

ILCA 2024

October 21, 22 & 23

Drury Plaza Hotel

Indianapolis Carmel

Indianapolis, Indiana





ILCA
Annual Conference
 October 21-23, 2024
 Drury Plaza Hotel Indianapolis
 Carmel
 Indianapolis, Indiana

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President's Welcome

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Past Presidents

Thank You to Our Event Sponsors!

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Agenda-At-A-Glance

Monday, October 21st

12:00-1:30	Registration
1:30-1:35	Welcome & Opening Remarks
1:35-2:30	General Session
2:30-2:45	BREAK
2:45-3:45	General Session
3:45-4:00	BREAK
4:00-5:00	General Session
5:00	Closing Remarks

Tuesday, October 22nd

8:30-10:00	General Session
10:00-10:15	BREAK
10:15-10:30	<i>Conference Partner</i>
10:45-12:00	ILCA Business Meeting
12:00-1:00	LUNCH
1:00-2:00	General Session
2:00-2:30PM	BREAK
2:30-3:30	General Session
3:30-3:45	BREAK
3:45-4:45	General Session
4:45	Closing Remarks

Wednesday, October 23rd

8:00-9:00	General Session
9:00-9:15	BREAK
9:15-10:15	General Session
10:15-10:30	BREAK
10:30-11:30	General Session
11:30-11:45	Closing Remarks
	Adjourn

Past Presidents from 1932 to Present

1932-33	Hawlick, H.I.	Millers Mutual of Alton
1933-34	MacDaniel, R.D	Grain Dealers Mutual Insurance Company
1934-35	Hotchin, E.E	Michigan Millers
1935-36	Chessman, W.E.	Improved Risk Mutual
1936-37	Rodda, W.H.	Transportation Insurance Rating Bureau
1937-38	Hubbard, H.C.	Mill Mutual
1938-39	Bowman, L.W.	Employers Mutual
1939-40	Rowley, C.M.	National Retailers Mutual
1940-41	Muller, H.	Improved Risk Mutual
1941-42	Booty, J.L.	Implement Dealers Mutual
1942-43	Hunt, H.L.	Indiana Lumberman's
1943-46	Ross, W.C.	Philadelphia Contributorship
1946-47	John, D.D.	Mutual Fire Insurance Agency
1947-48	Baker, P.J.	Michigan Millers
1948-49	Schultz, W.G.	Lumberman's Mutual
1949-50	Wingate, R.H.	Liberty Mutual
1950-51	Cotner, W.C.	Central Mutual
1951-52	Dehaven, J.R.	Employers Mutual
1952-53	Schalk, L.A.	Grain Dealers Mutual
1953-54	Youngstrom, E.B.	Mill Owners Mutual
1954-55	Hildreth, G.R.	Liberty Mutual
1955-56	Weiss, K.	Employers Mutual
1956-57	Goodell, T.F.	Barnstable County Mutual Fire Insurance
1957-59	Ponton, G.W.	Hardware Dealers Mutual
1959-60	Innes, A.M.	Middlesex Mutual
1960-61	Blaesi, C.M.	Indiana Lumberman's
1961-62	Giddens, H.H.	Boston Manufacturing Mutual
1962-63	Powers, W.H.	Grain Dealers Mutual
1963-64	Ford, J.O.	Nationwide
1964-65	Bates, L.E.	Lumber Mutual
1965-66	Southwell, B.K.	Michigan Millers
1966-67	Ryder, P.H.	Mutual Fire Ins. Assn. of New England
1968-69	Anderson, V.M.	Employers Insurance of Wausau
1969-70	Marsh, H.R.	Sentry Insurance
1970-71	Williams, R.E.	Grain Dealers Mutual
1971-72	Winchell, H.R.	Liberty Mutual
1972-73	McGinnis, J.W.	Kemper Insurance

1973-74	Bolz, L.M.	Improved Risk Mutual
1974-75	Ellenwood, L.W.	Iowa National
1975-76	Kohl, J.A.	Country Mutual
1976-77	Thomas, J.H.	Michigan Millers
1977-78	Juergens, J.W.	Federated Insurance
1978-79	Shattuck, J.B.	Liberty Mutual
1979-80	Hathaway, R.B.	Lumber Mutual
1980-81	Katsonis, G.M.	Merchants and Businessmen's
1981-82	McKay, H.J.	Kemper Insurance
1982-83	Pastorius, R.L.	Devco Mutual Association
1983-84	McCauley, W.F.	Lumber Mutual
1984-85	Wass, H.S.	Improved Risk Mutual
1985-86	Turner, R.W.	Central Mutual
1986-87	Lebo, L.M.	Devco Mutual Association
1987-88	Junkin, O.D.	Mutual Fire Ins. Assoc. of New England
1988-89	Shultz, B.	Indiana Insurance Company
1989-90	Holmes, R.K.	Elevators Mutual
1990-91	Dolceamore, A.	Harleysville Mutual
1991-92	Rung, D.	Lumber Mutual
1992-93	Titter, R.R.	Shelby Mutual
1993-94	Paige, L.	IRM Services, Inc.
1994-95	Frawley, C.R.	Harford Mutual
1995-96	Saulen, R.J.	Mutual Fire Ins. Assoc. of New England
1996-97	Adolphson, Kevin	Country Companies
1997-98	McIntyre, Terry	Arkwright Mutual
1998-99	McClave, Rik	Insurance Service Office
1999-00	Frawley, C. Ron	Harford Mutual
2000-01	Perry, Tom	Insurance Service Office
2001-02	Laskoski, Steve	Charles E. Hock Associates
2002-03	Ruxlow, Stig	Zenith Insurance Company
2003-04	Finn, Dan	US Reports
2004-05	Bell, Brock	Brotherhood Mutual Insurance
2005-06	McIntire, Patricia Ann	State Auto Insurance Company
2006-07	Reutter, Barry	Central Insurance
2007-08	Williams, Jack	Pharmacists Mutual Insurance
2008-09	Edmonds, Steve	Brotherhood Mutual
2009-2010	Howard, Russ	Midwest Technical Services
2010-2011	Gudenrath, Scot	Country Financial
2011-2012	Doyle, Scott	TranStar Technical Services, Inc.

2012-2013	Matthews, Kevin	Brotherhood Mutual Insurance Company
2013-2014	Huber, Ron	Grange Insurance
2014-2015	Huber, Ron	<i>Retired</i>
2015-2016	Finn, Dan	US-Reports, Inc.
2016-2017	Bates, Mark	Amerisure
2017-2018	Patterson, Scott	Alexander & Schmidt
2018-2019	Finn, Jon	Lockton Companies
2019-2020	Lawless, Angie	Acuity
2020-2021	Tonioni, Christopher	Country Financial
2021-2022	White, Stephen	AFIRM
2022-2023	White, Stephen	AFIRM
2023-2024	Finn, Dan	Berkley Industrial Comp



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Thanks to our event Sponsors!!!

For additional information see the "Vendors" section in this material!
And be sure to thank their representatives attending the conference!

Davies North America





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Antitrust Compliance Discussion Guidelines

PLEASE READ

The antitrust laws aim to protect the public from agreements between competitors that affect the price or distribution of products while promoting fair and vigorous competition in the marketplace. ILCA member companies and guests, as competitors in the market, will always act in their individual, competitive best interests. When members meet at ILCA functions, however, there are legitimate concerns about the application of the antitrust laws to their discussions. Because ILCA meetings are not authorized by any state regulatory official acting under proper statutory authority, the McCarran-Ferguson Act exemption does not provide protection against antitrust enforcement. This policy statement is intended to provide general guidance regarding the permissible areas of discussion.

Under the so-called Noerr-Pennington doctrine, participants at ILCA meetings, seminars and other functions are generally free to discuss individual and joint technical training programs. The participants may not discuss market activity to influence a governmental body nor may they discuss market response to legislation.

Discussion of topics requires even more careful consideration of possible antitrust implications. It is imperative that participants avoid any discussion of prices, market allocation, product restrictions, profit, and capacity, reasons for not recommending an account, customer classifications or any conduct that could be construed as boycott. These topics are *per se* illegal – the intent of the parties or the effect on competition is irrelevant. Other commercial activities may also be violations of antitrust law if they constitute an “unreasonable” restraint of trade. The best advice to participants at ILCA meetings is to stay within the formal agenda and to avoid any informal or formal discussion relating to your specific company plans.

If any participant feels a discussion has entered an area that might be considered antitrust they should speak up and ask the ILCA leadership to decide if the discussion should end or proceed.

ILCA Executive Committee.



ILCA

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AGENDA

Monday, October 21, 2024

1:00 pm – 1:30 pm	Registration
1:30 pm – 1:35 pm	Welcome & Opening Remarks Dan Finn, President, ILCA
1:35 pm – 2:30 pm	KEYNOTE SPEAKER Zach Finn, MSM, ARM, AINS, HACCP Risk Management & Insurance Strategist
2:30 pm – 2:45 pm	Break
2:45 pm – 3:45 pm	Trench Safety Ralph Hines, FCCI
3:45 pm – 4:00 pm	Break
4:00 pm – 5:00 pm	The Faces of Safety and Those Left Behind When Tragedy Strikes David A. Ward Sr, National Accounts Safety Consultant/OSHA Outreach Trainer Workplace Safety, Supervisory Skills
5:00 pm	Closing Remarks Dan Finn, President, ILCA

Dinner on your own!

Tuesday, October 22, 2024

8:30 am – 10:00 am	Lithium-Ion Batteries and Thermal Runaway Hazards: What can be done? Melissa A. Heike, M.S. CSP, RJR Safety Inc.
10:00 am – 10:15 am	Break
10:15 am – 10:30 am	Conference Partner Sponsored by: Davies
10:45 am – 12:00 pm	Business Meeting
12:30 pm – 1:00 pm	Catered Lunch on Site
1:00 pm – 2:00 pm	Flammable Liquids Equipment Ryan Griffin, QSSP, Market Force, Inc.
2:00 pm – 2:30 pm	Break and Networking Opportunities
2:30 pm – 3:30 pm	Tactics for Implementing Safety Strategies More Effectively Cheryl Jekiel, Founder of the Lean Leadership Center
3:30 pm – 3:45 pm	Break
3:45 pm – 4:45 pm	Understanding the Roles & Responsibilities of All Stakeholders in Addressing Changes in Hazards per NFPA 25 Ron Ritchey, NFSA
4:45 pm	Closing Remarks Dan Finn, President, ILCA

Dinner on your own!

