



**Neighborhood Risk Management  
C O R P O R A T I O N**

*NWOs working to insure safer communities*

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## **HAPPENINGS AT NRMC**

**December 2012**

Dear NRMC Member:

HOLIDAY GREETINGS. I hope that the holiday season finds all of you and your residents safe and well. Best Wishes for a happy, healthy and incident-free 2013!

The NRMC Renewal Season is underway. Our submission has gone to the markets, and we will be receiving preliminary quotes shortly. We are monitoring the markets very closely with our Willis team in the hope that our good performance to date will offset the toll that SuperStorm Sandy and other adverse events may have on the insurance markets. Although NRMC members were spared from any significant damage due to Sandy, the markets are still assessing the impact of these events on the insurance markets in general and our renewal and rates. We will update you on the progress of the renewal as we learn more.

We are also entering the time of year when weather challenges present added risks to our properties. In our Risk Tip section, we will be discussing Preventing Slips, Trip & Falls, with prevention tips that should be considered for all properties.

Please take a few minutes to update yourself with Happenings at NRMC, and feel free to contact Deb Aschheim or me if you have any questions or suggestions.

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**Save the Date: NRMC Annual Meeting**  
**Tuesday February 19, 2013 in Atlanta, GA**

**NRMC's Annual Membership Meeting will take  
place on Tues. Feb. 19, 2013 at 5:00 PM at the  
Atlanta NTI.**

**Reception following the Meeting**  
**Details will follow in the coming weeks.**

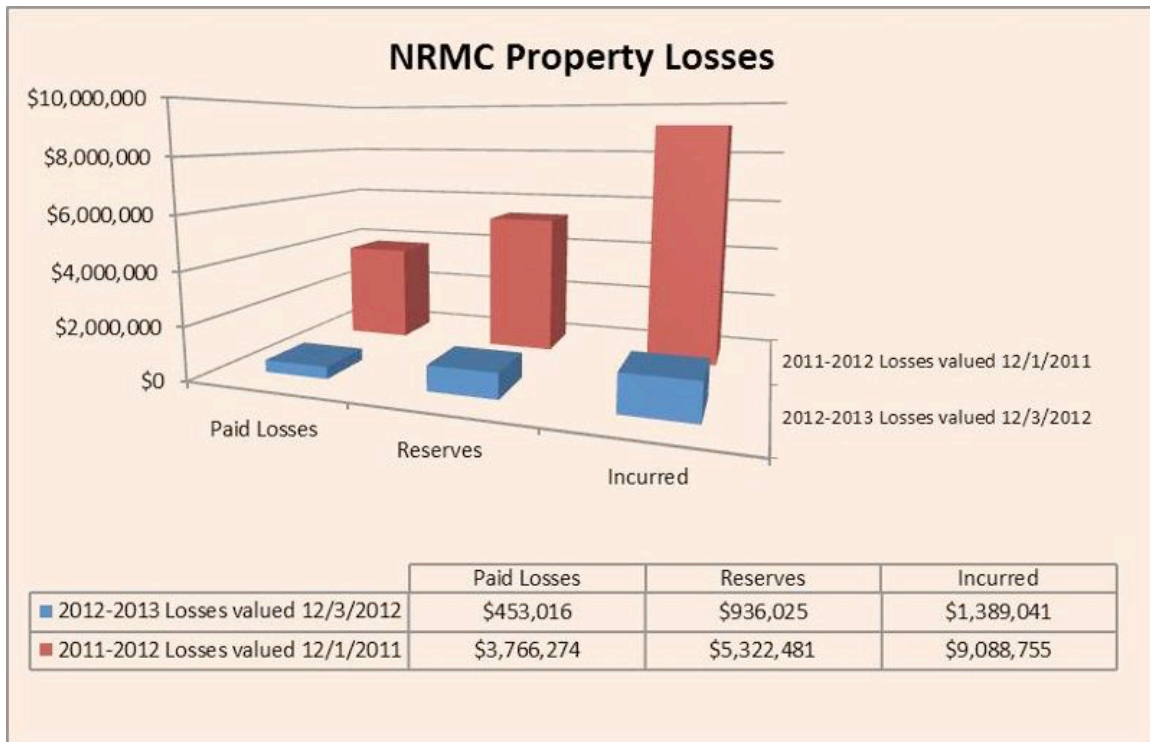
## **NRMC OFFICE RELOCATION**

Due to severe damage caused by SuperStorm Sandy to the office building where we maintained our office, we were forced to relocate. Effective January 1, 2013, our new offices are (our phone number and email remains the same):

