs and seminars. Brian has trained hundreds of industrial customers in the US, Germany, and Japan.

Brian's presentation provided a description of the changes in OSHA focus regarding Control Reliability in Machine Safety. He provided illustrations of current U.S. safety standards and how Control Reliability works. The necessity of Risk Assessment was discussed along with the current standards requiring this tool.

#### **DOT / Identifying and Reducing Risk**

#### Jillian Nafe Sheakley Uniservice, Inc.

Jillian Nafe is a Safety Consultant for Sheakley Health and Safety Services. She has a vast background in employee and transportation safety and provides support to clients with OSHA and DOT compliance. She also follows up and assists clients who are not familiar with Federal Motor Carrier Safety Regulations and in resolving insurance carrier recommendations.

Jillian's presentation included use of Compliance Safety Accountability (CSA) as a tool for addressing transportation risks. CSA is a data driven safety compliance and enforcement program & scoring system with a 24 month snapshot of motor carriers. Of note is this system takes small and midsize carriers up to the exposures of large carriers which gives a wider base of data. CSA includes seven Behavioral, Analysis & Safety Improvement Categories (BASICS) designed to help drivers and carriers improve safety compliance. These include:

- Unsafe Driving (traffic & seat belt violations)
- Crash Behavior (not public—DOT reportable crashes)
- Hours of Service compliance (logs, electronic logs, reduce driver fatigue)
- Vehicle Maintenance (vehicle defects & history, maintenance policies)
- Controlled substances and alcohol (drug & alcohol regulations)
- Hazardous material Compliance (Not public—hazmat rules)
- Driver Fitness (MVR's/driver files, pre-employment screening, driver education, accountability)

Each were discussed along with control measures. Of special interest for driver screening was is the Motor carrier Management information System which lists 5 year crash and three year inspection driver histories that are available for commercial drivers and companies conducting preemployment screening for motor carriers (with driver consent required for carrier access).

Threshold limits were illustrated on a website screen shot and warning triangles were explained. Motor carrier Safety ratings (Satisfactory, Conditional, and Unsatisfactory) were also covered.

The emphasis on CSA data is to address and assist companies with poor safety ratings as they often lack adequate safety management which can lead to increased loss exposure. A reference was provided to the CSA website which is <u>https://csa.fmcsa.dot.gov/</u>. Jillian's presentation clearly showed the value of the CSA system and consulting measures that can be used to assist motor carrier related insureds.

#### Solar Energy

#### Phil Denbow Hartford Steam Boiler

Phil Denbow is the Director of Risk Management Services for The Hartford Steam Boiler Inspection and Insurance Company. He has over 25 years of experience in equipment breakdown insurance with HSB. His background includes six years in the US Navy as a nuclear plant operator on an aircraft carrier.

Phil's presentation addressed solar technology and firefighting. Information was presented on history, solar types, components, property & equipment breakdown exposures, and firefighting aspects.

Two types of solar include 1) Concentrated Solar Power (CSP) used for heating a fluid with no power generated and 2) Photovoltaic (PV) which converts solar energy into DC electricity (most popular). The different types were explained and illustrated with photos that showed small to very large installations and integrated materials. Photovoltaic components discussed included panels/modules, strings, arrays, inverters, and transformers.

PV property and equipment exposures include wind, tornado, snow loading, hail, flood, earthquake, fire, vegetation, and lightning. Building installations present increased firefighting exposures due to rooftop hazards and stored electrical energy. A history of rooftop fires from PV systems with cause and loss data was reviewed. Electrical, design, and installation hazards, concerns for emergency responders, and good & bad PV system examples were also covered.

2012 International Fire Code (605-11), NFPA 70 and National Electric Codes were referenced in this technical presentation. The presentation provided a great overview of PV systems, installation, potential loss exposures, firefighting challenges, and control measures to look for.

#### **Combustible Dust Hazard Identification**

#### Jason Reason CIH, CSP, CHMM Lewellyn Technology

Jason Reason, CIH, CSP, CHMM is the VP of Safety & Health Services, and Consultant—Combustible Dust, Safety & Health at Lewellyn Technology. This day 2 presentation concentrated on the causes, how to measure, types of controls and what to look for regarding combustible dusts.

