

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND Vol. 8 No. 2 • Quarterly Issue • April 2009

## WHAT'S WRONG WITH THIS PICTURE?



Can you find the 17 safety disasters waiting to happen? See page 3 for a complete list of the violations.

## Ever wonder what Loss Control inspections find?



**What kinds of recommendations are being made as a result of their visits and how do you stack up?** This is the first in a series of recommendation summaries provided by Loss Control. This month we are highlighting Cities, Counties, Municipalities and Villages. Review the findings and see if you need to refresh your loss control efforts.

### Cities, Counties, Municipalities & Villages

- All City departments/divisions should develop action plans to address the loss trends in their departments and should complete a review of additions and updates to their Loss Control Manual.
- Management should review the loss control report and address any previous recommendations that have not been implemented.
- Employees should be periodically trained (at a minimum annually) on how to handle and fill oxygen cylinders.
- The County Sheriff's Department leadership should complete the IPRF Law Enforcement Gap Analysis provided by IPRF loss control and found on the Loss Control Website. Gaps should be addressed.

To be continued July 2009

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# 5 MINUTE SAFETY TALKS

## Horse Sense - Not Horseplay

When you're a passenger in a jet plane, the last thing you want the pilot to do is to engage in horseplay. The same thing applies when driving on a two-lane highway at 55 or 65 miles an hour. You'd cringe if you thought one of the drivers was taking part in horse-play instead of concentrating on driving.

Horseplay on the job is just as dangerous. The person endangered isn't just the one that's horsing around. Other people are involved.

Work areas are strictly for actions that are planned and controlled. Horseplay is uncontrolled, unplanned, and usually full of surprises. There is no place for it on the job.

Some horseplay tricks are so stupid that only immature people would pull them. But then there are other types of jokes any of us might be tempted to try if we didn't know better. Things like wiring or securing doors so they don't open; greasing handles, switches, and locks; blowing clothes with compressed air; and wrestling and striking each other. Other "Jokes" could be scaring people with loud noises; hiding other people's tools; filling employee lockers with heavy junk; or tinkering with another employee's equipment.

Elimination of these detrimental "Jokes" will cut down on injuries. In addition, any of these horseplay acts might trigger long-lasting hard feelings, or a fight which could cause an in-jury, or even dismissal from the job.

Reactions of human beings are not entirely predictable. Their reaction to a joke might range from a laugh to a punch in the nose, depending on what kind of mood they're in.

**For example:** Some workers hid another employee's hammer. In looking for it, the employee caught his hand on a sharp object, which resulted in an amputation. That wasn't funny. Playing around with compressed air can turn a hose into a dangerous weapon that can put out an eye, rupture an eardrum, or cause a painful hemorrhage. Additionally, horseplay costs thousands of dollars annually in damage to equipment and materials and this affects profits and jobs.

Most of us have a good sense of humor and enjoy a good laugh. But a sense of humor and horseplay are not as closely related as they might seem at first. Horseplay often carries many of the characteristics of cruelty. Irresponsibility and immaturity can be added to that list, too.

No employee would intentionally do anything to cause another worker injury. So recognize the part you play in the overall safety picture and respect the feelings of others. Help protect your security and theirs through "Horse Sense, Not Horseplay."



### LEADER NOTES

#### OBJECTIVE:

To reinforce the concept that horseplay can cause injuries and should not be tolerated.

#### THE TALK – POINTS TO COVER

- Horseplay on the job is dangerous.
- Work areas are strictly for actions that are planned and controlled.
- Horseplay is uncontrolled, unplanned, and usually full of surprises. There is no place for it on the job.
- Some horseplay tricks are obviously pulled by persons who are rather immature.
- There are other types of jokes that any of us might be tempted to try if we didn't know better.
- Things like:
  - Wiring or securing doors so they don't open.
  - Greasing of handles, switches, and locks.
  - Blowing clothes with compressed air.
  - Wrestling and striking each other.
  - Scaring people with loud noises.
  - Hiding another employee's tools.
  - Filling employee lockers with heavy junk.
  - Tinkering with another employee's equipment.
- Elimination of these detrimental acts will cut down on injuries.
- Reactions of human beings are not entirely predictable.
- Most of us have a good sense of humor and enjoy a good laugh. Horseplay often carries many of the characteristics of cruelty.
- No employee would intentionally do anything to cause another worker to be injured. So recognize the part you play in the overall safety picture and respect the feelings of others. Use "Horse Sense, Not Horseplay."

## You're the Loser when Someone is Injured

Cost of living, inflation, taxes – these are things we all are very much concerned about. They're topics that creep into every conversation at work and at home because they deal with money. It's funny how people express concern over living costs and then ignore a very important factor in keeping costs at a minimum; SAFETY.

