CPCU SOCIETY INSURING YOUR SUCCESS

Loss Control Interest Group

Volume 23 • Number 1 • June 2012

Message from the Chair

by David M. Hall, CPCU, ALCM

David M. Hall, CPCU, ALCM, currently serves as the section manager for Innovation and Small Business Solutions for the Central Zone of State Farm. He has worked in commercial lines his entire career at State Farm, passing through Pennsylvania, Indiana, Louisiana and now Oklahoma offices. Hall frequently speaks around the country on small business continuity planning. He also shares his expertise in volunteer roles with numerous professional and community organizations, including the Institute for Business and Home Safety, Tulsa Partners (as board vice president) and the Disaster Resistant Business Council (as chair) in Tulsa.

Affiliation, Affinity, Effect

In our first newsletter since the affiliation of the CPCU Society with The Institutes, I thought I would take a moment to offer my thoughts. They won't be political or intentionally controversial.

We work in a very specialized industry that is often criticized by government officials, the media, and citizen advocacy groups. Between the pressure for reasonable regulation that would stand in the way of questionable activities, the lack of public understanding in regards to how the insurance marketplace works, and the misconception that having insurance is a right, we work in an industry that stands alone on many occasions.

Our industry also stands on the edge of the kind of technology that will make a real difference in the way we do our jobs. From call centers to automated work to computerized applications, we are in competition with technology. Being an insurance professional is harder than ever.

Anything that makes our industry stronger, more cohesive, more active, more engaged, and more competitive is an advantage. Do I know what the long-term result of the affiliation of the largest organization of insurance professionals with the organization that educates our industry will be? Not yet. But why wouldn't we take an opportunity to make ourselves better connected, stronger through education and association, and faster to adapt and change?

In the end, I believe that the success of this partnership will rely on the things that make most partnerships successful: the willingness of the partners to cede individual agendas for the mutual advantage of the endeavor. ■

What's in This Issue

Editor's Note

by Maurice E. Southwell, CPCU, CLU, ChFC

Maurice E. Southwell, CPCU, CLU, ChFC, is a manager in the Specialty Lines Division of Insurance Services Office, Inc., responsible for developing commercial inland marine, equipment breakdown, and farm insurance products. He has worked in the insurance industry for more than thirty-seven years. He serves on the CPCU Society Loss Control Interest Group Committee and holds the CPCU, CLU, ChFC, ALCM, ARM, and ARM-P designations.

In this issue, we present an array of articles pertaining to loss control. These articles illustrate the enormous role and beneficial effects that loss control has in our everyday lives.

Last summer, New York City and other areas on the East Coast dodged the proverbial bullet in that wind impact from Hurricane Irene was less than expected there, even though considerable flood damage occurred in some areas. The article "Getting Their Attention: New York City's Evacuation Orders and Hurricane Irene" by Robert Bambino, CPCU, ARM, examines several of the measures New York City took in preparation for the storm. These measures undoubtedly contributed to the relatively small human and financial impact of Hurricane Irene, and they can be implemented again for future storms in New York City and elsewhere.

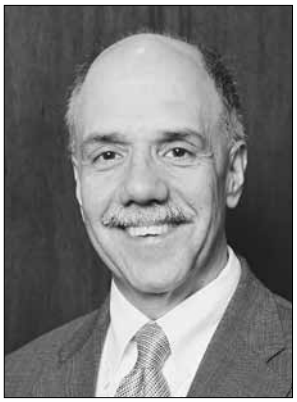
Most people could benefit from recommendations on how to properly maintain a vehicle in order to increase its useful life and reduce the chances of breakdowns and accidents that could result in bodily injuries to passengers and others. The article "Tire Pressure and Oil Changes and Daily Inspections….Oh, My!" by Paul Farrell provides beneficial suggestions that could improve vehicle gas mileage and decrease the risk of a potential crash.

Fleet managers and other owners of multiple vehicles are increasingly using telematics, or automatic vehicle location services, to obtain information about the operators, uses, and abuses of vehicles. The article "The Vulnerability of Telematics as a 'Stand-Alone' Driver Safety Solution" by Paul Farrell addresses the many beneficial aspects of telematics and cautions that telematics should not be used as a stand-alone program but instead should be used in conjunction with other programs such as driver training and post-crash investigations.