Combustible dust explosions have the potential to destroy buildings as well as cause harm to the people caught inside them as they are often burned by the intense heat or injured by flying objects or falling structures. Between 1980 and 2005, the Chemical Safety Board (CSB) determined that combustible dust caused 281 fires and / or explosions, 119 fatalities, over 700 injuries, and extensively damaged numerous facilities. In the past five years, there have been many major combustible dust explosions that have killed / injured many employees working at facilities where combustible dust(s) were processed, handled and / or merely present. However, because of their complexity, combustible dust hazards are frequently overlooked in many facilities. OSHA has vastly increased its combustible dust enforcement and is aggressively targeting any facilities that manufacture, process, blend, convey, repackage and / or handle combustible dust(s).

Jason's presentation expanded on many aspects of the combustible dust topic; from their definition of having a tendency to ignite when suspended in air to coming from many sources. Dusts are either organic or metal that are finely ground into very small particles. Several types shared with the audience included: metals, wood, plastics, sugar, grain, flour, starch, paper, coal, textiles, chemicals and pharmaceuticals. Based on the amount of dust types that are potentially combustible, the hazards from these dusts pose a significant risk across many industry types through the U.S. His presentation also reviewed the combustible dust hazards found during several OSHA inspections, and some of the most common dust hazards found during OSHA combustible dust compliance inspections.

A few technical abbreviations and facts discussed and presented by Jason also included the following:

- Spark and Infrared detectors-need to be cleaned or they will fail
- Sampling and analysis for combustible dust is not IH and is very expensive
- The analysis will indicate a [Kst] = the German factor for dust. The higher the figure the more combustible / dangerous
- Explosion protective measures are either Passive or Active
- Control—use of vent discharge duct to vent explosion hazards. Must be chained for securement and labeled.
  - Placement of vent(s) are important as well as their design
  - Pointed in a safe direction
  - Manufactured properly
- Proper ventilation and dust control engineering measures prevent all 3 risks:
  - Fire hazards / explosion hazards / isolation hazards

Jason did a wonderful job explaining many scenarios and technical issues as well as showing photos of proper housekeeping, equipment, placement and securement. For the best extraction of the skill set shared by Jason was to be in attendance participating in the conference.

Wednesday, October 7th, 2015

#### **Combustible Dust Exposure Protection**

#### Jason Reason, CIH, CSP, CHMM Lewellyn Technology

Jason Reason is the Vice President of Safety & Health Services, and a Consultant— Combustible Dust, Safety & Health at Lewellyn Technology for over two years. Highlights of his extensive career include: conducting combustible dust inspections as a Compliance Safety & Health Officer (CSHO) for Indiana OSHA for over 12 years, serving on several NFPA Technical Committees that address combustible dust hazards, and suggest changes to existing standards, and providing training for OSHA compliance officers in the field of combustible dust inspections. Jason had presented at last years' ILCA conference, and was invited back due to continue his discussion of displays and technical knowledge of combustible dust evaluation and proper control methods using actual examples from the field.

Jason's two part presentation began with a review of the basics of what a combustible dust is, where they come from, characteristics of types of combustible dusts and examples of control methods, equipment presently used in industry. He stressed that this area continues to be one of the most overlooked hazards in industry, due in part to the complexity of the problem and difficulty in recognizing a potential dust hazard as well as high costs of dust collection equipment. Dusts are basically classified as metal based or organic including wood, flour, sugar, grains, starch, paper, coal, textiles and chemicals, or metal. These dusts pose significant risks across many industries throughout the US and the World. Information shared included discussions of several dust related explosion events, OSHA related inspections, photos and reviews of some of the most often encountered combustible dust hazards and suggested control methods. The discussion included technical information related to the measurement of airborne dusts, particle sizes, types of dust detectors in use today, and examples of dust collection and control equipment.

He concluded his presentation by giving some examples of recent field inspections and incident reviews concentrating on suggested combustible dust safety and control procedures, including dust collection equipment, dust detectors, facility housekeeping procedures, and administrative controls including facility inspections and equipment maintenance. The information shared was very practical and included several good takeaways for use at local facilities as well.

