

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 5 No. 2 • Quarterly Issue • April 2006

Gerald Grupe, Chairman • Paul Boecker, President • Tom English, Secretary • Arnold Andrews, Treasurer • Richard McGill, Vice President



## Progressive Medical & IPRF Team Up to Better Serve Your Pharmacy Needs.

The problem is injured employees must pay for prescriptions out of pocket and file for reimbursement! The solution is a program that gets an injured workers doctor ordered prescriptions filled without the employee spending his hard earned dollars.

The Illinois Public Risk Fund Board of Trustees and Progressive Medical Inc. have joined together to provide a working pharmacy program open to all IPRF Members. The pharmacy program is based on Progressive Medicals extensive pharmacy network that covers most of Illinois.

The IPRF claims office has been working with progressive medical with the online referral services, bill paying and future use of the program. Working together, IPRF, Progressive

Medical and you will be the best way to control the need and cost of the pharmacy program and continue to care for the injured worker.

The IPRF is proud of the excellent working relationship it has with its members. By working together to control costs, we are able to provide improved services for our members.

A complete packet explaining the details of the program along with the support materials are at the printer, and will soon be sent out to all IPRF Members. Please look for the packet to be in the mail within the next month. If you have any questions after you have reviewed the program, please contact our Coordinator of Member Services at 630-434-2728.

### ILLINOIS PUBLIC RISK FUND SAFETY STEERING COMMITTEES

In their ongoing effort to assist with developing information and materials to support safety in their respective disciplines, the IPRF Fire Services, Law Enforcement, School District and Park District Steering Committees have created several useful documents.

The sources for these documents included materials used by the members and resources found through internet searches. These materials were then combined and reviewed by the members. This process continues and additional support materials are being developed.

#### To date the following documents have been developed and are now available:

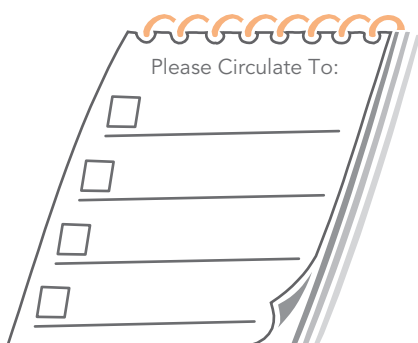
- Law Enforcement Sample Vehicle Pursuit Policy
- Law Enforcement Sample Foot Pursuit Policy
- Sample Snow and Ice Removal Policy
- Food Service Inspection Checklist
- Chemistry Laboratory Inspection Checklist
- Buildings and Grounds Inspection Checklist
- Ergonomics Inspection Form
- Classroom Inspection Checklist
- Security Hazard Review Checklist
- Vehicle Inspection Form
- Sample 2<sup>1</sup>/<sub>2</sub> inch Fire Hose Pull Job Safety Analysis
- Sample 1<sup>3</sup>/<sub>4</sub> inch Fire Hose Pull Job Safety Analysis

For copies of any of the above materials, contact Tom Spencer at (847) 719-5374, email [Thomas.Spencer.IPRF@iprf-losscontrol.com](mailto:Thomas.Spencer.IPRF@iprf-losscontrol.com) or Mary Starke at (847) 7195278, email [Mary.Starke.IPRF@iprf-losscontrol.com](mailto:Mary.Starke.IPRF@iprf-losscontrol.com)

In addition, each committee developed a GAP Analysis. The GAP Analysis is a set of questions used to evaluate basic safety and loss control programs specific to each discipline. When applicable, the GAP analyses are being used by IPRF Loss Control during their assistance visits to members.

These steering committees continue to meet to discuss ways to improve on-the-job safety for its members. If you are interested in joining one of these committees, please contact Tom Spencer.

*Inside this issue...*    **2** 5-Minute Safety Talks    **3** Disaster Recovery Plan    **4** Tornado Preparation & Safety



Illinois Public Risk Fund  
Cost Control Through Cooperation Since 1985



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# 5 MINUTE SAFETY TALKS

## Slips and Falls

An unguarded wet floor is only one of many causes that accounted for millions of injuries on the job last year. It is important to spot unsafe conditions that lead to slips and falls and to prevent them.

There are many ways to suffer slips and falls while working. You can lose your balance, trip over objects left improperly in walkways, or fall from an elevated position. To avoid slips and falls, be on the lookout for foreign substances on floors, such as water, food, grease, oil, sawdust, soap, or debris. Wet conditions due to weather should be controlled by the use of door mats and complete wiping of shoes. Walk slowly and safely to avoid slipping.

Be aware of tripping hazards. Trash, objects left in aisles, extension cords, tools, carts, and other items should be removed or barricaded off. Keep passageways clean and debris in trash barrels. Walk in the assigned areas and don't cut through production areas. Hold onto handrails when using stairs or ramps. If moving a heavy load, use mechanical assistance or find help.