We welcome you to send us your comments on these articles. Let us know what additional loss control issues you would like to see addressed. ■

Getting Their Attention: New York City's Evacuation Orders and Hurricane Irene

By Robert Bambino, CPCU, ARM



Robert Bambino, CPCU ARM, is a senior vice president at Wright Risk Management Company LLC (WRM), a New York insurance and risk management consulting firm. He is responsible for all risk management and safety-related programs. Bambino has spearheaded many innovative programs to help his clients control risk, including programs addressing employment liability, student violence, risk transfers and recreation liability. He is an instructor at Hofstra University, Hempstead, N.Y., where he teaches insurance and risk management courses in the Center for Continuing Education and Professional Advancement (CCEPA). Bambino is also the coordinator of the CPCU program at CCEPA.

Abstract

Safety and risk management professionals are usually responsible for some aspect of crisis management and emergency management planning. We have all experienced some degree of frustration in getting cooperation from the people we are asked to safeguard. Whether it's getting someone to volunteer as a fire captain, obtaining funds for training, or getting people to leave work when the fire alarm sounds, we have all asked "why bother?" at one time or another.

This past August, for the first time in decades, a hurricane had New York City and its more than 8,000,000 residents in its sights. Landfall was likely. Emergency management personnel needed cooperation from residents to manage the threat.

This article examines several of the measures taken by the city to prepare for the storm.

Predictions

Hurricane Irene was a genuine threat to the New York Metropolitan Area. On its approach up the Eastern Seaboard, the storm was classified as a Category 3, with the potential to flood parts of not only Manhattan, but Brooklyn and Queens as well. Sections of the Manhattan coastline at the southern tip of the island—including the Financial District and Battery Park City—and low-lying sections of Brooklyn and Queens are vulnerable to flooding by a hurricane of any strength. There are several subway stations in these areas without barriers to prevent the flow of water down to the tracks and the electrical infrastructure.

Starting in the Caribbean and traveling as far north as Atlantic Canada, Hurricane Irene caused more than 50 deaths and nearly $8 billion in damages. As of Sunday morning, August 28, Irene was a Category 2 storm with sustained winds in excess of 100 mph. Landfall was predicted for Sunday afternoon. Forecasters were predicting a 4-to-8-foot storm surge in the flood-prone areas. Besides flooding, the at-risk areas in Brooklyn and Queens were also susceptible to isolation from the mainland. By all accounts, New York was in for a direct hit from a dangerous storm.

Response

One of the most difficult parts of disaster preparation and implementation is the human factor — getting people to follow suggestions and, when necessary, obey orders issued by civil authorities.

Although mass evacuation is far from the best answer — especially in densely populated areas — it was a prudent, but not easy, decision in this case. Besides the logistical challenges, there was a concern as to whether New Yorkers knew how to respond to a hurricane threat like Irene, and if they would comply with an evacuation order. A study done in 2004, the *New York City Hurricane Evacuation Study*, indicated that the population lacked familiarity with hurricane threats and response. Many did not know which evacuation zone they were in. The city's emergency management department, first responders and aid organizations had four days to plan.

On Friday, August 26, Mayor Bloomberg ordered the mandatory evacuation of more than 250,000 residents in the low-lying areas, along with 22 hospitals and nursing homes. This was the first-ever full evacuation of Lower Manhattan: following the terrorists' attacks of

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September 11, 2001, only residents living immediately adjacent to the World Trade Center site were told to leave.

As if the evacuation order was not enough, Governor Cuomo announced the shutdown of all New York City subway trains and buses, as well as the commuter lines, starting at noon on Saturday. Bridges leading to the island of Manhattan would be closed if winds in the region exceeded 60 mph.

What Happened on August 28?

Hurricane Irene did not flood New York City as predicted. Fortunately, it made landfall as a tropical storm instead. Not surprisingly, many residents chose to stay put and ride out the storm. One report claims that only 9,000 evacuees entered 81 emergency shelters. The suburbs were hit harder. The Long Island Power Authority reported 500,000 residents without power at the height of the storm. The number was even higher in neighboring New Jersey, where officials reported 800,000 people without power and 15,000 evacuees in shelters. Nearby Connecticut reported that nearly half the state's residents were without power. By contrast, only 200,000 residents in the city were reported without power on that Sunday, mostly in Staten Island and Queens.

Most of the city's subway lines were running by 6 a.m. on Monday. However, there was little, if any, service on the nearby suburban commuter lines.

Were the City's Decisions Right?