On-the-job accidents cost the U.S. economy millions of dollars every hour of the work day. The sources who compile these statistics go on to say that this adds up to billions of dollars per year. That's a substantial drain on the economy, and we all pay for it in our roles as taxpayers, wage-earners, and consumers. Each of us individually is the big loser when someone is injured. Safety should be important to cost-conscious people. It's not the only reason, but it may be the one reason some people understand.

Safety is part of doing a good job. You can't get hurt and still do a good job. There's pain. The paycheck may stop, bills pile up, and the cupboard starts to get bare.

If all this is true, then how come some people ignore safety rules? Some reasons are quite obvious. Accident-prone people are those who are likely to break any rules they consider unimportant. This may be based on an over-inflated sense of self confidence.

People who disregard safety rules may also be reckless, both on and off the job. They're confident that accidents always happen to the other guy. There are many good reasons for being safe, but you can narrow them all down to just one – yourself. You are the loser. You either play it safe, or you trust your luck. There is no in between. Make safety a part of your job or you become a risk taker.

Hazards exist in many forms. We attempt to keep them to a minimum around here. We try to send you home in good condition at the end of each work day. We can only do it with your cooperation. You are important to this company or you wouldn't be here. You're also important to your family and your community.



### LEADER NOTES

#### OBJECTIVE:

To reinforce the concept that accidents are expensive and the injured party is the loser in all cases.

#### THE TALK – POINTS TO COVER

- Cost of living, bills, taxes – these are things we all are very much concerned about.
- It's funny how people express concern over living costs and then ignore a very important factor in keeping costs at a minimum; SAFETY.
- On-the-job accidents cost the U.S. economy millions of dollars every hour of the work day.
- Safety should be important to cost-conscious people.
- Safety is part of doing a good job. You can't get hurt and still do a good job.
- Why do some people ignore safety rules?
  - Accident-prone people are likely to break rules that they consider unimportant.
  - This may be based on an over-inflated sense of self-confidence.
  - People who disregard safety rules may also be reckless, both on and off the job.
  - They're confident that accidents always happen to the other guy.
- There are many good reasons for being safe, but you can narrow them all down to just one – yourself.
- Hazards exist in many forms. We attempt to keep them to a minimum around here.
- You are important to this company, to your family and your community.

The information and suggestions contained in these discussions have been developed from sources believed to be reliable. However, Broadspire makes no warranties, either expressed or implied, nor accepts any legal responsibility for the correctness or completeness of the material or its applications to specific factual situations.

*When you tell the truth, you never have to worry about your lousy memory*



The Consumer Product Safety Commission reports that more than 77,000 injuries are reported each year as a result of using power lawn mowers. Most injuries are the result of blade contact, but reports also include burns and being struck by propelled objects. Only a small percentage of the injuries are caused by mechanical failure. Most are the result of human error.

Although the hazards presented by power lawn mowers are often overlooked, the potential for injury is great:

- The energy imparted by the standard blade is equal to three times the muzzle energy of a .357 Magnum pistol. Blade speed can eject a piece of wire or object up to 200 miles per hour.
- One gallon of gasoline combined with the right amount of air is equal to 83-pounds of dynamite. Mufflers and cylinder heads can be extremely hot, and remain so for some time after the engine has been stopped.

#### Here are some tips to follow before and while mowing your lawn:

##### Know your mower.

Read the owner's manual before using the mower for the first time. Note all safety and operating instructions. Learn the controls well enough to act instantly in an emergency and to stop the machine quickly.

##### Wear proper clothing to protect your body from harm.

Always wear sturdy, non-slip shoes instead of tennis shoes or sandals. Steel-toe safety footwear offers the most protection against the blade. Long pants help protect your legs from objects that may be thrown from under the mower. Close-fitting clothing is less likely to get caught on controls or moving parts. Use ear plugs to prevent hearing loss caused by exposure to the high noise levels.

##### Never leave a mower running unattended.

A mower left running unattended can be fascinating to a child. If the mower has an electrical start, the key should never be left in the ignition.

##### Handle fuel with care.

Fill the gas tank before you begin mowing to eliminate the need for refueling a hot engine. Gasoline vapors can be ignited by a hot muffler. Always wipe up spills.

##### Start the mower outdoors.

Never operate a mower where carbon monoxide can collect, such as in a closed garage, storage shed or basement.

**Remember to practice safety every time you mow your lawn. Most later-model mowers have good safety features built in, so don't try to defeat them. Follow the safety tips provided here to control the human factor. By practicing safety, you are ensuring that you and your family are kept from harm.**

##### Clear the area.

Be sure the lawn is free of tree limbs, rocks, wires and other debris which can get caught up in the blades. Look for and remember immovable objects such as pipes or partially-buried rocks. Running into a fixed object can shatter the blade and throw jagged metal out of the mower housing.