Falls from elevated positions like scaffolding and ladders can result in serious injuries or death. When climbing, use a ladder in good condition and of proper length. Place it on a firm, level surface. Set the ladder's base one foot away from the wall for every four feet of ladder height. Don't overreach when on the ladder. Never climb with your hands full, and use proper carrying devices for tools, such as a tool belt.

Be sure scaffolding is properly assembled according to the manufacturer's specifications. Check all sections for defects. Work planks should be level and clean. Toeboards should be used to prevent falling tools and workers from slipping. Only work with people who practice scaffold safety.

Slips and falls occur every day. The extent of injuries and recurrences can be minimized through proper safety knowledge and attitudes. Practice safety...don't learn it through "Accidental Experience."



### LEADER NOTES

**OBJECTIVE:** To increase employee awareness of the potential for slips and falls. How to identify potential slip and fall conditions.

**POTENTIAL INJURIES:** Strains/sprains, serious injuries, or death.

### THE TALK – POINTS TO COVER

#### Floor Conditions:

- Remove foreign substances on floors such as water, food, grease, oil, sawdust, soap, or debris.
- Wipe footwear on door mats in snowy and rainy weather. Walk slowly to avoid slips and falls.
- Be aware of tripping hazards. Watch for trash and other objects in aisles. Extension cords, tools, carts, and other items should be removed or barricaded off.
- Keep passageways clean and put trash into proper containers. Stay in walkways and use handrails on stairs and ramps.

#### Scaffolding:

- Be sure scaffolding is assembled according to the manufacturer's specifications.
- Check scaffolding for defects, unlevel, or dirty planks. Use toeboards to prevent workers or tools from slipping.

#### Ladders:

- Use a proper length ladder in good condition. Place on a level, firm surface.
- Set ladder at proper angle. Don't overreach or climb with full hands. Carry tools in proper carrying devices.

## Hurry-up Can Hurt

Antiseptics and bandages are the stripes people wear when they've hurried on the job. Hurrying on the job does little to increase production. We usually hurry in an attempt to do something the easy way, get a tough job over and done with quickly, or get off the job as soon as possible. Using these reasons to hurry usually leads to unsafe acts and injuries.

When we cut a task too short, the results can be unwanted consequences. Consider these types of instances:

- Using the wrong ladder for the job just because it's closer than the one that should be used.
- Not wearing safety glasses because the job will "only take a second".
- Charging through a door without regard for fellow employees right behind or ahead of you.
- Not taking time to properly lockout and tag machinery while working on it.
- Carrying a heavy object without first planning a safe route.
- Leaving water or oil on the floor for someone else to wipe up - probably with the seat of their pants.

When you review the near misses, there's a good chance that hurrying was part of the problem. The shortcut really didn't save any time and wasn't worth the risk.

If you think of a better way to do a job, bring it to your supervisor's attention before you make any changes. Experience is one of the best methods of increasing efficiency. Remain alert on the job. Develop a steady pace that follows a productive routine and meets safety requirements.

Obviously, accidents cost money. So if you think that meeting the cost of living is rough now, just imagine what it would be like if you had to face expenses without a full paycheck because of a work-related injury. So, both physically and financially, hurrying can hurt.



### LEADER NOTES

**OBJECTIVE:** To reinforce the concept of taking enough time to do job tasks correctly and safely.

**POTENTIAL INJURIES:** All types of injuries, from cuts and bruises to serious, disabling injuries.

### THE TALK – POINTS TO COVER

- Hurrying on the job has little to do with increased production.
- Hurrying leads to unsafe acts which leads to injuries. Some examples are:
  - Using the wrong ladder for the job just because it's closer than the one that should be used.
  - Not wearing safety glasses because the job will only take a second.
  - Charging through a door without regard for fellow employees right behind or ahead of you.
  - Not taking time to properly lockout and tag machinery while working on it.
  - Carrying a heavy object without first planning a safe route.
  - Leaving water or oil on the floor for someone else to wipe up - probably with the seat of their pants.
- If you think of a better way to do a job, bring it to your supervisor's attention before you make any changes. Remain alert on the job.
- Imagine what it would be like if you had to meet all of your expenses without a full paycheck because of a work-related injury.



## Is Your Disaster-Recovery Plan Up-To-Date?

As Hurricane Katrina recently demonstrated, businesses large and small can be devastated by a disaster. Whether a business can quickly recover often depends on if the company has a detailed, up-to-date disaster-recovery plan for top management and employees to follow. A disaster-recovery plan (also known as a business continuity plan) maps out how an organization expects react to catastrophic events. A great amount of effort and time is usually paid during the initial preparation; over time, however, enthusiasm can wane, and other work priorities can consume the attention of managers.