Wednesday, October 23, 2023

8:00 am – 9:00 am	Fleet Angie Lawless, Risk Management Consultant, Acuity
9:00 am – 9:15 am	Break
9:15 am – 10:15 am	The Current State of PFOS Peter Dion, Sr Product Liability Specialist, Cincinnati Insurance
10:15 am – 10:30 am	Break
10:30 am – 11:30 am	Spray Operations (Property) Robert D. Pelley, CFPS, CSP, CPCU Senior Technical Specialist, Property Cincinnati Insurance
11:30 am – 11:45 am	Closing Remarks Dan Finn, President ILCA

Departure
Lunch on your own!

Loss Control Association Articles of Association

Article I: Name

- Section 1.1: This organization shall be known as the Insurance Loss Control Association.
- Section 1.2: It shall be incorporated as a non profit corporation under the laws of the State of Illinois.

Article II: Objectives

- Section 2.1: The purpose of the Association shall be to improve the loss control knowledge of its members.
- Section 2.2: This shall be accomplished by:
- (a) an annual conference to provide education and training opportunities using speakers from industry and regulatory agencies.
 - (b) by informing the members of the latest concepts and techniques being employed to assist in reducing losses in the property and casualty insurance fields.

Article III: Membership and Dues

- Section 3.1: There shall be (3) grades of membership as follows:
- Active Member** Representatives of any insurance organization interested in furthering the prevention of loss in the property and casualty field. Requests for active membership of other related loss control representatives will be submitted to the Board of Directors of the Association for approval. Each active member shall have one vote in the Association.
- Life Member** Members in good standing in the Association who have: (a) reached the age of retirement in their respective companies and (b) have had an active membership in the Association for at least (10) years, may have a life membership conferred upon them by a majority vote of the active members in attendance at a regular meeting of The Association. Life Members shall not be entitled to vote in the Association.
- Student Member** Full or Part Time Students enrolled in a College or University and majoring in a Safety, Insurance, Risk Management or Related curriculum. Requests for student membership will be submitted to the Board of Directors for approval. The classification of Student Member can only be held for a maximum of 5 calendar years or until they have graduated. Upon notification of graduation, a student member will be advanced to the level of Active Member; the annual dues will be waived for the first calendar year as an Active Member. Student Members shall not be entitled to vote in the Association.
- Section 3.2: **Dues** Membership dues shall be on an annual basis, payable on July 1 of the year to which they apply. Amount of dues will be established by the Board of Directors. Failure to pay dues shall cause membership to be automatically terminated. Life members are not required to pay dues. If a member, after payment of dues chooses to terminate his or her membership from ILCA, there will be no refund of the dues paid.
- Section 3.3: **Suspension Dues** Upon application of a member of the Association, the Board of Directors shall suspend the payment of dues of such member who may enter the armed forces of the United States. Such a suspension shall remain in effect until July 1 of the year following his severance from the Armed Forces.

Article IV – Board of Directors

- Section 4.1:
Eligibility Any active member is eligible to serve on the Board of Directors. No more than two individuals from the same employer may serve on the Board of Directors at any time.
- Section 4.2:
Authority The policies and administration of ILCA are governed by an elected Board of Directors. It is the duty of the Board of Directors to control and manage the affairs and finances of ILCA. The Board of Directors may from time to time adopt rules to govern the operations of ILCA, its officers, standing and working committees, so as they do not conflict with these Articles of Association.
- Section 4.3:
Composition The number of directors shall not be fewer than five (5) or more than eleven (11). A board resolution is required to change the existing number of directors within the range outlined above, and the number of directors shall always be an odd number. A copy of the most recent resolution of the Board of Directors denoting the number of current directors shall be filed with the official copy of the Articles of Association of ILCA and additionally noted within the official minutes.
- At its first regular meeting, subsequent to the Annual Business Meeting but prior to January of the upcoming year, the Board-elect will elect from the individuals comprising said Board an Executive Committee/Officers – President, First Vice President, Second Vice President, Secretary and an appointed Financial Secretary and such other officers as it deems necessary, to serve for one (1) year terms on the Executive Committee, beginning on December 1 following the October meeting.
- Section 4.4:
Terms of Office Directors will serve a term of three years, staggered so that the terms of at least one-third of the authorized Director positions will expire each year. Terms of office will begin December 1 of each year.
- Section 4.5:
Quorum At meetings of the Board of Directors a majority of the individuals comprising the Board shall constitute a quorum. Any act of the majority of the Directors present at a meeting where a quorum is present shall be a valid act of the Board of Directors unless a greater proportion is required by law or these Articles of Association.
- Section 4.6:
Removal An officer or Director may be removed for cause by a two-thirds vote of the remaining Directors. Such persons must be given at least seven (7) days’ notice prior to removal, and must also be given the option of a hearing before the Board.
- Section 4.7:
Members At-Large Board Members At-Large are those not serving on the Executive Committee. Those members are responsible for working with the Executive Committee to implement association projects and serve as a liaison with committee chairs.
- Section 4.8:
Financial Records All financial transactions are to be approved by the Financial Secretary. A monthly accounting is to be provided to the Board of Directors. All financial records are to be audited on an annual basis at the Conference. Two active members are to be appointed by the Board to complete the audit.

Article V: Officers

- Section 5.1:
Executive Committee The Association shall have a President, First Vice President, Second Vice President, Secretary and Financial Secretary. The Financial Secretary shall be appointed annually by the Board of Directors. They shall serve for a term of one (1) year or until their successors shall be nominated or appointed and elected.
- Section 5.2:
Vacancies Vacancies in any office may be filled by the Board of Directors. Such appointee shall serve until the next regular election of Board members.

Article VI: Duties of Officers

- Section 6.1: It shall be the duty of the President to preside at all business meetings of the Association;

President to require due observance at all times of these Articles of Association; to see that accurate records and accounts are kept and annual dues and assessments are paid. This officer shall call meetings of the Board of Directors. This officer shall appoint such other committees as may be deemed necessary, including but not limited to; a Liaison Committee, a Standing Program Committee, and a Membership Committee. (See also Article VIII Committees.) This officer shall work for the advancement of the Association at all times. This officer shall be an ex-officio member of all committees of the Association, except the Nominating Committee.

Section 6.2:
First Vice President This officer shall preside in the absence of the President and shall act as program director of the meetings of the Association and be an ex-officio member of the Standing Program Committee. This officer is responsible for the coordination of the annual conference. This officer shall act as parliamentarian at the Association business meeting.

Section 6.3:
Second Vice President This officer shall assume the duties of the First Vice President when that officer is unable to act or is absent and shall be in charge of all publicity and membership activities of the Association. This officer shall be responsible for the Membership Committee. This officer will also be responsible for a back-up presentation at the conference, coordination of web site activities, and coordination of all newsletter articles and activities.

Section 6.4:
Secretary This officer shall keep accurate Minutes of all meetings of the Board of Directors and of the Association. This officer shall handle Association correspondence and advise other officers as applicable. This officer shall be the Association historian and keep the Association's "history" updated.

Section 6.5:
Financial Secretary The Financial Secretary shall keep an accurate record of the membership. The Financial Secretary is charged with the custody of the funds of ILCA and their proper disbursement according to the general or specific authority of the Board of Directors. The Financial Secretary is responsible for overseeing the maintenance of the financial books, records, and documents of ILCA. The Financial Secretary is responsible for coordinating distribution of notices to the membership of dues payments. The Financial Secretary will perform other such duties as directed by the President and Board of Directors, and those customary to such office.

Article VII: Meetings

Section 7.1:
Annual Meeting There shall be at least one (1) business meeting of the Association, concurrent with the "Association Conference." If there will be more than one meeting, the first meeting of the year shall be designated as the Annual Meeting of the Association.

Article VIII: Committees

Section 8.1:
Executive Committee The officers and the immediate past president and shall constitute the Executive Committee. It is empowered to act in the name of the Association on all administrative and financial functions. All actions by this Committee shall be subject to review and approval by the membership at the regular meeting(s) of the Association. Four (4) members of the Committee shall constitute a quorum.

Section 8.2:
Nominating Committee This committee shall consist of four (4) members of the Association, three (3) of whom shall be appointed by the Board of Directors and one (1) elected by the membership (in the absence of a quorum, nomination committee shall consist of the three (3) appointed members) at the second yearly meeting of the Association. If there be only one meeting in

a year, the appointment and election of members to the Nominating Committee shall take place at that meeting. This committee shall serve for one election.

They will meet or correspond with each other and develop a slate of nominees for the offices of the Association Board of Directors for election at the Annual Meeting of the Association. They shall report their findings to the President at least 30 days prior to the Annual Meeting. They shall query prospective nominees as to their willingness to serve and whether they have permission of their employers to serve and attend all meetings. The President will advise this Committee on Association traditional concepts affecting the offices of the Association. Other nominations for office may be made by the membership of the Association upon written notice to the Secretary. Such notification of intent must reach the Secretary at least 60 days prior to the Annual Meeting. List of candidates shall be distributed to the members at least four (4) weeks prior to the Annual Meeting.

If more than one candidate is nominated for an office, the election for that office shall be by secret ballot at the Annual Meeting.

Section 8.3:
Meritorious Service Award Committee This Committee shall consist of three active Past Presidents appointed by the President, and the President. This Committee shall act as a review board and determine that the candidate for Meritorious Service Award has the necessary qualifications and approve the candidate. The candidate must have been active by serving on committees, attending ILCA meetings (when they are within reasonable travel distance), participating or cooperating in program activities; if in a supervisory position, allowing his personnel to serve on committees and/or participate in program activities. Submissions may be made by members to the President of ILCA in writing at least 90 days prior to any Annual Meeting. The Board of Directors shall be responsible for awarding the plaque to the candidate at the next Annual Meeting.

Section 8.4:
Liaison Committee This Committee, which is appointed by the President, shall consist of not less than three (3) members of the Association, each of whom shall serve not less than one (1) year. They shall maintain contact and exchange information with any other supporting or allied organizations deemed necessary.

Section 8.5:
Standing Program Committee This Committee, which is appointed by the President, shall consist of not less than three (3) members of the Association, each of whom shall serve for not less than one (1) year. The First Vice President shall be a member of this committee ex-officio. They shall develop and recommend program content and format and guide the local program committees in the selection of topics, workshops and speakers.

