CURIE Protecting Our Universities

Risk Management Newsletter

Canadian Universities Reciprocal Insurance Exchange

July 2011 Vol. 22 Issue 02

Bedbugs – Once Again a Serious Issue Across North America

By Gayle Mitcham

You only have to read headlines such as "'Pervasive' bedbug woes in U.S.[1]" and "Bedbugs force Winter Games athletes to move[2]" to know that bedbug infestations are becoming a serious issue again. The bedbug resurgence has spurred the creation of "The Bedbug Registry"[3], a free, public database of user-submitted bedbug reports from across the United States and Canada.

Founded in 2006, the site has collected about 20,000 reports covering 12,000 locations. Based on recent reports of infestations, New York and Toronto have the dubious distinction of being the bedbug capitals of North America. And of course, college and university dorms have the potential to once again be a prime breeding ground.

The resurgence in bedbugs can be attributed to:

- increased global travel, with bedbugs hitching rides on clothing and luggage (this is the number-one reason);
- the use of second-hand objects (sale and exchange of used furniture and clothing), which is usually quite common in college dorms; and
- infestations going unrecognized and unreported due to shame and embarrassment of affected people, including students.

Bedbugs seek to be where people are, particularly where they congregate – from retail stores to hotels to college and university dorms. They do not discriminate based on income or cleanliness; bedbugs can thrive anywhere in small cracks and crevices close to a human environment. This risk can pose a large problem for everyone with bedbug infestations appearing in office buildings, shopping malls, hotels, shelters, residences, airplanes, schools, and even movie theatres.

[1] *msnbc.com, 1/12/2011*
[2] *msnbc.com, 1/12/2011, 2/13/2011*
[3] *bedbugregistry.com*

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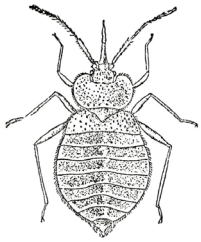
In this issue…

Serving Our Members

We understand that the increasingly broad and complex scope of university operations can present you and your colleagues with many, and sometimes unusual, risk and claim-related questions. It's most likely, however, that the CURIE staff, through its dealings with the other 58 CURIE subscribers, have encountered issues like yours. If not, we're highly experienced in finding answers through our network of contacts.

Don't hesitate to call or e-mail us if you have a question. We are here to help you manage your risks and protect your university – and we are always looking for ways to serve you, our valued members, better.



New York and Toronto have the dubious distinction of being the bedbug capitals of North America. And of course, college and university dorms have the potential to once again be a prime breeding ground.

How can you identify an infestation?

Bedbugs are flat, oval-shaped, brownish, wingless insects that are 4 to 7 millimetres long. Because of their flattened bodies, they are able to hide in extremely small locations – under wallpaper, behind picture frames, and in electrical outlets, filing cabinets, upholstery, carpeting, box springs, mattresses, mattress pads, and night tables. They may also spread to cracks and crevices in baseboards, window/door casings, and mouldings.

Bedbugs feed at night, exclusively on human blood, every 3 to 7 days. However, they can live up to a year without food.

Bites on the skin are typically the first clue that there are bedbugs in an area. Black spots (signs of excrement) along mattress seams, and blood on sheets and pillows are another sign that you should hunt for them.

Strategies for Preventing, Detecting, and Controlling Infestations

I. Prevent

- Identify and pre-qualify pest control specialists to ensure immediate response and implementation of an action plan once an infestation is discovered on one of your campuses.
- Train students, teachers, and others to recognize bedbugs and the first signs of an infestation.
- Seal cracks and crevices between baseboards, floors, and walls with caulking.
- Repair or remove peeling wallpaper, tighten loose light switch covers, and seal any openings where pipes, wires, or other utilities come into the establishment.

II. Detect

- Consult your public health department or professional pest control services about how to confirm an infestation.
- Instruct students, teachers, and other staff to conduct careful and thorough bi-weekly inspections of all areas where bedbugs may be hiding, such as along mattress seams, behind wallpaper, and in smoke detectors, carpeting and rugs, and appliances.
- If necessary, engage the assistance of bedbug-sniffing dogs.
- Understand that if one area is infested, it is likely that the bugs have spread to surrounding areas. In this case, inspection and detection of surrounding areas is imperative to prevent large-scale infestation.
- Vacuum regularly and immediately dispose of any fabric vacuum bags after checking bags for bedbugs.