**Neighborhood Risk Management Corporation**  
**30 Broad Street, Suite 1429**  
**New York, NY 10004**  
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## NRMC's 2012 Performance Results To Date Show Very Good Performance and Continued Strength

Despite SuperStorm Sandy and other storms in November, NRMC continues to show good performance, with significantly fewer and lower losses for the period ending November 30, 2012 than for the same period last year, especially for the Property program. (See the chart below.) If this trend continues, our members can expect that this will have a favorable impact on next year's renewal and the possibility of a return of unused retention funds.



Remember: The NRMC Property Retention for the Program for Policy Year 2012 is \$3,500,000. Our incurred losses to date for PY2012 include reserves which may not necessarily be paid, and also includes amounts which may be paid by the insurance carriers above the Retention.

# The Renewal Update

Willis, our program's insurance broker, has submitted our renewal package to the markets. This year's underwriting package has been submitted to more than a dozen carriers, including our program's current carriers, as well other potential markets, including Lloyds of London Syndicates. We will be meeting with the carriers in the coming weeks, and will keep you up-to-date on the renewal.

Our goal for the Policy Year 2013 (4/1/13-3/31/14) is to provide our members with the renewal quote by March 1, 2013. We are on target to achieve that goal!

Members are reminded that their membership automatically renews for a successive term unless they provide prior written notice of termination ***no later than January 15, 2013***. This is essential for our presentation to the markets and to solidify the quotes and our allocations of premium and retention. In order for the markets to provide a quote for a group insurance program such as ours, the markets require that the group be "defined", which means that we and each member count on the commitment of the other members to the group.

Our submission demonstrates the solidity of our program despite last year's challenges. This is what we presented to the market:

	Units	TIV (\$)
Submission for renewal 2013	33,998	3,888,027,648
Total NRMC at March 2012 (before the 2012 NRMC Renewal)	33,947	3,805,003,685
Total NRMC at the 2012 Renewal (at 4/1/12)	30,656	3,492,605,112

Our portfolio has recovered from the impact of last year's renewal and has recouped lost membership. Our goal for 2013 will be to further increase membership and expand our program, while continuing to serve our existing members.

# RISK SAFETY TIP #1

## Slips, Trips & Falls

It is that time of year when our members should be thinking about Gravity: The science and the costs. Overall, slips, trips and falls are a major accident type in most industries, including housing. They account for 10% to 30% of injuries impacting the general public and have an average cost ranging from \$2,500 to \$12,000. According to the National Safety Council, slips, trips and falls are the second leading cause of accidental deaths.

Slips, trips and falls may occur on level walking surfaces as well as on ramps and stairways. Major hazards associated with slip, trip and fall injuries are slippery surfaces, holes or broken or cracked surfaces, poor drainage or inadequate clean-up of spills or mud, ice, and water during inclement weather. Falls are frequently the result of both unsafe conditions and unsafe acts, often through carelessness or oversight. Personal factors such as age, illness, emotional state, fatigue, inattention, and poor vision also contribute to falls and their costs.

## GENERAL DEFINITIONS

A "slip" occurs when there is too little traction or friction between the shoe and walking surface.

A "trip" occurs when a person's foot contacts an object in their way or drops to a lower level unexpectedly, causing them to be thrown off-balance. A trip most often results in a person falling forward, while a slip most often results in the person falling backward.