Section 8.6:
Membership Committee This committee, which is appointed by the President, shall consist of not less than three (3) members of the Association, each of whom shall serve for not less than one year. The Second Vice President and Financial Secretary shall be members of this Committee ex-officio. The Committee shall develop and recommend methods, procedures, and programs for the acquiring and retaining of eligible members-

Article IX: Parliamentary Procedures

Section 9.1:
Quorum A quorum for the transaction of business or the election of officers at any meeting of the Association shall be at least twenty (20) active members present at the meeting.

Section 9.2:
Governing Current Robert's Rules of Order shall govern all meetings.

Article X: Amendments

Section 10.1:
Vote These Articles of Association may be changed at any regular meeting of the Association by a two-thirds (2/3) vote of a quorum of the membership, provided however that notice of the proposed changes have been published to the membership at least thirty (30) days

prior to such regular meeting. Objections to any changes in these Articles may be filed in writing to the Association's Secretary, who shall state these objections to the meeting before any vote on them is taken.

Article XI: Liaison and Control

- Section 11.1: ***Programming Organization*** The Association shall act as the programming-organization for the Insurance Loss Control Association Conference under the direction of the Association' First Vice President.
- Section 11.2: ***Registered Agent*** The Registered Agent of the Corporation will be a member of the Insurance Loss Control Association and appointed by the Board of Directors when required.
- Section 11.3: ***Management*** The Association, under the direction and control of the Board of Directors, may enter into "fee for Service agreements", "service contracts" or similar agreements for the purpose of "Association Management" functions. "Association Management" functions may include, but are not limited to: assisting the Financial Secretary with membership maintenance, collecting dues and financial records; conference and event planning; conference and event administrative services; on-site conference and event coordination services; newsletter services; website and related internet technology services; and association marketing and promotion. The Second Vice President shall assist such designee of the Board of Directors in publishing the "Association Newsletter." The Association will pay any such designee of the Board of Directors for any such services performed.

Article XII: Dissolution of the Association

- Section 12.1: ***Dissolved*** The Association may be dissolved by the Board of Directors in the following manner. A resolution to dissolve the Association shall be acted upon at a meeting of the Board of Directors at which a quorum is present. The resolution shall set forth the reasons of the dissolution.
- Section 12.2: ***Ballot*** Within thirty (30) days following Board of Directors action, a mail ballot shall be sent to all Association members setting forth the reason for dissolution. Thirty (30) days later, the ballots shall be counted by a Tellers Committee appointed by the President. A two thirds (2/3) vote of the members voting will decide the question.
- Section 12.3: ***Resolution Adoption*** Upon adoption of the resolution to dissolve, the Board of Directors shall proceed to carry out the dissolution of the Association in accordance with the terms of the Charter and the applicable statutes of the State of Illinois. Any assets will be distributed to an educational or philanthropic organization that is designated by the Board of Directors.

Article XIII: Indemnification

- Section 13.1: ***Indemnify*** The Insurance Loss Control Association will indemnify the officers, employees and agents of the corporation as and to the extent permitted under any applicable statutes of the State of Illinois or any other applicable jurisdiction.
- Section 13.2: ***Good Faith*** The Insurance Loss Control Association will indemnify, defend and hold harmless it's officers, employees and agents from and against any and all liability, loss, expense (including reasonable attorney's fees), or claims for injury or damages arising out of the performance of their duties as an officer, employee or agent (other than an action or suit

by or in the right of the Insurance Loss Control Association), and if they have acted in good faith and in a manner he or she reasonably believed to be in, or not opposed to, the interests of the Insurance Loss Control Association and with respect to any criminal action or proceeding, had no reasonable cause to believe his or her conduct was unlawful. The termination or settlement of any action, suit or proceeding will not create a presumption that the person did not act in good faith or in a manner that was unlawful.

Section 13.3: *Insurance* The Insurance Loss Control Association will purchase and maintain insurance on behalf of any person who is or was an officer, employee or agent of the corporation, to cover any liability asserted against him or her and incurred by him or her in any such capacity, or arising by virtue of his or her status and duties as an officer, employee or agent of the Insurance Loss Control Association.

Articles of Association Amendment

This constitutes a revision of the Articles of Association as constituted Aug. 1-2, 1932 and revised April 16-19, 1951, Sept. 15-16, 1958, April 3-4, 1962, April 3-5, 1967, February 28, 1972, April 13, 1973, April 23, 1979, April 14, 1981, July 20, 1982, October 16, 1984, October 22, 1991, October 21, 2003, October 18, 2005, and October 8, 2013.

Zachary Finn, MSM, ARM, AINS

Henriott

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Expertise: Risk Management, Enterprise Risk Management, Commercial Insurance, Product Recall, Crisis Preparedness, Crisis Response, HACCP & Food Safety, Supply Chain Risk Management, Business Continuity Planning, Alternative Risk Financing, InsurTech, Captive Insurance, Employee Benefits; Manufacturing and Logistics, Non-Profit and Social Services, K-12, and Higher Education, Municipal, and Food and Beverage Industries.

Problems I Solve: I am responsible for education, industry specific risk management solutions, and client engagement. I help clients develop defensive Risk Management Programs that protect Firm and Stakeholder Value. I also lead our product recall and food and beverage practice area. My team help identify the unique risks manufacturers and food and beverage companies are likely to encounter across their supply chain. I am HACCP Certified and have extensive experience handling product contamination and recall events worldwide.

The Importance of my Role: My goal is to make sophisticated risk management solutions more accessible and mainstream. Specifically, I help entities to stop making a binary decision to buy insurance and develop a comprehensive Risk Management and Risk Financing strategy.

BIO: From 2011-2021, I served as Academic Director of the Davey Risk Management & Insurance (RMI) Program at Butler University. I helped found, and ran, what is now the 9th largest undergraduate RMI degree program in the U.S. and was a 2019 Men's Basketball Team' Faculty All-Star. I was also the co-inventor, co-founder, CRO and COO for the world's first Student-Run Captive Insurance Company, domiciled in Bermuda, and taught at Butler University. A first of its kind innovation in experiential learning. I also ran a successful risk management consulting company during my time at Butler and helped advise the U.S. Congress on the creation of model Pandemic Risk Insurance Act legislation to help mitigate the impact to insurance markets from COVID-19.

Prior to Butler, I was the Global Risk Manager for The J.M. Smucker Company in Orrville, Ohio, where I managed the Corporation's risk management program, including due diligence and integration for nine major mergers and acquisitions, including the \$3.3 billion acquisition of Folgers Coffee.

I have published articles on several topics, including pandemic insurability, Insurtech, product contamination and recall risk, protecting corporate goodwill and brand equity, enterprise risk management and risk management consulting, and have appeared as a subject matter expert in the New York Times, Bloomberg, Washington Times, Yahoo Finance, Risk & Insurance, Captive International, Business Insurance, Axios, Indianapolis Business Journal, and the Harvard Business Review.

Education: I received my B.S. in insurance and risk management from Indiana State University, M.S. in risk management and insurance from Florida State University, and the Associate in General Insurance (AINS) and Associate in Risk Management (ARM) professional designations from the

American Institute for Chartered Property Casualty Underwriters. I hold an Indiana Property & Casualty Insurance license and am HACCP Certified.

About Me: I live in Brownsburg, Indiana with my wife, two kids and two dogs. In my off time, I enjoy playing competitive poker and collecting vintage toys from the 1980's.

[Henriott](#) is an independent Risk Management company dedicated to helping our clients prevent, manage, & recover from critical incidents. We support public and private entities through effective risk management, risk financing, insurance, employee benefits, crisis management, contingency planning, and crisis response.

Using Safety & Loss Control to Create Stability in Uncertain Times

Insurance Loss Control Association -2024 Annual Conference

10/21/2024 | ILCA Annual Conference



Zach Finn, MSM, ARM, AINS, HACCP

Henriott's Risk Manager for Industry Practice Areas, helping schools, municipalities, non-profits, & companies identify & manage risks across their operations & supply chain

2011-2021

- Professor & Academic Director, Davey Risk Mgmt. & Insurance Program, Butler University
- Co-inventor, co-founder, CRO, & COO of the world's first student-run captive insurance company
- Ran successful risk consulting co. – advised U.S. Congress on creation of Pandemic Risk Insurance Act model legislation

Prior to Butler

- Risk Manager for The J.M. Smucker Company
- B.S. in Insurance and Risk Management from Indiana State University
- M.S. in Risk Management and Insurance from Florida State University
- AINS & ARM designations, American Institute for Chartered Property Casualty Underwriters
- HACCP Certified, experience handling product contamination events worldwide



Experience

- Risk Management
- Commercial Insurance
- Product Recall
- HACCP & Food Safety
- Supply Chain Risk Management
- Business Continuity
- Alt. Risk Financing
- InsurTech
- Captive Insurance
- Insurance Linked Securities
- Blockchain
- Employee Benefits

YOUR BIO SAYS ADVISED CONGRESS ON PANDEMIC LEGISLATION... ?

**“They’re going to do what?!, Holy S*%t...!
I mean, that will be largely uninsured & very bad...”**

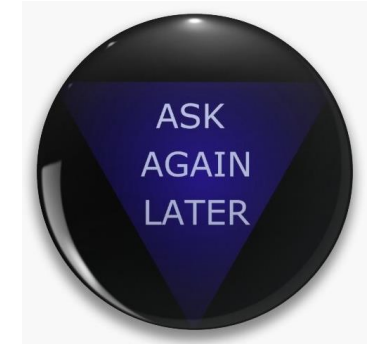


“What would be the economic impact to the NCAA & Indianapolis if the NCAA shutdowns the entire March Madness Tournament...?”