I say yes. Hurricane Irene's impact on New York City was less than expected. However, the preparation and information campaign did what it was supposed to do: it informed a large urban population center that a dangerous weather event was possible and that preparation and planning was required. The campaign also served as another test of the city's emergency response

capabilities, which have been constantly evaluated and adjusted since September 11, 2001.

The order to evacuate had other benefits. It relayed a message that the city—and therefore the population—had to take storms seriously. As stated previously, Lower Manhattan had never been evacuated: doing it now meant business. If the threat of this storm resulted in additional preparation by its residents and business owners, those actions were worth the effort and expense. The storm—and underlying message that New York was not immune to other strikes by storms—may also have driven home a serious message to the city's emergency response partners, namely the state and federal governments, to ante up needed resources and support.

The New York subway system is electrically powered through an exposed electric rail. A moderate flooding event would have resulted in a shutdown and damage to the system. Additionally, transportation officials feared damage to the trains that usually run aboveground on elevated platforms. Shutting the system down on Saturday and moving the equipment underground was a smart move. It had the added benefit of forcing people to go home and stay home.

The question of whether or not the New York City acted appropriately in the days preceding Hurricane Irene will be debated for some time. The city had planned and reacted to several events post-9/11—airline crashes, 9/11 anniversaries, World Series games, major snow falls—but not a hurricane. I believe the boldness of the actions taken sent a message that the hurricane was a serious threat to life and property and that the public needed to react to the threat. It also put the city's partners on notice that assistance was needed and expected. ■

Manufacturers Hear the Cry for Noise Control

by Whitney Wild

Sitting in a conference room deep in a hotel near O'Hare airport, Mike Pankonin, a senior director at the Association of Equipment Manufacturers, leans forward, listening intently to a seminar about noise and vibration reduction.

Luckily for him, there is little noise other than the speaker's voice.

"When there's a lot of ambient sound in a room, I ususally move to the front left so I can pick up the sound out of the right side of my head," Pankonin said.

Pankonin suffers from hearing loss in his left ear and a slight tinnitus—a constant ringing sound—in his right. His daily activities, from speaking with loved ones to sitting in meetings, are affected by hearing loss. Pankonin believes it's the result of a long career in farming and manufacturing.

Pankonin is hardly alone. An analysis by the Bureau of Labor Statistics found 15,500 cases of hearing loss were reported in 2009 in the U.S. goods producing industry—the highest reported number of hearing loss cases in all private-sector industries. That's down from more than 18,100 cases in 2008.

"It's probably more frustrating for the people around me because I need to ask them to repeat what they said," Pankonin said.

Pankonin recalled a tense moment between him and his son when he was unable to understand his son's words.

"The other day, I had to ask him to repeat himself, probably four times, before I understood what he said. I think he was frustrated, and I was frustrated."

Crushing pavement, riveting jackhammers and blaring back-up sensors, such construction-site ruckus is enough to irritate even the most patient bystanders, let alone the nearly 750,000 Illinois workers potentially exposed to near-deafening decibel levels 40 hours per week.

The Occupational Safety and Health Administration protects laborers in the private sector and sets noise exposure regulations which employers are obligated to observe. According to OSHA standards, a full-time construction worker must not be exposed to sounds that exceed 90 decibels (the equivalent of a police whistle) for more than eight hours per day, five days per week.

However, a 2005 Center for Disease Control report set a lower threshold, indicating extended exposure to 85 decibels or more can cause hearing loss.

Industry heavyweights such as Caterpillar Inc. and Deere & Co. say operator safety