A "fall" occurs when a person is too far off-balance. For the elderly or those with balance issues, insufficient traction or friction can exacerbate the effects of those conditions.

**Stairs** are defined as having more than three steps, up or down. They are the most common condition found in trip, slip and fall cases, as they present multiple hazard conditions and need to be carefully maintained. The presence of handrails (consider both side and center handrails) and overall stairway condition, including height and depth of risers and treads, are factors to take into account when determining the degree of hazard.

**With the change in seasons, now is a good time to refresh our Members and all staff on slip, trip and fall avoidance.**



## CONDITIONS TO CONSIDER:

**Surface composition:** Flooring materials react differently to liquids. Slip-resistant floors include brushed concrete, sheet vinyl with abrasive material, and urethane with surface aggregate. Porous surfaces tend to be most slip resistant. When cleaning floors, always follow manufacturer's care and safety instructions, and periodically check their websites to learn of new helpful hints.

**Foreign substance potential:** Floor areas that are likely to be wet or spilled upon (common areas and mechanical spaces), or contain other foreign substances (grease on a garage floor, for example) are potential danger areas for slips or falls. Watch for sources of foreign substances, such as windows, storage closets and bins, garbage recepticals, etc. And, always be on the lookout for dropped objects, like paper, wrappers, food and other refuse.

**Surface conditions:** Loose or torn carpeting, broken or loose tiles and parking lot divots are examples of surfaces that create potential tripping hazards. Loose nails, often hidden, are hazardous.

**Surface changes:** Changes in floor surfaces, such as carpet to tile, can create a slip or trip hazard as a person has established a "gait" on one surface and must change his or her "gait." Watch for and eliminate or control these conditions, or install hand railings or warning signs. For outdoor changes, illuminated warning signs are recommended.

**Level changes:** Ramps, sloping areas, ledges, steps (three or fewer) and similar surface irregularities can pose a slip/trip hazard. Be aware of such conditions, especially when



there is no "color contrast" to call attention to the change. Warning strips or extra lighting is recommended.

**Obstructions:** Extension cords, furniture, planters, floor displays and parking lot bumpers are examples of obstructions. When located near a common pathway, they have historically contributed to a number of trips and falls, some with serious consequences. Move or eliminate obstructions or highlight or call attention to them with bright paint. Children's strollers and toys are also potential sources of danger. And, never allow bicycles to be stored in places where they impede access.

**Visibility:** Lighting, glare and lack of color contrast are the most common examples of visibility concerns.

**Human factors:** Consider the age of residents, as well as shoe types. Are there any hazards at a child's eye level that an adult would not normally see? Consider the type of footwear most commonly worn by people walking through the area. Conditions that may have been safe last year, may not longer be safe this year.

## **Conclusion**

Slip, trip and fall accidents are commonly used as "filler material" to entertain people in movies, comedy acts and cartoons. In real life, falls aren't funny. Rather, they are very costly to our properties and our members.

Remember, regular and frequent inspections of properties, offices, workstations and facility walking areas should be conducted to identify office and workplace hazards, conditions and situations which could cause slip, trip and fall accidents.

## RISK SAFETY TIP #2



## SNOW REMOVAL LOGS

Members are reminded to always maintain snow removal logs. Don't underestimate their value! Our members have successfully defended slip and fall claims by demonstrating, through Snow Removal Logs, that snow and ice were properly removed at the time of the incident.

Sample Logs can be found on the NRMCC/Willis Portal. For further information, please contact Debra Beaver of our Willis Team at [Debra.Beaver@willis.com](mailto:Debra.Beaver@willis.com), 614.326.4832.

## WEBINARS

**Watch for our updated calendar of Webinars - Coming Soon. And, if there are topics you would like to learn more about, please let us know.**

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The coming months will be busy ones for NRMCM and we look forward to your continued support. As we learn more about the renewal, we will inform you of developments. And, as always, we welcome your participation, thoughts and suggestions. By working together, we will achieve our strategic goals for 2012-13 and 2013-14.

Cordially,

*Patrick*

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*Deb*

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