RISK MANAGEMENT DURING THE PANDEMIC

**RISK &
INSURANCE**



BUTLER'S RISK MANAGER CALLS FOR A
PANDEMIC RISK INSURANCE ACT

“I am writing to warn about a wave of uninsured Business Interruption and event cancellation losses that I see building in the local, state and national economy. As more and more entities discover these losses are not insured, I believe it has the potential to further destabilize the economy and throw further gas on a fire that needs no more”

– Zach Finn, 03/18/2020

UNINSURABLE PERILS CREATE ECONOMIC RISK FOR THE INSURANCE INDUSTRY & ECONOMY

“Nothing is uninsurable as long as it is not illegal & someone will pay the premium,”

- Dr. Mary Anne Boose (Indiana State University, Circa 1998)

“What is or is not insurable is simply a matter of perspective

- Zach Finn (Insurance Loss Control Association -2024)

America is Begging for Answers from the Insurance Industry on THIS Hard Market & Future Insurability of MANY Risks



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- Final Thoughts, Q&A

My Education – What I Sought Out to Learn & Achieve

Graduated High School with Great Family Turmoil & Economic Uncertainty

Flash of youthful insight: Declared Specialized Major to better compete in Business World:

- B.S. Insurance & Risk Management – Indiana State University

2 for 2 on good decisions, researched careers in major, & developed a specific career path:

- Goal: Risk Manager for a Fortune 500 Company

Sought development opportunities that would allow me to achieve my goal & help others:

- Associate in Risk Management (ARM) & Insurance (AINS) Professional Designations

- MSM Risk Management & Insurance – Florida State University

- Published Articles, & Built a Professional Network

- **Volunteered for Risk & Insurance Mgmt. Society – Student Involvement Committee**


- Mentor Students, Work with Universities



Work Experience – Fast Progression to Fortune 500 Risk Manager (9/11 – Post Financial Crisis)

•11 M&As (30 Due Diligence), Great Recession / Financial Crisis,, "Funnel Cloud Finn", PB Recalls, etc...

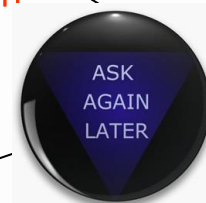
The J.M. Smucker Company
 Orville, OH
 Director, Risk Management
 2007 - Present



Hillenbrand Industries, Inc.
 Batesville, IN
 Health & Welfare Benefits Manager
 2006 - 2007

•Katrina, Rough Mill Fire, \$900M Captive Re domestication

Henriott Group
 Lafayette, IN
 Sr. Risk Management Consultant
 2002 - 2004

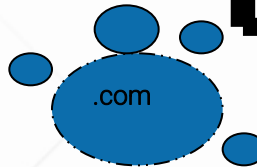


Hillenbrand Industries, Inc.
 Batesville, IN
 Sr. Risk Analyst
 2004 - 2006

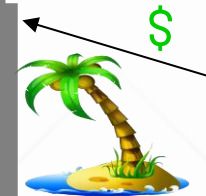


2003 – SEC charged Peregrine with "massive financial fraud" for purpose of inflating company's revenue & stock price

- CFO - 63 mos. Prison+
- Controller - 24 mos. Prison+
- Treasurer - 5 yrs Probation
- Asst. Treasurer - 5 yrs Probation



Peregrine Systems, Inc.
 San Diego, CA
 Sr. Risk Management Analyst
 2002 - Exactly the Wrong Time



NCR Corporation
 Dayton, OH
 Risk Analyst
 2000 - 2002

•09/11

•Working on \$200M Aviation Renewal, Quote Received 8:30AM, rescinded 11:00AM, Reissued at 4:30PM @ x4 Price & Unknown War Risk Coverage

•Y2K

NCR Corporation
 Dayton, OH
 Risk Management Intern

Lesson / Challenge 1: Society's (Poor) Risk Management Aptitude

Insurance Buyer

- Works at a Business or Startup with Finite Resources
- Uses Insurance as Primary Risk Management Tool; Expense = Necessary Evil
- Don't Know What They Don't Know Relative to Risk Management

Small – Mid Size Company Risk Manager

- May Wear Multiple Hats
- Uses Risk Mgmt. Techniques to Continue Insurability, Reduce High Freq. / Low Severity Losses, i.e., Save Money

Large Company Risk Manager

- Deploys Advanced Risk Technology & Techniques to Reduce Entity Risk Profile
- Reduce Exposure to High Severity / Low Frequency CAT Losses
- Balances Insurance with other Forms of Risk Financing

Strategic / Enterprise Risk Manager

- Operational Resilience, i.e., Ability to Prevent Disruptions from Occurring, Respond, & Recover Quickly
- Enterprise Risk Management focuses on reducing risk costs while creating new opportunities for growth

Climbing the Pyramid Matters:

- Buying Insurance Does Nothing to Prevent Uninsured Losses or the "[Reality of Persistent, Disruptive Volatility](#)"
- Organizations "need to prepare for an uncertain & volatile future that includes climate change, technological disruption, geopolitical risk, threats to the global supply chain, and issues related to cyber-crime, data protection and privacy"
- **Aligning Risk Management & Business Strategy Results in Lower Total Cost of Risk than Simply Buying Insurance**



Supply & Demand Imbalance for RMI Programs & Talent

Demand: Over next 15 years, 50% of insurance workforce will retire (Insurance Journal)

- **More than 400,000 open positions unfilled** (U.S. Chamber of Commerce)

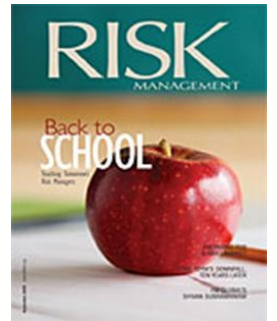
Supply for RMI Colleges & Majors (College Board Database of Colleges & Majors):

- **Finance & Accounting Programs* = 1,787**
- 2023: 6.1M in Finance & Accounting Jobs. (3.4K /Program) (Statista 2024)
- **Risk Management & Insurance (RMI) Programs* = 95**
- 2022: 2.9M in Insurance Jobs. (30.5K / Program) (Statista 2024)

RMI has 1/10 the University Talent Generating Capacity

- **Where to Look for Insurance Talent: [Gamma Iota Sigma](#)**
- Business Society for RMI & Actuarial Science Students
- 105 active GIS chapters / Conferences & Career Fairs

Where to Donate to Support RMI Talent: [Spencer Foundation](#)



YOUR MONEY

Insurance 101: Butler Undergrads Write Coverage for Dogs and Pianos

Share full article



Now Playing:

Take That, Science Fair! Butler Students Launch an Insurance Captive

A team of students at Butler University and their advisers report that running their own insurance operation can be enjoyable but challenging.
May 01, 2017

[Register to be notified of new A.M. BestTV episodes.](#)



Entrepreneurial students gain real-world insurance chops - Business Insura...



Students launch Bermuda captive



Dunkley hails Rims mission a success

Once America's newspaper of record said that undergraduate **students with an RMI degree have the skills to set up their own fully licensed and capitalized international insurance company**, it changed the calculus regarding the value of an RMI degree for the insurance industry and universities forever.

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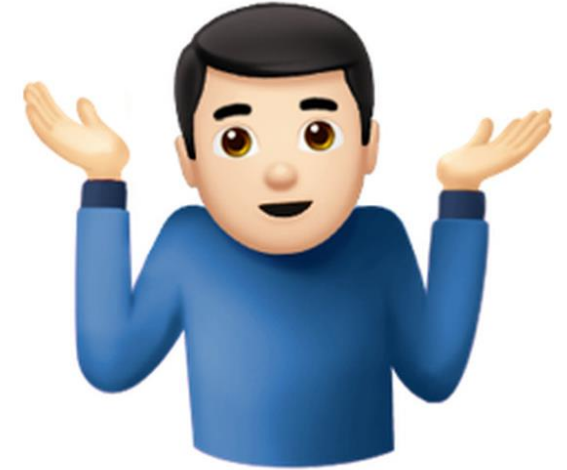
Risk Identification: What is My #1 Risk?

Risks (What Can Go Wrong)

Fire or Natural Hazard
Theft &/or Robbery
Business Interruption
Loss of Key Supplier &/or Customer
Auto Physical Damage
Legal, Regulatory Changes
Product Liability/ Recall
Premises & Operations Liability
Auto Liability
Errors & Omissions Liability
Management (D&O) Liability
Employment Practices Liability
Key Employee Life
Employee Injury

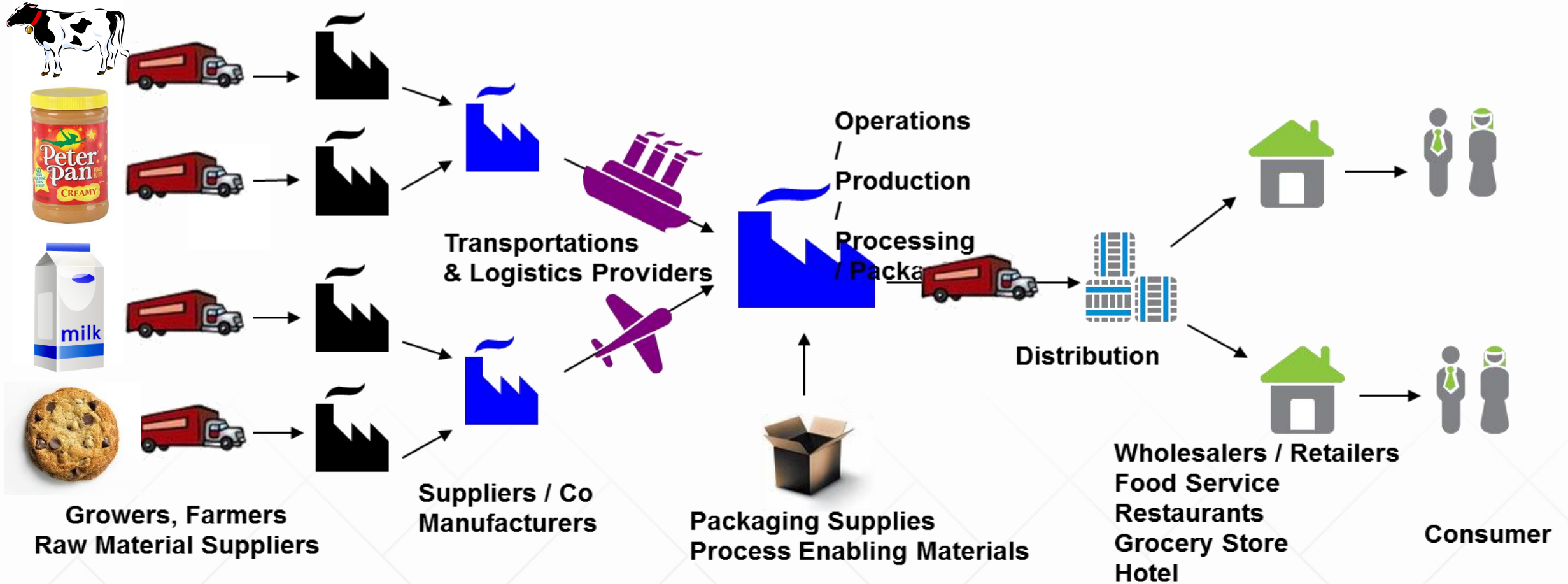
Risk Impact (What is Affected & How)