III. React

- Once detected, a bedbug should be collected and sent to a knowledgeable expert to confirm the identity of the specimen. The Canadian Pest Management Association (http://www.pestworldcanada.net/cpma/) can be contacted for this information.
- If the existence of an infestation goes public:
- Prepare a media statement, and designate a single spokesperson for all media inquiries; and
- Release a statement of mitigation actions you are taking to remedy the situation, demonstrating your proactivity.

IV. Eliminate

- Remove rugs, carpets, and wallpaper, since these are places where bedbugs can hide.
- Implement your action plan to deal with the infestation (e.g., working with pest control professionals).

V. Monitor

- Allow exterminators to come back a second time as part of the pest control process (generally recommended to get rid of all pests).
- Placing "sticky" cockroach traps near bed legs, in corners, or along baseboards in rooms where there was a previous infestation might alert you to any bedbugs that still remain.
- Facilitate a communication structure and reporting mechanism that makes it easy for students, teachers, and other staff to undertake a role in post-infestation monitoring.
- Consider using bug-proof mattress covers.

Gayle Mitcham is Vice-President and National Practice Leader with the Business Continuity Management Practice of Marsh Risk Consulting (MRC). MRC is the professional services arm of Marsh Canada Limited, providing innovative and customized solutions focused on all types of organizations through more than 800 risk and consulting experts worldwide. If you have questions about this article, or would like a quote from Marsh to provide assistance with your program, Gayle can be reached at 416-868-2748 or at Gayle.Mitcham@marsh.com.

The Inspector

By Philip Chandler

To Design a Safer Building, Consult the Janitor

My father had a hardscrabble beginning. He was orphaned at a tender age, and as a result, a good deal of his upbringing came from the streets of New York. Somewhere along the line he picked up an expression that must have been thrown at him many times: "If I want something out of you, I'll knock it out of you."

All kidding aside, there is a sentiment in these words that accurately describes an attitude not uncommon in the world of big government, big business and big college administration. Large, hierarchically structured enterprises are often challenged when it comes to sharing information vertically, let alone soliciting input from the bottom-most layers of an organization pyramid. In other words: Information is only disseminated on a need-to-know basis. Unfortunately, we fire professionals, among others, are often not counted among those that are deemed as needing to know – that is, when it comes to the planning and design of new buildings on the campus.

Ten years ago, while on the staff of a prestigious university, I witnessed a perfect illustration of the above principle at work. In half-hearted imitation of a managerial concept popularized by Japanese industrial juggernauts – who were in those days eating our lunch big-time – the still-skeptical university officials invited all staff members to view the plans of a newly proposed research facility and share their comments with the architects and others involved in the project. Those in charge could hardly conceal their disdain of the process, and were not at all happy when one of the night cleaners, after agonizing over a set of drawings, exclaimed, "Where am I going to keep my darn mops?" Neither the architects, nor anyone else for that matter, had thought to include janitorial closets in the sixty-million-dollar building.

And so too with regards to matters of life safety, those who labour mightily to protect life and limb are notoriously shut out of the planning process of new buildings.

So often the ribbon cutting provides our first opportunity to view the structure. What we see is what we get. It seems we spend a lot of effort trying to overcome a building's shortcomings, where if we had just a little bit of say, we would have inherited a structure that is not only a safer one, but one that is easier to keep safe as well.

Some might argue that my concerns are unfounded. After all, licensed professionals design the buildings, and their designs are then vetted carefully by the authority having jurisdiction before the first shovel pierces the ground. In theory that sounds reasonable; my personal experience leaves me unconvinced. Too often, plans that I have reviewed contain glaring errors and omissions. I guess this is to be expected when every project these days is a "fast-track" project. More disturbing is the failure of building officials to uncover these errors before issuing permits. Here too, there may be a logical explanation: building departments are increasingly being asked to do more with fewer and fewer resources. Regardless, the reality

is such that in the interest of life safety we must conclude that when it comes to new construction, the more eyes, the better.

