

Summer 2000

Keeping the Presses Running With The Hartford



A Message from Bill West, Program Manager

A Powerful Partnership for Your Printing Operation

Insurance is more than selling policies. It's about helping customers protect their operations in order to thrive and prosper. For nearly 200 years, The Hartford has continually sought innovative ways to safeguard our customers' businesses and support their success. That's why we're excited about our new partnership with RadTech International North America. This union is a clear example of innovation in action to help printers improve their operations, results and communities.

The Hartford and RadTech have joined forces to provide a way for printers to protect their operations while reducing insurance costs, boosting productivity and enhancing safety. This partnership provides mid-size printing companies with a tailored insurance program and a premium credit when they adopt Ultraviolet (UV) or Electronic Beam (EB) curing technology.

The UV and EB technologies benefit printers in many ways. It offers instant curing and drying of inks, coatings and adhesives; faster production; and superior resistance properties, resulting in fewer problems to adversely affect a job. UV and EB processing reduces loss costs by reducing the risk of fire and explosion associated with traditional

curing methods. And this innovative technology virtually eliminates pollution from CO₂, VOCs and HAPs generated in traditional processes, alleviating regulatory burdens and the need for costly pollution control devices.

The Hartford has been insuring printers for many years and has acquired an in-depth understanding of the unique exposures faced by this industry. We're continuing our commitment by helping to bring this safer technology to your industry. Through this partnership, you can receive comprehensive insurance tailored for your printing operation from an industry leader you can trust. And because UV and EB technologies are safer than traditional methods, we offer printers using this equipment a five-percent premium credit on their property insurance to save them money.

As you can see, this partnership offers many advantages – you can improve your productivity and product quality, create a safer work environment, enhance your company's bottom line and contribute to the well-being of society in general. I encourage you to find out more about The Hartford/Radtech insurance program by calling your local Hartford agent.

Technology to Help You Manage Risks

As a printer, you have many responsibilities — maintaining production speeds, ensuring print quality and minimizing down time. While juggling these priorities, you must effectively manage the risks inherent in your printing business. Traditional printing technology has many potential safety hazards, including increased risk of fire and pollution. You need to evaluate the risk management concerns of your printing technology to make sound decisions for your business.

- Should your press equipment be explosion-proof?
- Is there enough air moving through the system to prevent the equipment from reaching upper and lower explosion limits?
- What solvents need to be identified and physical properties obtained?
- What is the cost – capital expenditure, operating and process monitoring?

Consider the following when solvents and volatile organic compounds (VOCs) are used:

- What emissions (solvents/VOCs) are being produced?
- Do I need a permit from the EPA?
- What post-press equipment will be needed to reduce/eliminate emissions?
- What housekeeping/safety issues need to be considered?

UV/EB Can Benefit Your Business

As you evaluate solutions for your risk management concerns, you may want to consider ultraviolet (UV) or electron beam (EB) curing. UV/EB curing converts a liquid to a solid through exposure to UV light or EB energy. This efficient process may offer advantages for your printing business.

With UV/EB inks and coatings, you can minimize the safety hazards associated with conventional printing equipment, improve product quality and enhance your plant's efficiency. Here are some of the ways UV/EB technology benefits your business.

- UV/EB is a “green” technology – the chemistry contains no solvents, vastly reducing emissions from the press and the plant.

- The cure is nearly instantaneous, allowing fast process speeds
- Because curing is a chemical reaction resulting in a polymer, properties such as abrasion and chemical resistance can be improved over conventional coatings
- As UV light or electron beam energy is required to cure the product, formulations do not dry on printing equipment or evaporate in the press, offering consistent print color and film thickness. Also, you don't need additional solvents and additives to maintain ink properties, which can improve housekeeping and overall safety in the plant.
- Explosion proofing is not required since solvents are eliminated.
- Permitting and environmental controls are greatly reduced because solvents and VOCs are eliminated. Consider California has already recognized UV/EB as a best available control technology and has exempted many printers from the permitting process if they use UV/EB technology.

UV/EB technology may greatly reduce the risk management practices required on the press floor and in the plant. It's worth your time to review UV/EB technology for your business.