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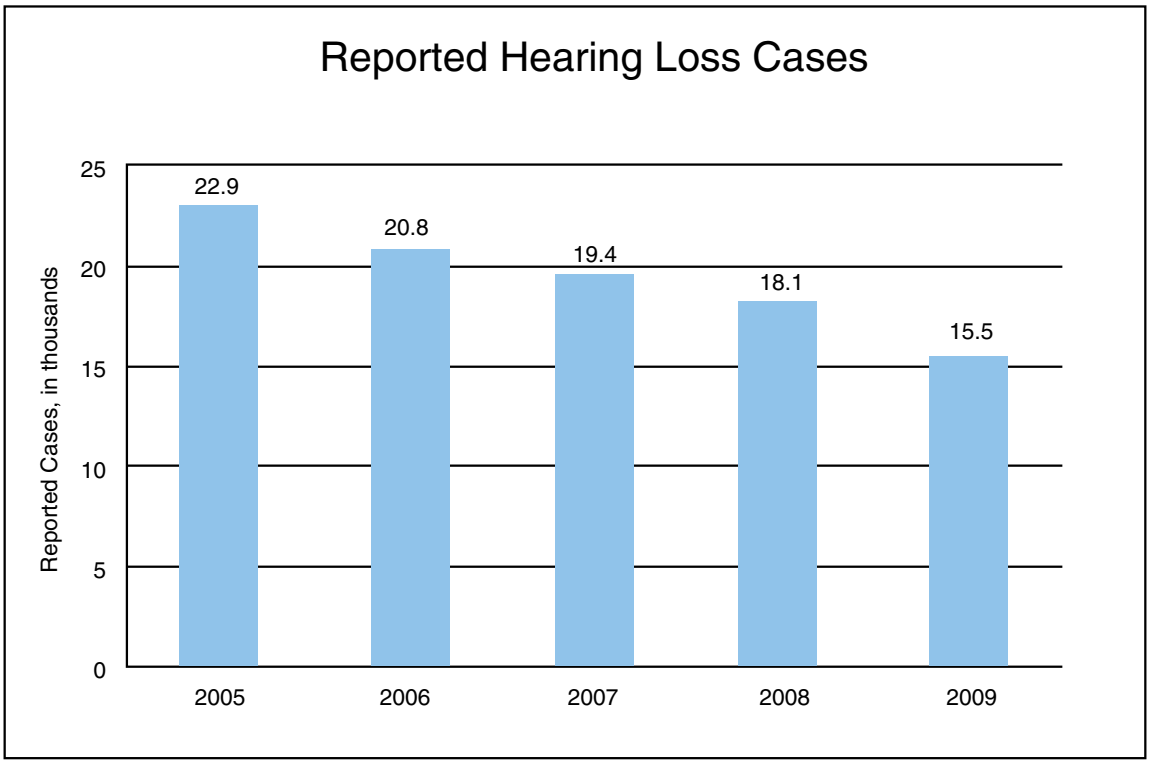

Bureau of Labor Statistics
Hearing loss has decreased since 2005, but continues to pervade the goods-producing industry.

Manufacturers Hear the Cry for Noise Control

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is their main driver for mitigating the noise their machines emit. They and other manufacturers are modifying their products to comply with OSHA rules.

"As an industrial manufacturer, we have seen tremendous change just in the last decade," said Karl Washburn, a staff engineer at Moline-based Deere & Co. "We aim to be below the OSHA standard."

The OSHA standard "used to be the target," Washburn said. "But now almost all of our machines are well below that. So now, especially our premium equipment is driven by competition in the industry."

Washburn said that of Deere's 55,700 employees world wide, at least 30 in North America and Germany are dealing with sound mitigation in one way or another. Of those, 20 are full-time engineers.

In the United States, manufacturers are not required to indicate how much noise a machine emits. Not so in the European Union, which has some of the strictest noise emission regulations in the world. Importers and contractors there are required to use only equipment that displays information on how loud the machine can get.

Despite tight noise regulations and initiatives to hold manufacturers responsible for noise, hearing loss continues to be a problem in Europe. According to the European Agency for Safety and Health, roughly 7 percent of laborers say work has adversely affected their hearing.