Unforeseen Expenses
Business &/or Personal Financial Loss
Loss of Property
Injury or Loss of Life
Net Income
Business Stability & Viability
Intellectual Property
Goodwill & Reputation
Stakeholder Relationships
Social Responsibility



Envision the Supply Chain

Most Important Risk(s) = Most Important Operation(s) / Thing(s)



Now We Can Have a Strategic Discussion About Risk ID

Risks (What Can Go Wrong)

Fire or Natural Hazard

Theft &/or Robbery

Business Interruption

Loss of Key Supplier &/or Customer

Auto Physical Damage

Legal, Regulatory Changes

Product Liability/ Recall

Premises & Operations Liability

Auto Liability

Errors & Omissions Liability

Management (D&O) Liability

Employment Practices Liability

Key Employee Life

Employee Injury

Risk Impact (What is Affected & How)

Unforeseen Expenses

Business &/or Personal Financial Loss

Loss of Property

Injury or Loss of Life

Net Income

Business Stability & Viability

Intellectual Property

Goodwill & Reputation

Stakeholder Relationships

Social Responsibility

US NEWS

Lawsuits piling up for Boar's Head following listeria outbreak that killed 9

By Chris Harris

Published Sep. 7, 2024, 4:06 p.m. ET

26 Comments



Food Industry: What is Worst that Can Happen?

Example: 2019 Ice Cream Listeria Outbreak (\$104M+)

Indirect Losses (Lost Sales, Market share, Goodwill)

- \$19.35 million in criminal fines
- 2,850 job losses & furloughs at 4 plants
- \$60M uninsured shareholder settlement
- \$15 million settlement with Directors

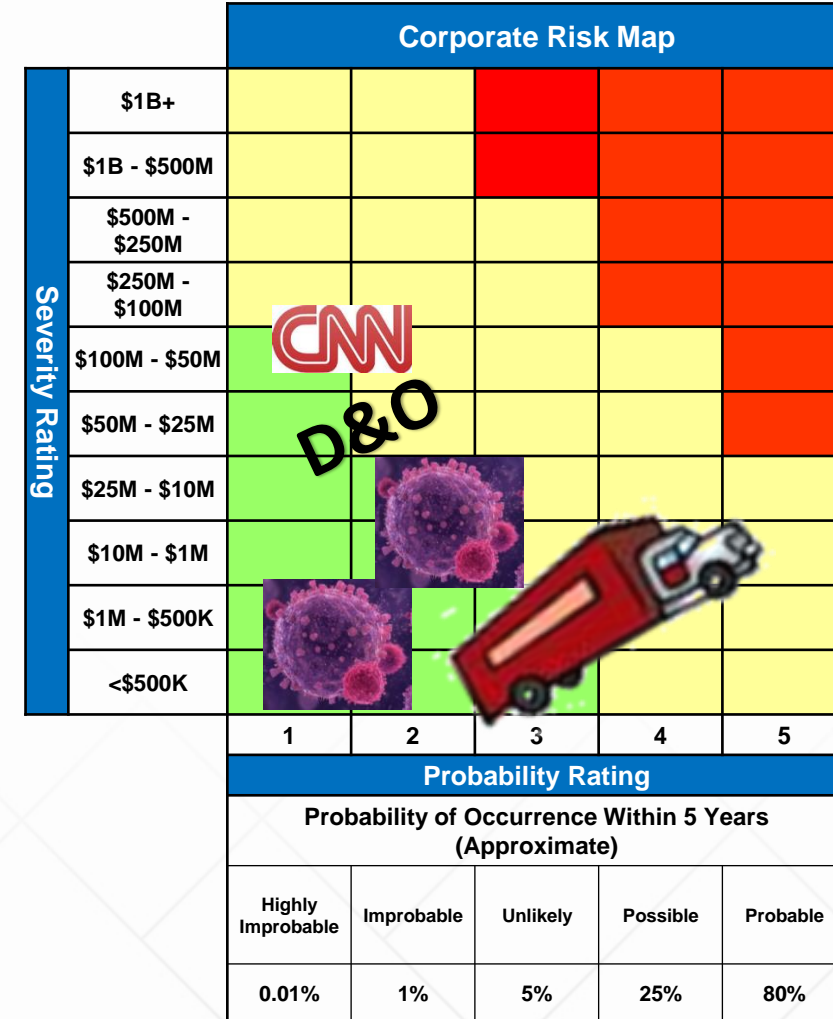
Product Liability (3rd Party Liability for Bodily Injury &/or Property Damage)

- 10 illnesses & 3 deaths

Product Recall Expenses

- Recalled all products from 23 states
- “Avg. recall cost is \$10M in direct costs”*

The Peter Pan peanut butter recall began on February 14, 2007



My Largest Claim (Ever) \$18.2M – Feb 08' Nat Cat Loss...

3rd Party Logistics Firm:

- 3 Worker Fatalities
- Building Damage

Smucker Property Damage: \$16.56M

- Memphis Distribution Center Inventory: \$15.3M
- Inventory Destruction Costs: \$610K
- Lost Pallets: \$200K
- Lexington Plant: \$450K

Logistics Extra Expense: \$1.7M:

- Incremental Freight Costs
- Other DC Overtime & Overflow Space

After 3 Tornadoes, I was "*Funnel Cloud Finn*"

- Accused of having Weather Machine in my Office







CHALLENGE 2: INSURANCE STOPS WORKING WHEN IT'S NEEDED MOST

AS RISKS BECOME MORE CHALLENGING:

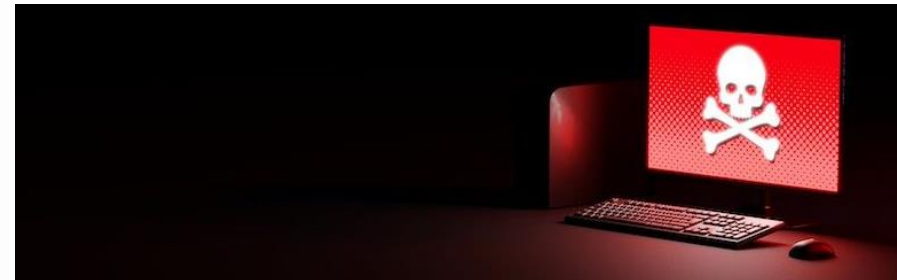
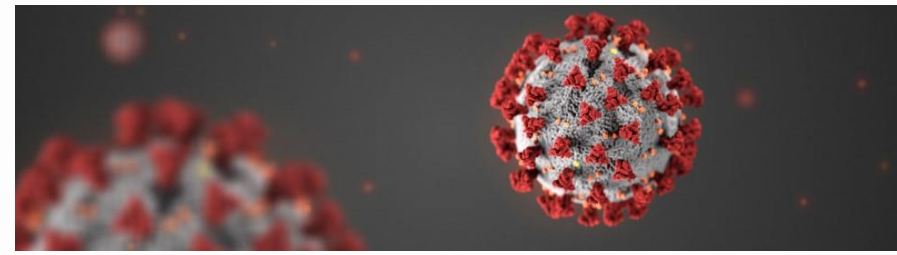
- Bigger, more frequent, and expensive
- Interconnected; 1 failure triggers another
- Harder to identify, forecast, or measure
- Less predictable & more widespread

RISKS BECOME HARDER TO INSURE (Cost effectively)

TRADITIONAL INSURANCE STRUGGLES TO COVER UNPREDICTABLE RISKS

THIS IS WHEN BUSINESSES NEED ALTERNATIVE RISK FINANCING SOLUTIONS

- Using Loss Control to improve total cost of risk & insurability



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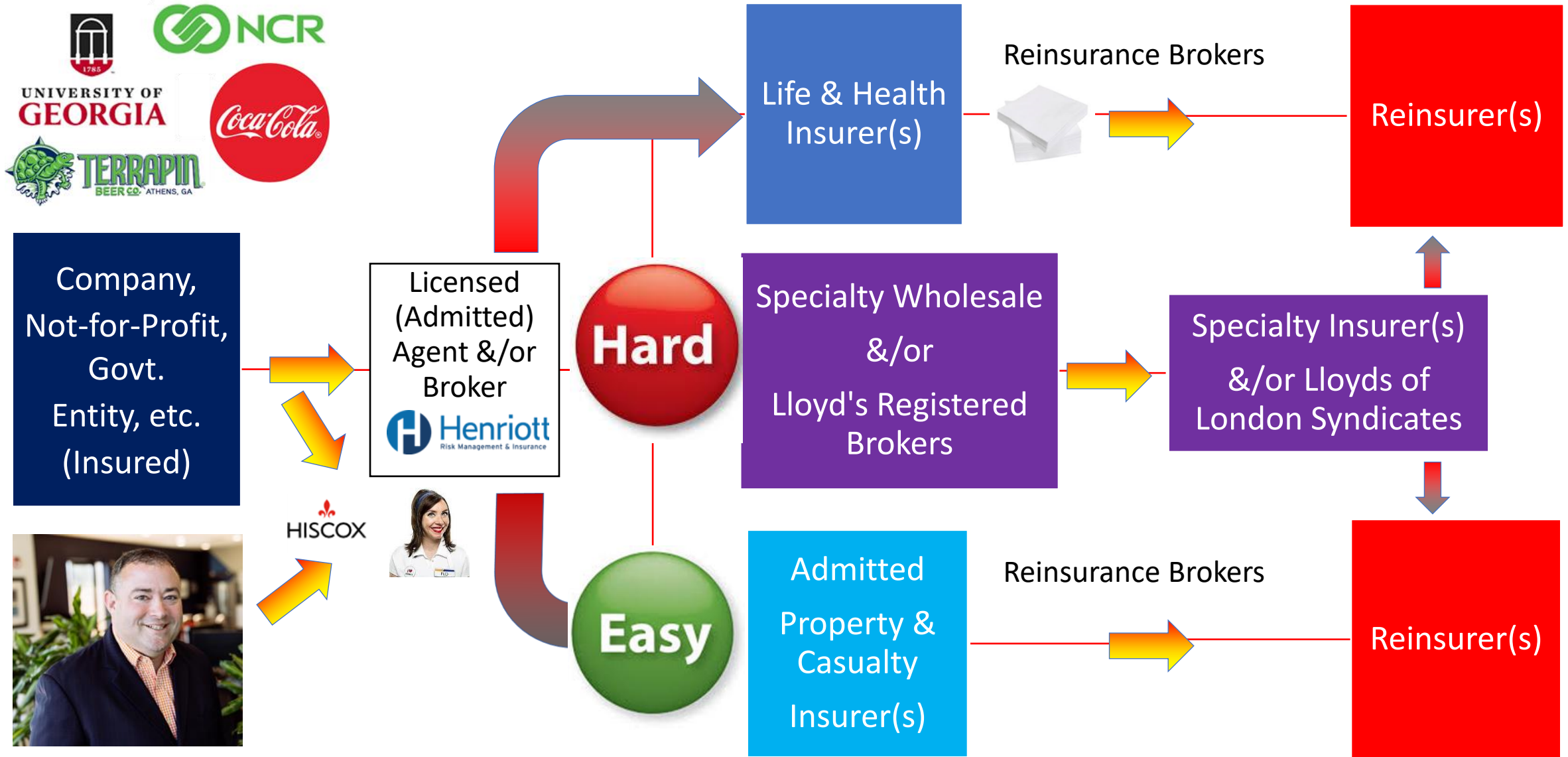