Without attention and a means to keep the plan fresh, the disaster-recovery plan could become out of date and, perhaps the worst of all situations, untested. Organizations that plan, practice and update the elements of their disaster-recovery plan will be the quickest to recover, with the least amount of disruption. Careful planning and ongoing plan practice provides better protection for workers and a competitive edge to the business. Before a business continuity plan can be developed, a business-impact disasters, civil disorder, labor disputes, and terrorism). Using the Federal Emergency Management Agency (FEMA) planning model, organizations identify actions they expect to take **before, during** and **after** an event.

Practicing elements of the plan tests how an organization will respond in the event of a real disaster. The effectiveness of the plan through measured results should be shared with senior-level business leaders to ensure that the organization's state of readiness is known, what failed points of the plan need to be re-evaluated and what, if any, additional funding may be required.

The plan should include not only how to respond to the initial emergency, but also how to return to "business as usual." Remember, the plan should identify roles and responsibilities of the Emergency-management team. Electronic copies of the disaster recovery plan make for easy updates. Organizations should make certain that paper copies are available in each facility and provided to key managers. Consider sending paper copies to the homes of key personnel whose job responsibilities are critical to the resumption of business. If your business is dependent on transportation, identify what permits your organization or suppliers will need to obtain from local, county or state agencies to allow workers to drive through disaster areas. Many state agencies restrict highway travel to emergency vehicles and vehicles that provide essential services to the infrastructure. Identify key vendors and services required for resuming business as usual. Make sure these sources also have a disaster-recovery plan that supports and identifies your organization as a key element of their plan.

The following are key Web sites to use during the planning and preparation process:

- Centers for Disease Control and Prevention, [www.cdc.gov](http://www.cdc.gov)
- United States Geologic Society Earthquakes Hazard Program, [www.earthquake.usgs.gov](http://www.earthquake.usgs.gov)
- Federal Emergency Management Agency, [www.fema.gov/](http://www.fema.gov/)
- National Hurricane Center, [www.nhc.noaa.gov](http://www.nhc.noaa.gov)
- National Weather Service's Tsunami Ready, [www.tsunamiready.noaa.gov](http://www.tsunamiready.noaa.gov)
- State-level Homeland Security contacts, [www.dhs.gov/interweb/assetlibrary/states.htm](http://www.dhs.gov/interweb/assetlibrary/states.htm)

### Average & Maximum Weekly DISABILITY BENEFITS



The maximum TTD benefit can be no more than 133-1/3% of the statewide average weekly wage on the date of the injury or last exposure.

	STATE AVERAGE WEEKLY WAGE	MAXIMUM TTD BENEFIT
July 15, 2004 to January 14, 2005	\$775.92	\$1,034.56
January 15, 2005 to July 14, 2005	\$788.99	\$1,051.99
July 15, 2005 to January 14, 2006	\$808.73	\$1,078.31
January 15, 2006 to July 14, 2006	\$822.20	\$1,096.27

## Illinois Public Risk Fund SUPERVISOR SAFETY TRAINING SPRING 2006

IPRF is offering a new series of seminars to assist its members in controlling losses due to accidents. This three part program is designed to provide each participant with the tools to build and support an effective safety and health program.

Supervisors responsible for the safety and health of their employees should attend. They will benefit through a combination of lectures, workshops, and case studies. Each participant will "hit the ground running" with "real world" solutions to assist in effective accident prevention and in the reduction of workers compensation costs.

Seminar registration fees are covered by the IPRE. To register, contact Bonnie MacIntosh, the Training Registrar at 1-847-719-5275.

### 2006 Training Locations and Dates

#### Level II

Fairview Heights	April 5, 2006
Effingham	April 6, 2006
Naperville	April 13, 2006
Tinley Park	May 3, 2006
Buffalo Grove	May 4, 2006
Springfield	May 10, 2006
Bloomington/Normal	May 11, 2006
Moline	May 17, 2006
Rockford	May 18, 2006

#### Level III

Fairview Heights	September 13, 2006
Effingham	September 14, 2006
Naperville	September 21, 2006
Tinley Park	September 27, 2006
Buffalo Grove	September 28, 2006
Springfield	October 4, 2006
Bloomington/Normal	October 5, 2006
Moline	October 18, 2006
Rockford	October 19, 2006

*On the lighter side...* Reaching the end of a job interview, the human resources person asked a young engineer fresh out of MIT what kind of a salary she was looking for.

The young applicant responded, "In the neighborhood of \$140,000 a year, depending on the benefits package."

"Well, what would you say to a package of 5 weeks vacation, 14 paid holiday, full medical and dental, a company matching retirement fund to 50% of salary, and a company car leased every 2 years...say a red BMW?"