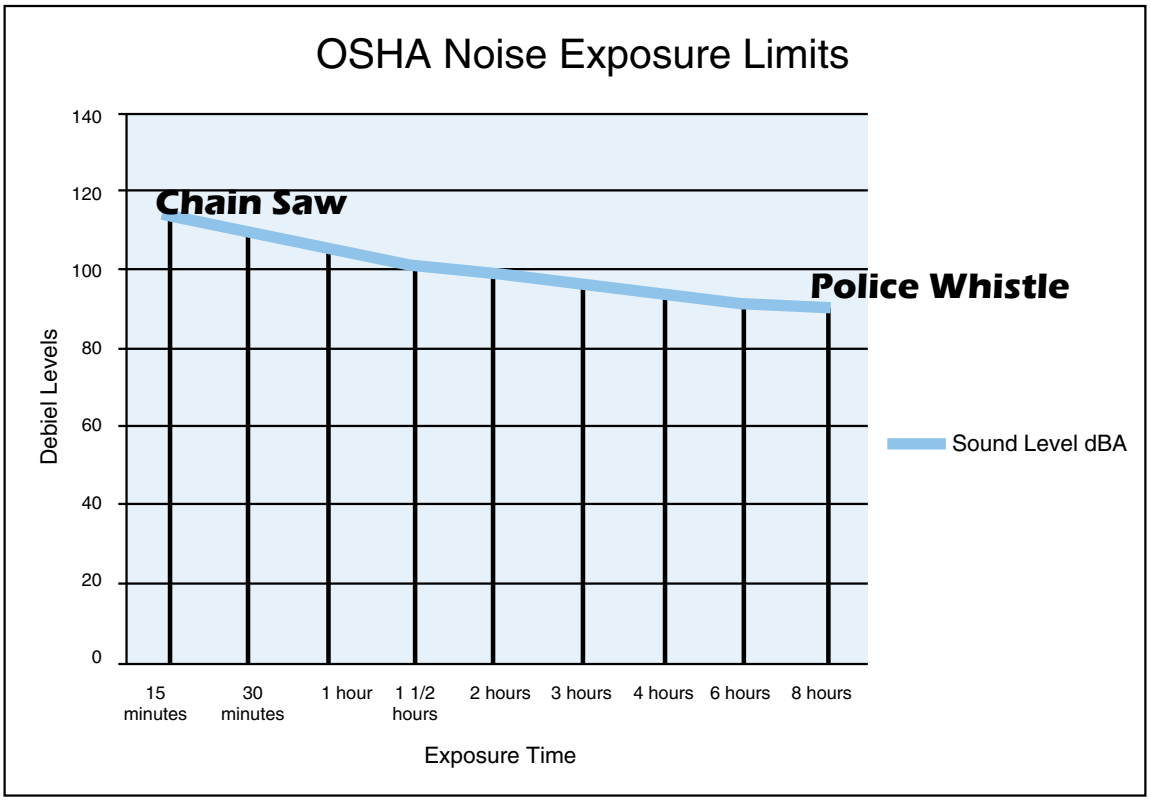
Ken Meitl, a staff engineer at Caterpillar in Peoria, said regulations in both the U.S. and the EU are often enforced only when a complaint arises.

"Most countries are the same way," Meitl said. "They don't have somebody there, checking every machine every day. The governments don't have enough staff to do that."

From a market standpoint, manufacturers have an incentive to produce a low-noise product that complies with both European and U.S noise regulations. Theoretically, a low-noise machine should be more attractive to worldwide contractors. Manufacturers believe contractors can save money in the short term by avoiding noise ordinance fines, and make money in the long term with happy, comfortable—and thus productive—operators.

Washburn also noted that among industry rivals, there exists a quiet "decibel war."

"The idea is that it is one of the many metrics that a marketing team might



Occupational Safety and Health Administration.
OSHA regulations limited worker exposure at heightened decibels, but regulations are often enforced only after a complaint has been filed.

choose to use to make our product look a little better than our competitor's," Washburn said.

"It has contributed over the last decade to the continuing decline of sound in operator stations, and that has been beneficial to operators," he said. "It has resulted in quieter cabs."

But manufacturing engineers are quick to contend that market theory has yet to be proven.

"There is no drive for 'quieter is better'," said Noelle Currey, an acoustical engineer at Astec Industries Inc., an asphalt-manufacturer in Chattanooga, Tenn. "Quieter is more costly. Unless the contractor absolutely needs it, the low-noise product isn't in higher demand."

The cheapest and quickest fix for noise exposure is offering personal protective equipment, according to Deere's Washburn. Earplugs are among the most common safeguards among workers exposed to excessive noise.

Tony Baca, safety director for Berglund Construction Co., said his company takes special measures to ensure its workers are well educated about the dangers of excessive noise exposure.

"What we've done this last winter is take all of our employees though the OSHA 30-hour [safety training program] and part of that is about personal protective equipment," he said.

"The aging workforce is obviously losing hearing, and we're trying to tackle that by offering more programs to protect hearing," Baca said.

Baca said that by educating his workers about the risks associated with hearing loss, they have more incentive to wear the equipment Berglund provides.

Baca said the training programs are beneficial to laborers, and that Berglund provides personal protective equipment. But in the end, he said, it's up to the laborer to actually wear it.

Carey Martin, a laborer for Berglund, said he and his coworkers have anxieties about potentially developing hearing loss.

"You're exposed to noise every day, you're affected by it," he said.