Katrina Loss Prevention & Control Measures

- Built Hurricane Season Inventory Buffer – 21 days
- Dug potable water well
- Required employees to have personnel recovery plans
- Built green coffee inventory in pipeline
- Scrutinize supplier BCPs
- New roof covering built to a greater wind resistance
- Emergency Generation capacity added at all key locations
- Exterior skin hardened through additional anchoring
- All exterior windows now protected with Lexan
- Reduced values at lowest floor elevations
- Raised important production equipment
- Improved flood barrier where breached
- **Folgers Asked to Speak on BCP at MIT!**



HOW THIS HARD MARKET IS IMPACTING INSURED



HOW THIS HARD MARKET IS IMPACTING INSUREDS



Company,
Not-for-Profit,
Govt.
Entity, etc.
(Insured)

Licensed
(Admitted)
Agent &/or
Broker


IMPOSSIBLE

Specialty Wholesale
&/or
Lloyd's Registered
Brokers

Specialty Insurer(s)
&/or Lloyds of
London Syndicates

Admitted
Property &
Casualty
Insurer(s)

Reinsurance Brokers

Reinsurer(s)

Reinsurer(s)

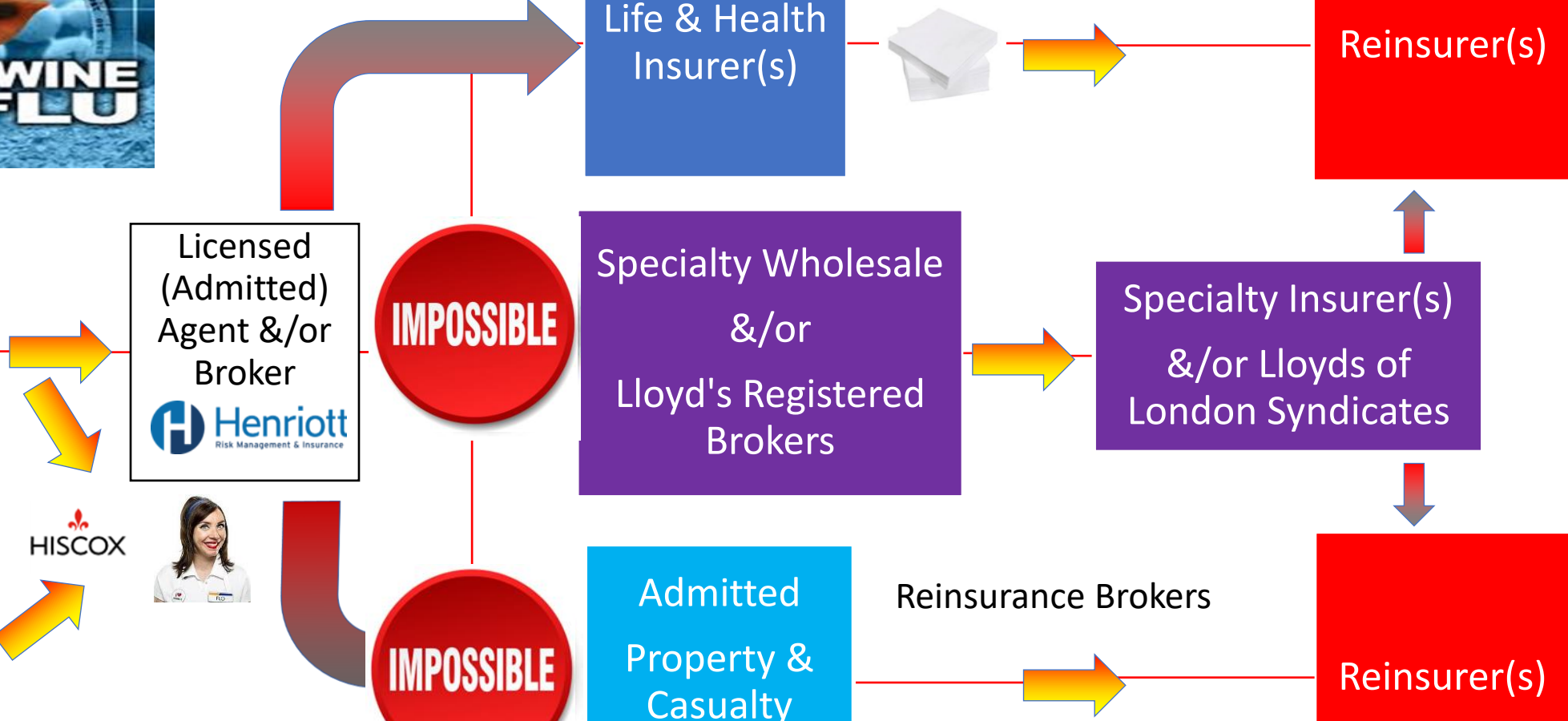


HISCOX



IMPOSSIBLE

Reinsurance Brokers



A Captive Insurance Company is Just Formalized Self-Insurance

- Insures or reinsures the risks of its owner &/or related 3rd parties
- Licensed and located offshore or on, regulated under special legislation, by the domicile
- Considered non-admitted insurance

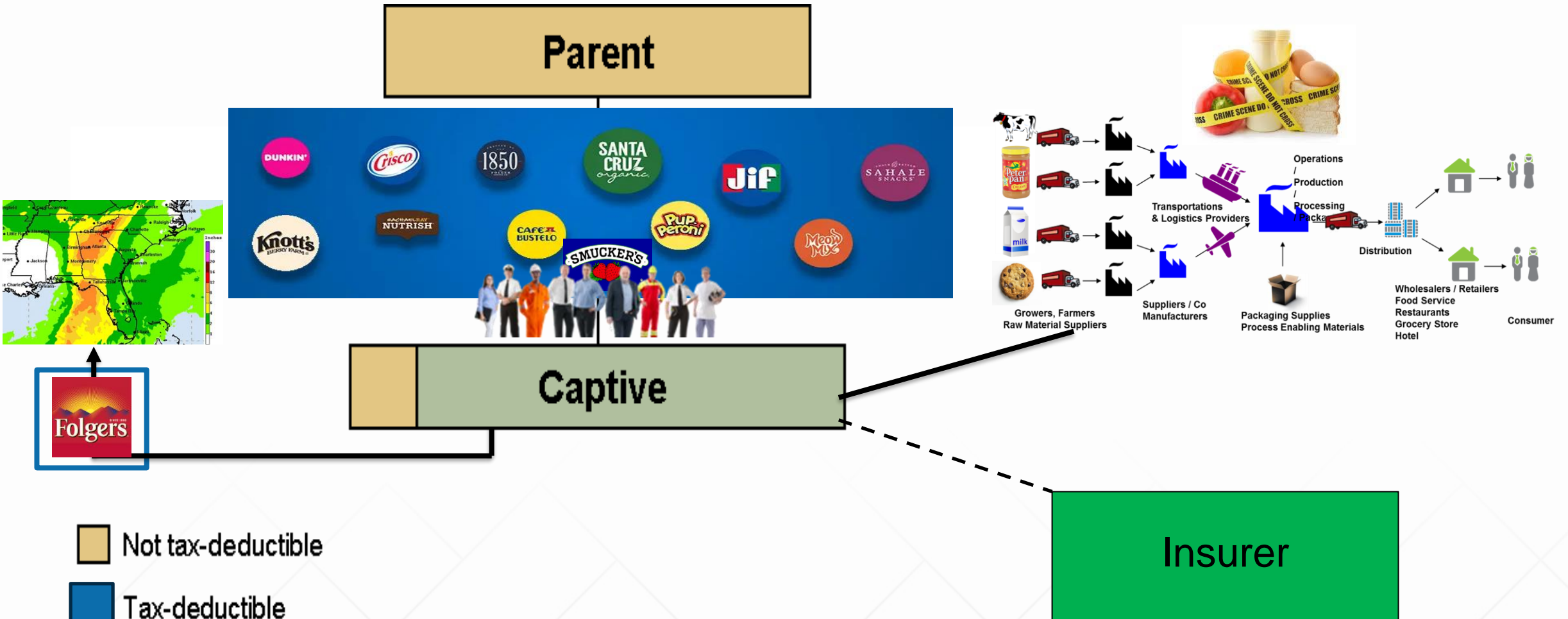
Benefits

- Strategically Retain Risks
- Direct access to Reinsurers
- Increased Claims Handling Control
- Utilize new IoT, safety wearables, telematics & other RiskTech to reduce TCOR
- Minimize exposure to Hard Insurance Markets
- Capture insurer profits & investment income
- Central Access to Loss Data

Cons:

- Operating Costs
- Potential for Poor Loss Experience
- Exit Strategies is Lengthy & Complex
- Increased Regulatory Requirements
- Increased Management Oversight
- Up-front Capital Investment

Hypothetical Captive Insurance Structure



Not tax-deductible

Tax-deductible

(Note: subsidiaries and captives must be legal C-Corporations)

Tax Deductibility Depends on Proper IRS Fact Pattern:

- Captive writes unrelated risk equal to or greater than 30% of the captive's total writings (Favorable Case Law: Harper Group, Amerco, Odeco and Sears/Allstate)
- IRS "safe harbor" example gives a dozen as the minimum number of brother-sister affiliates of a captive, with no insured affiliate having <5% or >15% of the total risks insured by the captive. See Rev.Rul. 2002-90.