"Wow! Are you kidding?"  
"Yeah, but you started it."

### ILLINOIS PUBLIC RISK FUND LOSS CONTROL PERSONNEL

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[www.iprf.com](http://www.iprf.com)



# TORNADO

## Preparation & Safety Tips

Tornadoes often strike when people are in unfamiliar surroundings, whether it is a car, a building, or a park. Here are several steps you can take if a tornado threatens when you are away from home.

### IF AT WORK OR SCHOOL:

- Go to the basement or to an inside hallway at the lowest level
- Avoid places with wide-span roofs such as auditoriums, cafeterias, large hallways, or shopping malls
- Get under a piece of sturdy furniture such as a workbench or heavy table or desk and hold on to it.
- Use arms to protect head and neck.

### IF OUTDOORS:

- If possible, get inside a building
- If shelter is not available or there is no time to get indoors, lie in a ditch or low-lying area or crouch near a strong building. Be aware of the potential of flooding.
- Use arms to protect head and neck.

### IF IN A CAR:

- Never try to outride a tornado in a car or truck. Tornadoes can change direction quickly and can lift up a car or truck and toss through the air.
- Get out of the car immediately and take shelter in a nearby building.
- If there is no time to get indoors, get out of the car and lie in a ditch or low-lying area away from the vehicle. Be aware of the potential for flooding.

## Meet Your Claims Analyst

**Mari Curless** has been working with IPRF for seven years and services medical only claims, member M-Z. Mari's prior experience includes six years with Travelers Insurance and several years as a Home Economics teacher. Mari is very much a people person and loves going the extra mile to help solve problems. In July, she plans to join her church group for a conference in Korea with a side trip to Guam or China. Mari is such an avid sports fan that sometimes she is listening to two baseball games simultaneously. She was thrilled when the Sox won the World Series, but even more thrilled when her husband Roger gave her a Cubs jacket with tickets for their Mesa, AZ spring training.



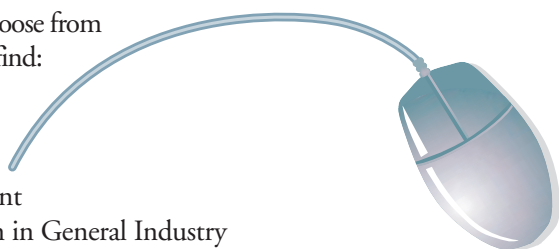
## IPRF Online Training

IPRF Online Training is a new product offering from safety experts that have helped our members improve their safety programs. Online Training provides a flexible option to train your employees on safety topics quickly and effectively — anytime, anywhere, on any day of the week.

You can **sign up your employees for this free service** by calling IPRF Loss Control Services at 1-800-323-9585 and ask for Ronnie Graf or Bonnie Macintosh. Let them know that you are with IPRF and they will send you the information you need.

With over 45 topics to choose from this is a sample of what you'll find:

- Accidental Investigation
- Effective Safety Committees
- Job Safety Analysis
- Personal Protective Equipment
- Slip, Trip and Fall Prevention in General Industry
- Workplace Safety



## Need More Newsletters?

If you would like IPRF Issues newsletter mailed to additional department heads, please contact:

**Paul H. Boecker, IPRF President**  
**624 Columbine Avenue, Lisle, IL 60532**  
**Phone (630) 271-0600 • Fax 630-271-0643**  
**email pboecker@iprf.com**



Back issues are available upon request.

### Illinois Public Risk Fund Distribution of Files

Toll Free Number to Reception 888-532-6981  
 Toll Free Number to Fax 888-223-1638

#### Lost Time Claims - By Area Code of Member

		EXT. #
<i>Supervisor: Laura Reyes</i>		
<u>ANALYST</u>	<u>AREA CODE</u>	
Jodi Lam	618 (A-M members)	2133
	217 (J-Z members)	
Cindy Shatkowski	618 (M-Z members)	2225
	217 (A-I members)	
Glenn Macey	815 (A-La members)	2234
Sharon Barnes	309 & 815 (Lb-Z members)	2233
<i>Supervisor: Kim Vaughan</i>		
Christine Dapper	847 (A-E members)	3635
	708 (N-Z members)	
Sue LeBlanc	708 (A-M members)	2229
Elaine Serafino	847 (F-Z members)	2228
	630 & 773 & 312	
Barbara Keller	SUBROGATION	2231

#### Medical Only Claims - By Claimant's Last Name

Carla Newell	A-L	2138
Mari Curless	M-Z	2132

#### Other Important Telephone Numbers

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Claims Assistant:	May SooHoo	3639
Claims Assistant:	Cheryl Foisy	2134
Claims Analyst Trainee:	Carla Newell	2726
Account Manager:	Wilma Holman	2239

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### IPRF Issues

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