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Keep Your Presses Running

If you're using ultraviolet (UV) or electron beam (EB) technology in your pressroom, chances are you're enjoying the benefits of this efficient equipment. But no matter what type of technology you use, you can still improve your business by effectively managing your risks. Many of the same precautions you should be taking with your current process are necessary with UV/EB as well. The Hartford's workers' compensation and property guidelines can help safeguard your employees and your assets when you use UV/EB curing equipment.

Workers' Compensation

- Follow all manufacturers' safety guidelines. To limit UV light or electron beam energy radiation in the workplace, do not alter manufacturer-installed safety shields/guards on equipment.
- Never look directly at the UV lamps or strong reflections, even when wearing eye protection.
- Prohibit eating, drinking or smoking in areas where UV/EB curing materials are handled.
- Properly ventilate equipment to remove the ozone produced from the UV curing reaction.
- Post appropriate warning signs in areas where exposure to UV light or electron beam energy radiation is possible.
- Employees working with EB curing equipment should wear monitoring badges to detect and quantify exposure to stray radiation.
- Proper handling procedures and protective clothing will reduce exposure to UV/EB curing materials. Do not ingest UV/EB-curing oligomers and monomers, and avoid direct contact with eyes and skin. Prolonged contact can cause skin and eye irritation or chemical blister burns.
- Whenever possible, wear long sleeves and full-leg clothing or coveralls.
- Wear safety glasses or goggles whenever handling any type of chemical. A full-face shield is appropriate if splashing is likely to occur.
- Wear protective gloves whenever working with UV/EB curing materials or other chemicals. Follow the manufacturer's recommendation for the chemical in use.

- Keep hands away from operating rollers or presses to prevent risk of entanglement.
- Clean up UV/EB curing material spills and leaks immediately. Remember, UV/EB curing materials do not evaporate, so spills and incidental contamination will remain until cleaned up. Remove all sources of ignition.

Property

- UV/EB electrical systems should comply with the National Electrical Code (NFPA 70).
- Implement a preventive maintenance program for the UV/EB curing equipment based on the manufacturer's specifications. Select qualified technicians to service the equipment, and maintain written reports to identify hazards and maintenance and repair problems.
- Rags used to clean misting ink, dust and grease build-up on UV lamps and reflectors should be disposed of in UL-listed self-closing metal containers.
- Flammable inks, coating materials and wash-up chemicals should be handled with UL-listed safety cans and stored in a flammable storage cabinet. Limit materials to a one-day supply.
- Establish good housekeeping procedures. Well-kept properties provide less work-flow impediments and fuel for fires. Smoking should be prohibited in the pressroom.
- Ensure that a sufficient number of portable fire extinguishers (carbon dioxide) are located in plain sight and readily accessible in the event of a fire. Portable fire extinguishers should be inspected monthly and serviced annually to ensure they are in good operating condition.

At The Hartford, we're committed to helping printers develop a total risk management strategy to identify, reduce and eliminate loss-producing conditions in their printing businesses. Contact your local Hartford agent for more information.

Why a Printers Newsletter from The Hartford?

If you aren't a customer of The Hartford, you may be asking yourself this question. The answer is simple – service.

We understand the printing industry. And we know your business has seen remarkable technological advances in recent years. But these progressive changes often bring greater exposures to loss. Our goal is to help printers like you protect your business, employees and assets. We're sending this *Keeping The Presses Running* newsletter as one way to help you keep your business running smoothly.

This publication provides information on printing industry enhancements and effective loss control techniques such as how to make your building safe for employees or how to decrease your liability for certain business problems. You also receive information on The Hartford's industry-leading insurance for printers.

The newsletter is just one of the many valuable resources offered through our Customized Insurance Program for Printers, which we developed based on our many years of experience insuring printers and companies performing pre- and post-press services. Printers in this program receive comprehensive core coverage as well as industry specific errors and omissions, machinery and equipment, and property protection. Our wide array of risk management services complements this coverage to provide a complete, customized insurance package for printers.

We hope you'll find the information in this newsletter informative and helpful. If you want to learn more about The Hartford's Customized Insurance for Printers, please call your local Hartford agent.

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Middle Market at The Hartford