YOUR MONEY

Insurance 101: Butler Undergrads Write Coverage for Dogs and Pianos

Share full article



Entrepreneurial students gain real-world insurance chops - Business Insura...



Students launch Bermuda captive



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Now Playing:
Take That,



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A PERFECT STORM: CLIMATE CHANGE, THE PANDEMIC, INSURTECH & THE BIRTH OF HYBRID INSURANCE COMPANIES

During a Tesla earnings callback in October 2020, Musk said insurance someday could represent 30-40% of Tesla's auto business. He boasted that Tesla is building "a major insurance company". Zachary Kirkhorn, Tesla's chief financial officer, has said the company will eventually roll out auto insurance nationwide. *April 22, 2022* **Forbes**

Captive formation is on the rise. It nearly doubled in 2020, according to the "2021 Captive Landscape Report", compiled by consulting firm Marsh.

"the pandemic turned the insurance landscape into the Wild West... COVID-19-related exclusions and even more premium instability created unprecedented chaos across the industry and pushed customers to the brink."



BECOMING AN INSURANCE COMPANY MAY BE EASIER THAN PARTNERING WITH ONE



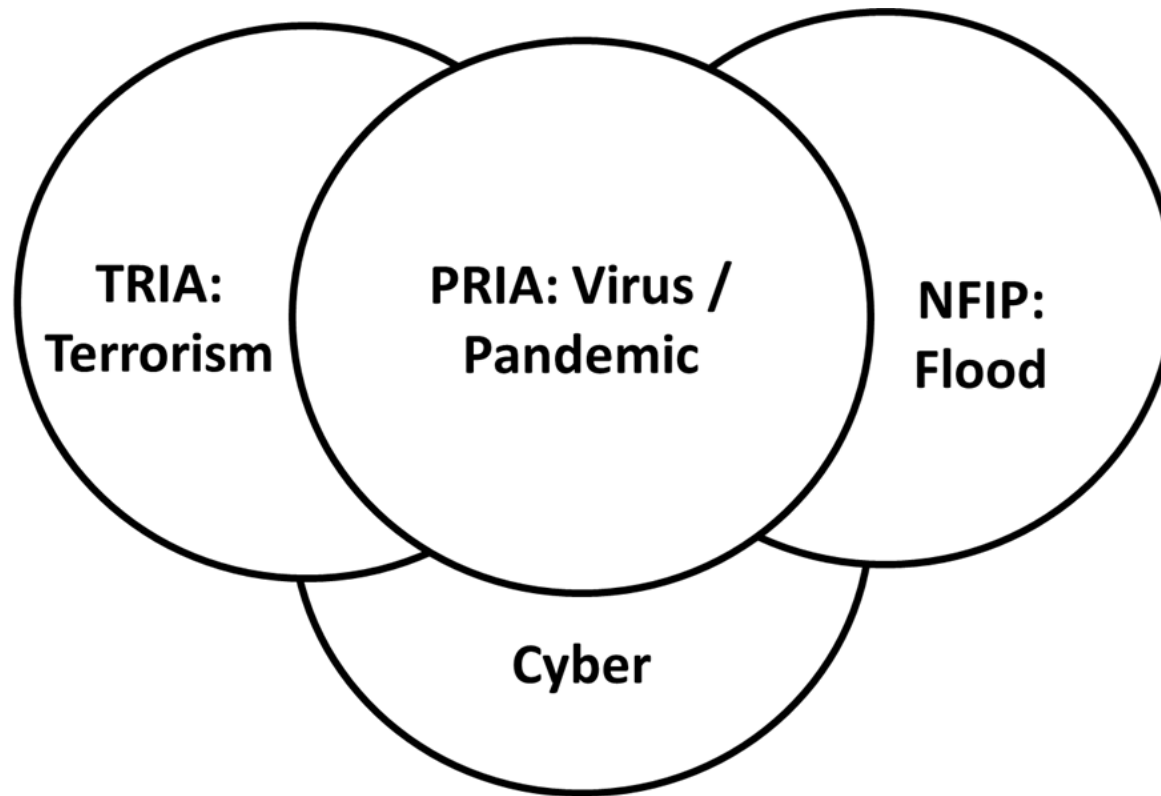
FINAL THOUGHTS:

- 1. Risk Managers will not wait on this A-TEAM of yahoos**
- 2. The key to stability lies in harnessing AI, data, and IoT to drive advanced safety and loss control, creating the stability the economy needs to thrive**
- 3. America still wants coffee, & FL Vacations; nothing is uninsurable**



P.S. A PUBLIC/ PRIVATE PARTNERSHIP IS ESSENTIAL

FOR (MORE THAN) THE PANDEMIC



[Risk & Insurance: How to Stabilize the Insurance Markets: A Case for Government-Backed Catastrophic Perils Coverage](#)

Questions?

Heritage Group Accelerator



Zach Finn
zfinn@henriott.com
765-429-5001



HOME OFFICE

Renaissance Building
250 Main Street
Suite 650
Lafayette, Indiana 47901



Ralph Hines**FCCI**

Ralph joined FCCI's Risk Control team in 2016 and services our Tennessee policyholders. Ralph has more than 25 years of experience in risk control including consulting and supervision for regional carriers as well as serving as Director of Safety and Education for a contracting association. He is also a veteran of our armed forces having served four years in the U.S. Army. Ralph is an authorized OSHA Construction Outreach trainer. 800-226-3224, ext. 4019, rhines@fcci-group.com

David Ward

David spent six years in the United States Air Force, Security Police Squadron at RAF Lakenheath, England, and Offutt AFB Nebraska; twenty-three years with the Department of Justice Federal Bureau of Prisons (BOP) as a National Safety Examiner, Fire Chief, and EMT; and five years with the Occupational Safety and Health Administration (OSHA) as a Federal Investigator. He retired after thirty-four years of federal government service in May 2011.

After he retired from the government, he started his own safety consulting company, Safety By Design Consulting Services from 2011-17 and is currently a Senior Safety Consultant with Sentry Insurance/Parker Services.

He is the author of the book *The Faces Of Safety: And Those Left Behind When Tragedy Strikes*

Melissa A. Heike, M.S., CSP

Sr. Consultant – RJR Safety Inc.
melissa@rjrsafety.com
724-316-0955

Session Title

Lithium-Ion Batteries and Thermal Runaway Hazards: What can be done?

Session Description

Lithium batteries have become the choice for powering everything from mobile phones and laptops to pacemakers, power tools, medical equipment, energy storage systems and electric vehicles. As safety professionals, we need to recognize the fire, electrical and toxicity hazards associated with lithium batteries and how to address these hazards in our workplaces based on current regulations and standards.

Learning Objectives

1. Describe the fire protection challenges of Lithium-ion Batteries, including the chance of thermal runaway.
2. Recognize the shock hazard to those individuals working with damaged batteries.
3. Outline the components of a Lithium Battery Safety Program.

Presenter Bio

Melissa is a Sr. Consultant at RJR Safety Inc., with more than 30 years of professional experience. She holds a Master of Science degree in Safety Sciences from Indiana University of Pennsylvania, is a Certified Safety Professional, and an Adjunct Instructor for the West Virginia University Safety & Health Extension. She is also an ANSI/ASSP Standards Committee Member for Z490 - Criteria for Accepted Practices in Safety, Health & Environmental Training.

Throughout her career, Melissa has provided comprehensive health and safety support and services in a variety of business settings including steel production, metal fabrication and finishing, chemical manufacturing, oil and gas upstream and midstream processes, manufacturing and construction.

Ryan Griffin, QSSP

Marketforce, Inc.

Manufacturer's representative for vendors of safety, industrial, and public safety equipment. Marketforce covers 7 midwest states, calling on end users in industry, government, municipalities, etc. with our distributors.

Cheryl Jekiel

Founder of the Lean Leadership Center, works with visionary organizations that require strong people strategies and systems to achieve their business vision.

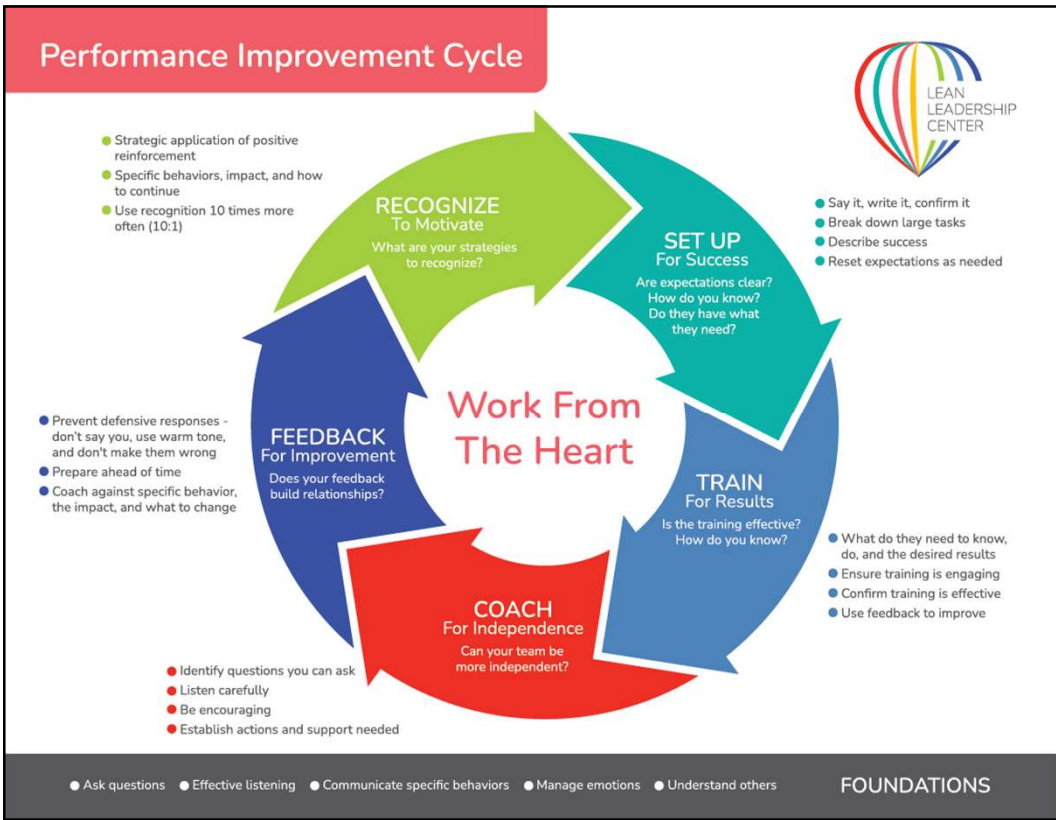
The Lean Leadership Center teams increase the capability of people to create limitless organizational value.