#### Fleet Safety

#### <u>Tiana Cain</u> <u>Central Analysis Bureau</u>

Tiana provided a very vibrant and engaging presentation on effective loss control for trucking operations as they require in depth analysis of the motor carrier's operations. She provided a very detailed overview of key data that can be analyzed to target key areas of increased risk for loss control to assist underwriting and insureds in minimizing exposure. Her presentation identified several key issues such as interrelated entities, ratings and scores, company information a motor carrier's history, out of service information, area of operations and the vehicles operated by the motor carrier.

Details of her discussion to the attendees included sharing fleet news such as:

- October 2015 the MC / PUC is all going away very soon and that the MCS A-1 System will be the operating authority.
- There is a 30 day delay to the stats available in the SMS
- Be aware or chameleon carriers—defined as close business—open—close—open etc...this is a practice to avoid poor SMS ratings and to stay ahead of DOT reg. authorities. It's always good to determine previous names and carrier affiliations.
- Determine if risk is a broker or carrier

Some of the more important aspects of a motor carrier's operations that need to be fully known are the out of service percentages, area of operations, inspections and accidents, ratings and scores and company history. Also, an important item to know for consulting with motor carrier risks— Electronic log books are the best for keeping below hours of operations in check.

Tiana is a very enthusiastic presenter and shared many added facts and details in addition to her presentation slides and handouts. CAB works with large insurers across the country offering motor fleet statistical analysis tools and products.

#### Flammable Liquids, Power Surge / Protection

#### Dirk Smith Mutual Boiler RE

Dirk Smith is the Operations Vice President and Engineering Manager for Mutual Boiler RE a member of FM Global Group. FM is the largest Property Carrier. Ignitable liquids and power surges is present in most occupancies regardless of type of industry.

Flammable Liquids are liquids that have a flash point not exceeding 100 degrees with three classes. A combustible liquid is one that has a flash point at or above 100 degrees also with three classes. A flashpoint is the lowest temperature at which a liquid can vaporize to form an ignitable mixture.

To do an assessment, one would need a list of all liquids by using the product label or MSDS or SDS sheet and identify class, quantity and storage.

When transferring ignitable liquids from one container to another, the containers, or other receptacle, should be bonded and grounded. Bonding eliminates the difference in static charge between the two containers while grounding eliminates difference in static charge between the two containers and ground.

Only FM approved containers should be used with self-closing faucet and safety bungs. FM approved small containers are metal, are self-closing and has flame arrestor. These should be used instead of plastic containers found in common home improvement stores.

Bulk ignitable liquids should be stored in either FM approved cabinets or a flammable liquids room as defined by NFPA-30. Flammable liquids cabinets come in all sizes and can have self-closing doors having fusible links and can be vented. A flammable liquids room should have sprinkler protection and containment system as defined by NFPA-30 or FM Global Data Sheet.

Intermediate Bulk Containers (IBC) should not be used, plastic or metal, as they can puncture especially when stored in warehouse with forklift traffic especially when the warehouse is not designed for handling bulk flammable liquids.

Pressurized hydraulic fluids is also another hazard due to under pressure, and when punctured, can cause an atomized mist, that when ignited, becomes a blow torch. Automatic shut offs and FM Approved hydraulic fluids can minimize the hazard. Ignition hazards include electrical sparks, hot work and any open flames. When doing hot work around ignitable liquids, a hot work permit should be issued. Fire watches should be provided for three hours and include 35 feet around the area after hot work is completed.

Power surges are internal and external. A power surge is a spike in the electrical current. An internal surge is usually lower than an external surge. Internal power surges come from turning off and on other equipment causing small spikes in the system. An internal surge is lower, but will damage sensitive equipment over time. Buildings experience about four external power surges a day and can be caused from lightening, transformers, etc. Electrical issues accounts for 72% of equipment breakdown while power surges is approximately 75% of electrical issues.

Surge protection devices (SPD) come in four levels. Type 1 is meter level, type 2 is a module SPD connected to the electrical panel and type 3 is power strip or adapter. Type four is a data SPD protecting data lines such as Ethernet, coaxial and phone lines. Having all three types and type four for data is the best bet to save your equipment.

Join us at the 2016 Annual ILCA Conference on October 3—5, 2016 at the Louisville Marriott East 1903 Embassy Square Boulevard Louisville, Kentucky

Hotel Information

THANK YOU FOR YOUR SUPPORT OF THE INSURANCE LOSS CONTROL ASSOCIATION.



**Insurance Loss Control Association** 

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