Washburn said that while the rule of thumb for heavy equipment is the quieter the better, too-quiet also can be problematic.

During the prototype stage of John Deere's K-Series Motor Grader, a large machine used to cut and level soil for construction projects, an operator commented that he wished he had more feedback from the engine.

Operators were using the sound of a groaning engine to determine the level of power the machine was emitting. When the operator couldn't hear it, he was unable to gauge the machine's performance.

"It was the first time we'd encountered something like that," Washburn said. "Our first reaction was joy, and the second reaction was, 'Boy, we really need to understand what these operators want.'" ■

Tire Pressure and Oil Changes and Daily Inspections…Oh, My!

by Paul Farrell

Paul Farrell is chief executive officer of SafetyFirst Systems LLC. He joined the company in 1999 as director of marketing. Previously, he spent 13 years in the insurance industry's loss control area in both field and home office staff positions. He has significant technical expertise, not only to the marketing arena but in staff training, as well as the writing skills necessary to create brochures, public relations materials, manuals and articles.

Author's Note:
This article was originally posted at http://safetyismygoal.wordpress.com/ on January 9, 2012.

Just as Dorothy from the Wizard of Oz feared the possible dangers of the forest ("Lions and tigers and bears! Oh, my!"), I've often heard drivers remarking that vehicle inspection and maintenance are topics that make them shudder and are best left without discussion.

At other times, they roll their eyes as if to say, "C'mon, leave me alone—don't bug me about this." They make statements like, "After all, everyone knows that they need to check tire pressure and change their oil," but they squirm if you ask them to tell you precisely what they last did for their vehicles.

I was at a road safety conference (with a ballroom full of traffic-safety, driver-safety, and EHS professionals) when the presenter asked us (to our collective horror) to put our hands up if we had checked our tire pressure in the last fourteen days. A lot of people put their hands up slowly as they looked around the room, and then an unidentified voice within the audience called out, "LIARS!" which got every one of us laughing. The only problem is that it's not a laughing matter.

In roughly one out of every ten crashes, there's an underlying mechanical problem that is a direct causal factor in the crash. If you fail to maintain your car, you not only increase your potential crash risk, but you may be wasting your money in these ways:

- Underinflated tires cause you to burn more fuel.
- Underinflated tires often wear out faster.
- Dirty oil increases engine wear.
- Oil changes based on time instead of miles are often either too frequent or too late.
- Waiting for your brakes to chirp, squeak, or squeal often leads to more extensive repairs than if you have them regularly inspected and cleaned.
- Running out of windshield washer fluid in the middle of a trip leads to overpaying for a simple solution.
- Wiper blades (or inserts) are cheaper to replace once a year (when they're on sale) than on demand when they fail (at local, market prices).
- Excessive corrosion on battery leads can lead to a number of difficulties, including replacing batteries when they fail. (When was the last time you changed your battery? Was it more than five years ago? Are you really waiting for your car to not start one morning?)
- Undetected broken tail lamps, brake lamps, and turn signals can lead to a fine if a police officer spots the defect for you.

Why do drivers put off what they know they need to do? I think part of the answer is that cars, trucks, and busses have become more reliable and somewhat less user-serviceable over the past thirty years. It used to be that we could do most of the service on our own cars, and we only went to a mechanic for something extensive. Plus, we're all trying to save a few bucks these days. Are we really saving money or merely trading one expense (preventative upkeep) for other expenses (repairs following breakdowns)?

It seems that many dealers now offer packages to keep you coming back to them, and that's not a problem—so long as you pay attention to your car's warning signs before they become a real issue.

Do you know what to look for? Have you read your owner's manual? Do you remember when to change the oil for your make and model of vehicle?

If you're not familiar with what to check or how to check it, you may want to investigate some of the websites listed below. A little effort prior to each trip will help you stay on the right road to cost-effective and efficient maintenance.

www.nhtsa.gov/About+N HTSA/Press+Releases/2012/Consumer+Advisory:+NHTSA+Reminds+Consumers+to+Check+Their+Vehicles+Prior+to+Winter+Road+Trips (a press release on checking your car as you head into the winter months)

www.checkyournumber.org/ (a website for you to look up a recommended oil change interval for your particular car or light truck)

www-odi.nhtsa.dot.gov/subscriptions/index.cfm (a website where you can sign up to be notified if a recall is issued for your vehicle)

www.nhtsa.gov/Vehicle+Safety/Tires (to learn more about tires)

www.fueleconomy.gov/ (to learn more about increasing your fuel economy) ■

The Vulnerability of Telematics as a "Stand-Alone" Driver Safety Solution

By Paul Farrell

Author's Note:
Originally posted on August 17, 2011 at Safety Is My Goal's Blog

Telematics—specifically, the use of automatic vehicle location services (commonly referred to as AVLS or GPS systems)—offers incredibly helpful data to fleet managers.