Especially, the users and those who will be dealing with physical features and operation of a facility should be allowed input to the process to incorporate, or at least suggest, features that are easily overlooked by the design professional.

Those who will be dealing with the physical features and operation of a facility should be allowed input to the design process to incorporate, or at least suggest, features that are easily overlooked by the design professional.

But even if the plans are letter-perfect and the code review process exhaustingly thorough, we may still end up with only a minimally safe building, and for that matter, a building that may ultimately disappoint the owner in any number of ways. For instance, one college facing a healthy increase in enrolment desperately needs to address a huge housing shortfall. Accordingly, they intend to put up a new residence hall and they choose a design that will give them the most housing in the shortest time possible. The plan calls for a four-storey wood-framed structure, sprinklered in accordance with NFPE 13R. As designed, it will not have sprinklers in the open attic that covers the entire H-shaped structure. The building is code compliant, but is it really safe? Would we in the fire service feel comfortable rolling up to an attic fire in this lumberyard? Yeah, most likely everyone will get out safely, we hope. But with a raging fire in a wide-open space, given a head start due to the lack of fire detectors in this unconditioned space, all bets are off.

Here, if given the opportunity, we most likely would have advocated for the more robust level of protection provided by a NFPA 13 system. We would have drawn on our real-world experience working in the campus environment to recommend going beyond the minimum requirements of the code. We would have done so in the name of safety and we would have done so in the name of plain old dollars and cents: Can the school afford to house three hundred students in a hotel for the rest of the semester because an overheated bathroom exhaust vent ultimately burned the roof off the newest student residence hall?

And so it is with any number of other design elements. Our input will lead to greater safety and greater operating efficiency. A building of the size we are discussing will be well compartmentalized, separated by numerous fire resistance-rated opening protectives. Fire doors are invaluable in preventing the spread of smoke and fire throughout a building. They save lives and they save property, but how often are they compromised by wooden door chocks placed there by staff and residents alike for the sake of their convenience? We have long understood that the discretionary installation of magnetic hold-open devices assures the viability of this most valuable yet simple fire protection system. Some schools report that the introduction of these devices also cuts down on expensive door repair and replacement. Those mop handles do quite a job on hinges! Obviously, the best time to install hold-open devices is during initial construction, and that requires planning.

And even the aforementioned janitorial closets that, for the lack of a plucky cleaner's daring to be heard, would have been omitted from the building, make a contribution to fire safety. Show me a building without adequate maintenance or storage space and I will show you a building with all manner of combustible material jammed into boiler, electrical and mechanical rooms. The list of meaningful and helpful design amenities that are contributed by people with a little forethought and discussion is endless.

Look, it is beyond our abilities to completely reshape the managerial structure of the colleges and universities we serve. But that does not free us from the responsibility of making our voices heard. Lives and property are at stake. All we are asking for is a seat at the table.

Phillip Chandler is a long-time firefighter and a fulltime government fire marshal working extensively in the college environment – from large public university centres to small private colleges. His primary responsibilities include code enforcement and education.

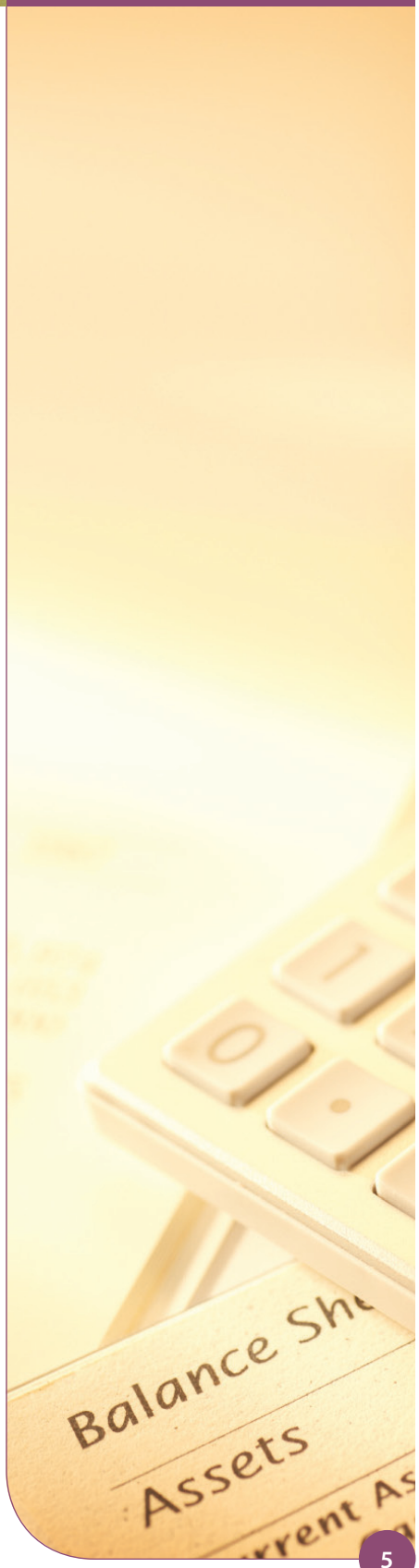
Reprinted with permission from The Center for Campus Fire Safety, www.campusfiresafety.org.