Ms. Jekiel has developed an expertise in lean manufacturing with a particular focus on lean cultures in senior leadership roles at several food manufacturers. She has held a variety of senior leadership roles covering operations, human resources, and as chief operating officer for a number of years.

As the author of "Let Go to Lead, Six Habits for Happier, More Independent Teams" and "Lean Human Resources: Redesigning HR Practices for a Culture of Continuous Improvement", Ms. Jekiel is committed to building Lean HR as a recognized field of work.



1



2




Using CORE to Improve Safety

- Many Safety Incidents are Preventable
- Shifting Behaviors to Achieve Desired Results
- Identifying the Right Root Cause

www.LeanLeadershipCenter.com

3



Using CORE to Improve Safety

Safety Requires a Clear Vision

- Desired safety related outcomes and how they are measured.
- Identify specific safe behaviors for each level of the organization.
- Design a safety culture that makes safe behaviors common.
- Define the leadership behaviors required to achieve the culture, behaviors, and outcomes.

Communicate the Vision

- Establish the leadership message regarding safety
- Establish the questions to create the dialogue about safety to engage your teams.
- Consider who has these dialogues with team members
- How the leadership community becomes unified in this effort.

4



Using CORE to Improve Safety

Modeling Safe Behaviors

- Do meetings start with a safety overview?
- Is there attention to anything that blocks walkways or creates hazards?
- How often do leaders address safety issues and bring up safety topics?

Safe Behaviors

- Becomes overwhelming to identify the safe behaviors that need to be in place.
- Involving team members helps engage them in setting expectations
- Say it, write it, and confirm it.

Safety Prevention

- Includes a number of preventative activities to reduce or eliminate incidents.
- JHA's, audits, safety gemba walks, or other preventative activities

5



Diagnosing Safety Incidents

Setup for Success with Safety Questions:	Train for Safety Results Questions:	Coach for Safety Questions:
<p>Does the incident include any unmet expectations and if so, how were they communicated and confirmed?</p> <p>Did leadership regularly follow up to reinforce the expectations?</p> <p>Do people have what they need to be safe in terms of time, equipment, etc.?</p>	<p>Does the incident reflect the need for training?</p> <p>If training was provided, did it include follow-up coaching to ensure the safety behaviors were clearly understood and demonstrated?</p> <p>How was the safety training engaging to ensure participants were actively learning?</p> <p>Were the results of the safety training identified and measured or monitored afterwards?</p>	<p>In reviewing the incident, is there evidence that coaching was provided to assist people in working safely to achieve the right results?</p> <p>How do you know if the necessary training was provided to prevent the incident?</p>

6



Diagnosing Safety Incidents

Feedback to Improve Safety Questions:	Recognize Safety Questions:	Check for Emotions and Judgments:
<p>What type of feedback might be needed for the people involved in the incident or those responsible in the area?</p> <p>Is there evidence that feedback was provided related to the safe behaviors that need to be reinforced over time?</p>	<p>Is there evidence that safe behaviors are being positively reinforced?</p> <p>Are there smaller incremental success indicators to drive safety?</p>	<p>Where do you see emotions or judgments impacting safety situations?</p> <p>Is there anger or blame for people who violate safety policies?</p> <p>If so, just be aware of how this can impact an accurate diagnosis of the root causes and the coaching needed to change the behaviors.</p>

7

Cheryl Jekiel Bio



- Cheryl Jekiel, Founder of the Lean Leadership Center, works with visionary organizations that require strong people strategies and systems to achieve their business vision.
- The Lean Leadership Center teams increase the capability of people to create limitless organizational value.
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708.362.1664 | cheryl@leanleadershipcenter.com | leanleadershipcenter.com | [@cheryljekiel](https://twitter.com/cheryljekiel)

8

Ron Ritchey**Regional Manager, Great Lakes**

Seminar Title: Understanding the Roles & Responsibilities of All Stakeholders in Addressing Changes in Hazards per NFPA 25

Seminar Description:

This hour-long seminar will provide participants with a basic understanding of the requirements for properly maintaining a water-based fire protection system in accordance with NFPA 25, “Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems.”

The seminar will provide detailed information on the responsibilities of the property owner or their designated representative in addressing any changes in occupancy, use, process or materials which can affect the proper design of the sprinkler system. The owner/designated representative is required to have a hazard evaluation conducted to insure the design of the sprinkler system can provide the minimum water demand requirements needed to control or extinguish a fire.

NFPA 25 clearly outlines all of the responsibilities of the shareholders, which include the owner/designated representative, the authority having jurisdiction, and the inspection, testing, and maintenance service provider (contractor), and the need to have all involved in the process. Past participants have been surprised to learn that the ITM service provider is not required to verify the adequacy of the design or installation of the system. This class will provide attendees with information to help apply better application of NFPA 25 in actual practice.

Ron Ritchey began his career with the National Fire Sprinkler Association in 2016 after retiring from the Lafayette Fire Department (Indiana) with 23 years of service, sixteen of those years as Assistant Chief of the Fire Prevention Bureau. He currently provides membership services for five states in the Great Lakes Region and develops and provides NFSA training seminars for code officials, code consultants, building owners, and design professionals throughout the country.

Mr. Ritchey holds numerous state and national certifications, and his formal education includes earning an Associate’s Degree in Public Safety and a Bachelor’s Degree in Business Management.

Ron currently serves on several technical committees including the International Code Council’s Fire Code Interpretation Committee (ICC-FCIC); the following National Fire Protection Association Committees- NFPA 1 Fire Code-Special Equipment, Processes, and Hazardous Materials (FCC-HAZ); NFPA 101 Life Safety Code, Residential Occupancies (SAF-RES); and NFPA 5000 Building Code, Building Code, Residential (BLD-RES).

Ron is a member of the National Fire Protection Association, the International Code Council, numerous Fire Chief and Fire Inspector associations, and is a Certified Fire Protection Specialist (CFPS).

Angie Lawless

Acuity Insurance – Loss Control Consultant

Peter Dion,

Sr Product Liability Specialist

Cincinnati Insurance Company

Currently, Peter Dion is Sr Technical Specialist-Product Liability for Cincinnati Insurance Company. His position primarily involves consulting with underwriters and field loss control staff on product liability risks as well as developing and administering methodologies to improve knowledge and skills. Peter is also involved in the evaluation of emerging risks. Prior to his current employment he worked for 17 years for Zurich Insurance where he was Line of Business Director-Product Liability-North America. While at Zurich he was able to travel throughout Canada, Europe, and Asia training brokers, underwriters, and loss control consultants as well as speaking on product liability-related subjects. He also co-authored publications on emerging risks, including BPA and Other Endocrine Disruptors. Peter worked for 14 years for Royal & SunAlliance Insurance as well as initially for CIGNA Property & Casualty Company. Prior to his insurance career he worked for several manufacturers and hospitals.

2024 Attendees

First Name	Last Name	Organization	City	State	ZIP
Angie	Lawless	Acuity	Normal	IL	61761
Austin	Wilkins	Davies	Fort Collins	CO	80528
Blaine	Dennis	Central Insurance	Van Wert	OH	45891
Brad	Ross	FCCI Insurance Group	Birmingham	AL	35242
Brian	Bartholomew	Davies Risk Services	Fort Collins	CO	80526
Cheryl	Jekiel	LLRC	St Charles	IL	60174
Chris	Bazzarelli	The Cooperators	Edmonton	AB	T6C0C7
Cindy	Medford	CINDY MEDFORD	Slippery Rock	PA	16057
Dan	Finn	Berkley Industrial Comp	McDonald	PA	15057
David	Blake	MTI	Hanover Park	IL	60133
David	Thompson	Central Insurance Company	Van Wert	OH	45891
Geoffrey	McAdam	Country Financial	Bloomington	IL	61701
Jared	Turnwald	Central Insurance Companies	Columbus	OH	43235
John	McCluskey	MTI	Hanover Park	IL	60133
Joseph	Alcaraz	Sovereign Insurance	Toronto	ON	M5J 0B6
Julie	Hirsch	Celina Insurance	South Bend	IN	46614
Justin	Donald	WCF Insurance	Lehi	UT	84043
Larry	Conner	EXL Services - Overland Solutions	Lebanon	OH	45036
Lea	Schmidt	Alexander & Schmidt	Yarmouth	ME	4096
Levi	Bartz	Society Insurance	Milwaukee	WI	53202
Mark	Bates	Kentucky AGC SIF	Shelbyville	KY	40065
Melissa	Heike	RJR Safety Inc.	Harmony	PA	16037
Michael	Panizzi	FCCI Insurance Group	Bloomington	IL	61705
Michael	Vining	Hartford Steam Boiler Insurance Company	Convoy	OH	45832
Peter	Dion	Cincinnati Insurance Company	Port St Lucie	FL	34953
Robert	Silber	Brotherhood Mutual Insurance Company	Columbia	SC	29210
Robert	Pelley	Cincinnati Insurance	Saint Peters	MO	63376
Ron	Ritchey	National Fire Sprinkler Association	Linthicum Heights	MD	21090
Sarah	Bogan	Risk Control Technologies Inc.	Mississauga	ON	L4W0E4
Scott	Knoll	USI	Noblesville	IN	46062
Seth	McHone	Country Financial	Bloomington	IL	61701
Stephen	White	Davies North America	Dunlap	TN	37327
Stig	Ruxlow	Arch Insurance	Morton	IL	61550
Timothy	Kohout	Central Insurance	Aurora	OH	44202
Ward	Henderson	Wawanesa Mutual Insurance Company	Calgary	AB	T2Y 3Y2
Zachary	Finn	Henriott	Brownsburg	IN	46112



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Kentucky AGC SIF
LLRC
Marketforce, Inc.
MTI
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