##### Make sure other people are out of the area.

Young children are especially at risk during lawn cutting. They cannot understand the dangers and the operator may not see or hear children approach.

##### Plan for safe discharge of the grass cuttings.

Be sure the grass catcher is firmly secured to the mower. If you are not using a grass catcher, be sure that the discharge chute has a deflector to direct cuttings and objects down and away from the operator.

##### Don't mow wet grass.

Wet grass is slippery and can cause the operator to lose footing and slip under the mower. Wet grass can also clog the discharge chute, causing the blades to falter. If this happens, turn off the engine and wait for the blades to stop before correcting.

##### Be careful on inclines.

Always push walk-behind mowers across the face of a slope to avoid slipping and coming in contact with a mower. Always drive riding mowers up and down slopes to minimize the chance of a roll-over.

##### Avoid contact with the blade.

To perform its task efficiently, the blade must be sharp and travel at a high speed. It can cause serious injury if a hand or foot is allowed to get under the mower while the engine is running. Never attempt to unclog or work on a lawnmower while the engine is running.

##### Disconnect the spark plug wire.

Any time it is necessary to reach under the mower, disconnect the spark plug wire to insure that the engine cannot start. It takes a little extra time, but not as long as it does to recover from a serious injury.

##### Practice electrical safety.

If using an electrical lawnmower, wires can easily get cut by the blade. Keep an eye on the wiring as you move the mower and check for frayed or cut wiring every time you mow. Operators of electric mowers should use brightly colored cords to avoid accidentally severing them. Make certain the machine is grounded and that any extension cord used is the proper gauge.

## MEET GINGER BEER, Sr. Claims Adjuster

Ginger services the downstate Illinois area handling A-L for the 618 area code & J-Z for the 217 area code. Ginger joined IPRF in November 2007 in her current job. She has 18 years experience in insurance with almost 15 years handling workers' compensation claims, as well as commercial and contractor's liability claims, and auto and bodily injury claims. What she likes most about her job is the initial investigation when she can play "detective" and when she settles a claim with a favorable outcome for our member. Ginger is married almost 20 years to Brian and has three teen aged children with their oldest graduating high school in 2009. She enjoys reading in her spare time.



Continued from front cover...

**ANSWERS:** The violations are given along with the regulation numbers that address them. It is wise to make sure you always have the latest regulations on hand.

- 1 Radio on the counter is plugged in via an extension cord. 1910.305(g)(1)(iii)[A]
- 2 The radio's extension cord is stapled to the counter. 1910.305(g)(1)(iii)[D]
- 3 Spilled coffee on the uncarpeted floor. 1910.22(a)(2)
- 4 Most of exit sign and part of door are obscured by a HAPPY BIRTHDAY banner. 1910.37(b)(3)
- 5 Birthday cake on a plate on the counter, next to an open jar of paint thinner. 1910.141(G)(2)
- 6 An employee is standing in the bathroom eating a sandwich. 1910.141(G)(2)
- 7 Open door of bathroom shows it is a mess. 1910.22(a)(1)
- 8 Cockroaches on the counter near the birthday cake. 1910.141(a)(5)
- 9 A ladder is propped in front of a partially open door. 1910.25(d)(2)(iv)
- 10 Fire extinguisher is on the floor instead of in its designated place. 1910.157(c)(4)
- 11 Table with birthday presents is blocking the emergency exit. 1910.37(a)(3)
- 12 The jar of paint thinner does not have a label on it and it has been left unattended. 1910.1200(f)(5)
- 13 The far EXIT sign is broken and hanging down. 1910.37(b)(2)
- 14 The passageway by the counter has an electric cord hung across it. 1910.22(b)(1)
- 15 Wiring is exposed below the hanging plant. Water could drip down from the plant. 1910.305(j)(1)(i), 1910.305(j)(1)(i), 1910.305(j)(2)(iv)
- 16 The can of paint thinner should not have been left out on the counter. 1910.106(d)(5)(iii)
- 17 Two plugs are plugged into the same extension cord on the front of the counter. The equipment that is plugged in has to be grounded or double-insulated. 1910.304(f)(5)(v), 1910.304(f)(5)(v), 1910.304(g)(4)(vii)

#### Access OSHA Safety Regulations Online

*You never get a second chance to make a first impression*

## 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 | MAXIMUM TTD BENEFIT |
|--------------------------------|----------------------|---------------------|
| July 15, 2007 to Jan. 14, 2008 | \$873.28             | \$1,164.37          |
| Jan. 15, 2008 to July 14, 2008 | \$883.86             | \$1,178.48          |
| July 15, 2008 to Jan. 14, 2009 | \$912.56             | \$1,216.75          |
| Jan. 15, 2009 to July 14, 2009 | \$923.56             | \$1,231.41          |



## LOSS CONTROL TRAINING FOR 2009

Many of you have taken advantage of our Regional Training and Online Training programs. Now we have improved and expanded our offerings. There is a course or program for everyone. Look them over and sign up today. If you need more information, visit our website at [www.iprf.com](http://www.iprf.com), click on Loss Control and enter your ID (IPRF member number) and password (iprf) lower case.