STATEMENT OF INCOME AND EXPENSES

For the first quarter ended March 31, 2011

	2011	2010
Written Premium	$ 23,970,925	$ 25,817,797
Earned Premium	5,992,731	6,455,558
Less Reinsurance Costs	295,044	304,123
Net Earned Premium	5,697,687	6,151,435
Net Incurred Claims	7,649,268	4,727,591
Net Loss Ratio	*134.25%*	*76.85%*
Underwriting Profit (Loss) Before Operating Expenses	**(1,951,581)**	**1,423,844**
Operating Expenses	859,958	690,155
Net Operating Expense Ratio	*15.09%*	*11.22%*
Combined Ratio	*149.35%*	*88.07%*
Underwriting Profit (Loss)	**(2,811,539)**	**733,689**
Income from Investment	339,873	273,925
Other Income	164,689	11,790
*Other Comprehensive Income (Loss)	342,972	361,270
NET PROFIT (LOSS)	**(1,964,005)**	**1,380,674**
Subscribers Equity (surplus)	**41,323,960**	**33,412,937**

*Other Comprehensive income (Loss) represents unrealized gains (losses) on available-for-sale securities.



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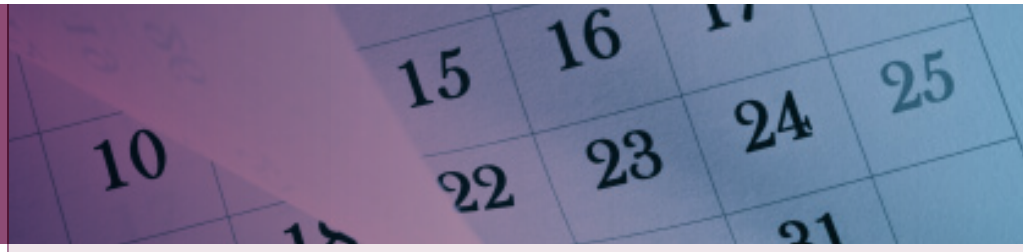

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Published and distributed by Canadian Universities Reciprocal Insurance Exchange (CURIE)

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EVENTS to Mark in your Calendar

CURIE University and College Risk Management Meeting Agenda

Ottawa Marriott Hotel
Saturday - Sunday, September 17 - 18, 2011

Saturday, September 17

CURIE Board Update

CURIE Round Table (closed meeting, members only; bring your questions and/or issues to discuss with your peers)

Premiums
Carrie Green, CURIE; Sophia Banduk, Dion Durrell

De-Risking the Cloud
Mike Petersen, Marsh Canada

Cyber Bullying and Stalking
Greg Evans, LIGATT Security International (USA)

Legal Update
Alex Pettingill and Ian Gold, Thomas, Gold, Pettingill Lawyers

Sunday, September 18

Engineering Services Update
John Breen, CURIE; Dave Ellenwood, S2 Learning; Ian McGregor, McGregor & Associates

Claims Update
Stewart Roberts, CURIE

CURIE Large Claims – Lessons Learned
CURIE Member Panel

2011 RIMS Canada Conference

Ottawa Conference Centre
Sunday - Wednesday, September 18 - 21, 2011