The combination of onboard recorders and telemetry (communication of the data back to a central website as it happens) can provide timely identification of vehicles with exceptional attributes: excessively idling; deviating significantly from planned routes, remaining stationary for unusual periods of time, traveling at excessive velocities, swerving and swaying through traffic lanes, etc.

The principal benefit of this information is to enhance fleet efficiency by allowing operations teams to dispatch effectively, reduce fuel waste and hold drivers accountable for productivity metrics. A secondary benefit has been promoted by telematic program supporters—improving driver safety.

There's no question that telematic programs can provide information about speed, hard braking, heavy acceleration and even sway/swerve. Unfortunately, the best data in the world is ineffectual unless:

1. It is conveyed to drivers in a meaningful enough way that they change their behavior while they are behind the wheel of their vehicles.

2. Behaviors are affected enough to prevent collisions from happening.

Fortunately, fleet managers can blend information management, supervisory coaching and driver training resources into results with some foresight and the inclusion of a How's My Driving? hotline.

How? Let me tell you a short story.

A client recently added a telematics system for the benefit of the operations team and found great success in improving dispatch and fuel savings. However, driver safety was not the primary goal of implementing the system. During the first year, this client amassed 1,700 excessive speed reports (vehicles traveling in excess of 80 mph). The telematics program delivered the data efficiently, but, based on our understanding, provided no mechanism to follow up with individual drivers at various locations. It became clear that underlying behaviors were not being addressed, and the trend suggested that these behaviors would likely continue if left unchecked.

Our client asked our firm to receive all subsequent excessive speed alerts and to treat the alerts as though they came from a concerned motorist making an observation report through our hotline program. This accomplished several important steps:

1. Our database could match the truck to the location and send the report to the supervisor of the affected driver promptly.

2. In addition to sending the report, our system automatically attached pertinent training materials to use with the affected driver (the report and training materials were merged into the same email).

3. Through trained supervisors in our behavioral coaching process—including training tied to the issues reported in each type of incident—affected drivers learn why their behaviors on the road place them at risk of becoming involved in a collision. .

4. The report must be closed out in our database showing the results of the supervisory investigation and coaching process. This includes signatures of the supervisor and affected driver.

5. The driver's behavior is logged for future reference and comparison to MVR data and other profile factors.

6. Drivers with repeated instances of aggressive driving reports can be targeted for more intensive training and coaching, per client's own specifications.

7. Monthly, topical training packages are sent to help ALL drivers stay on the right road.

8. Managers get streamlined summary reporting on a monthly basis to note trends/patterns in supervisory and driver responses.

In the first year of having us manage its telematics data for safety issues, the client dropped the excessive speed alerts by 600 percent (from 1,700 to less than 200 alerts).

How did that happen?

- The telematics system worked perfectly—*it supplied data*.
- Our system worked perfectly—*it got supervisors to talk to drivers about the data in a way that modified behavior and then closed out each incident for accountibility*.

Think about it….Behavioral safety programs depend on performance feedback, delivered in a timely manner, about specific habits and actions. These programs reinforce the desired behaviors or outcomes and illustrate why the inappropriate behaviors present a risk to the operator in such a way that the operator would value "getting it right" tomorrow. Driver safety hotlines follow this process *(person to person communication)*. Telematics providers, generally, do not *(delivering so much data that it becomes difficult to distinguish the urgently actionable from the background noise)*.

better together! Safety results don't come from an "either this or that, but not both" mindset they come from leveraging the individual strengths of multiple programs. Just as MVR screening, driver training, driver safety hotlines, post-crash investigation and other safety elements must work together to get optimized results, telematics (or any stand-alone program element) isn't an effective one-man band that can *replace* these other elements.

There's no question that telematics has a role to play in the future of most commercial fleets, but it isn't a silver bullet solution *by itself*. However, management teams who integrate data, supervisory coaching and driver training resources can translate their efforts into measurable results. ■

Loss Control Interest Group

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