### Training Offered:

- **Regional Seminars I, II and III** – We've updated our popular Regional Seminars for presentation in South, Central and Northern Illinois.
- **Cliff Notes Seminar** – A one day session summarizing the Regional Seminars is offered to those of you who want to attend an abbreviated one day session. This is a great refresher or a shortened version of the I, II and III sessions.
- **Specialty Courses** are customized for similar members such as Police, Fire, Park Districts and Schools.
- **Webinars** – Are being offered, enabling you to complete 1-2 hour training on a variety of subjects from the convenience of your office or home.
- **Online Training** is a very popular method of educating employees. IPRF continues to offer this option with an expanded course listing. This is a convenient way to train your employees on over 50 different topics.

### SCHEDULE FOR SEMINARS/COURSES/WEBINARS:

**Level I Training** – An introduction to loss control concepts and ideas

April 14 – Carbondale, IL                      April 21 – Springfield, IL  
April 16 – Fairview Heights, IL              April 30 – Bolingbrook, IL

**Level II Training** – Covers intermediate program elements and their applications

April 22 – Tinley Park, IL                      June 2 – Carbondale, IL  
April 28 – Mundelein, IL                      June 4 – Fairview Heights, IL  
April 30 – Bolingbrook, IL                      June 9 – Springfield, IL

**Level III Training** – More advanced safety topics and presentations

September 9 – Fairview Heights, IL              September 17 – Tinley Park, IL  
September 10 – Carbondale, IL              September 22 – Mundelein, IL  
September 15 – Springfield, IL              September 24 – Bolingbrook, IL

**Safety Cliff Notes** – A one day capsule version of the Regional Sessions I, II and III. Great as a refresher.

March 24 – Fairview Heights, IL              October 13 – Tinley Park, IL  
May 19 – Springfield, IL

**Specialty Courses** – Customized courses for members who are in the same business. This enables you to share experiences and issues you have in common.

Fire Departments    March 31 – Mundelein, IL  
Police Departments    June 11 – Mundelein, IL      June 23 – Tinley Park, IL  
Park Districts      May 21 – Springfield, IL      May 26 – Tinley Park, IL  
Schools              June 16 – Mundelein, IL      June 24 – Tinley Park, IL

### WEBINARS – WE ARE NOW OFFERING 1-2 HOUR SESSIONS YOU CAN ACCESS FROM YOUR HOME OR OFFICE COMPUTER.

Intro to Ergonomics—June 17th 3:00 pm, October 14th 8:00 am  
Office Ergonomics—June 18th 8:00 am, October 19th 3:00 pm  
Slips/Trips/Falls—June 17th 8:00 am, October 14th 3:00 pm  
Effective Safety Committees—June 18th 3:00 pm, October 19th 8:00 am  
Safety Management for Results—August 10th 3:00 pm, October 26th 8:00 am  
Back Safety and Material Handling—August 18th 8:00 am, October 7th 3:00 pm  
Leveraging Your Safety Culture—August 20th 8:00 am, October 1st 8:00 am  
Return to Work—July 22nd 8:00 am, July 23rd 3:00 pm, August 5th 8:00 am  
OSHA Recordkeeping—April 2nd 1:00 pm, June 12th 9:00 am, Sept. 16th 1:00 pm



**For more information and Sign Up:**  
**Seminars/Webinars: Bonnie Rapp • 847-726-4095**  
**Online Training: Veronica Graf • 847-726-4092**

*Whether you think you can,  
or you think you cannot... You're right!*



### AAA Rating...6 Years!

Illinois Public Risk Fund is proud to announce the sixth consecutive year of a AAA financial strength rating. The AAA rating that IPRF, the self-funded entity, has received is the result of overall quality of administration, including marketing, underwriting, claims management, and communications to constituents and total current assets, liabilities and expenses. This is the fifth consecutive year the unsurpassed AAA financial stability rating, assigned from Columbus, Ohio based Demotech, Inc., was given to IPRF.



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### IPRF Issues

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