

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 4 No. 1 • Quarterly Issue • January 2005

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

The Illinois Public Risk Fund Breaks New Ground with an **AAA** Exceptional Rating!

“Based upon the excellent liquidity and loss and loss adjustment expense reserve adequacy represented by the favorable claims development history, we are pleased to assign a 2005 Financial Stability Rating® of AAA, our highest rating.”

The Demotech Financial Stability Management Audit and Rating system will enable a pool “to differentiate itself from other pools that are not rated” by establishing credibility, according to the Columbus, Ohio-based firm.

The audit examines, among other things:

- Loss reserves adequacy for each line of business as well as the entire pool.
- The pool’s overall financial stability, including investment strategies and the operation’s efficiency.



- Overall quality of administration, including marketing, underwriting, claims management and communications to constituents.
 - Total current assets, liabilities and expenses.
- Insurance agents and brokers can use a Demotech pool audit to quickly review an entity’s financial stability, said President Joseph Petrelli.
- “Illinois Public Risk fund has reached an unsurpassed AAA financial stability rating which is what everyone strives for,” said Mr. Petrelli.
- To conduct the on-site analysis, Demotech’s team meets with the entity’s investors, claims managers and others to gather the pertinent information.
- To assure professional day-to-day administration, IPRF Trustees have contracted with Cambridge Integrated Services Group, Inc. for claims administration services. A formal loss control program has been developed to minimize losses and maximize the potential savings at no additional cost to members.
- The Illinois Public Risk Fund is a self-funded workers’ compensation pool for public entities that

was established on December 15, 1985 to provide a cost-effective alternative to escalating workers’ compensation premiums and related costs.

Presently the IPRF has nearly 500 members comprised of Illinois local government entities and public agencies. The Board of Trustees oversees the operation of the fund and governs it in accordance with the Illinois Intergovernmental Cooperation Act and other guiding provisions of state laws, rules and regulations.

To limit the liability of those public entities participating in IPRF, the Fund is protected by Specific, Aggregate and Aggregate Excess Coverage. Over the years, the IPRF’s total aggregate coverage limit has been broadened to over \$40 million.

The Fund has been designed to be responsive to the needs of the participants through an open system of communication whereby members have input into the development and ultimate resolution of claims.

Inside this issue...

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Don't wait until cold weather arrives, prepare for it beforehand. Planning and preparation are essential for safe driving during winter weather. Here are a few items to check before winter weather arrives:

BATTERY: Make sure it will provide the extra power often required for cold weather starts. Keep the battery and terminals clean. Recharge or replace the battery if needed. Check the fluid levels and if needed have it serviced, if it is not a maintenance free battery.

IGNITION SYSTEM: Check the condition of the wires and distributor cap. A cracked cap or damaged wires can result in engine drowout if wet slush is thrown into the engine compartment and comes in contact with the damaged wires or distributor cap. A tune-up before cold weather sets in is a good idea to help reveal ignition problems if they exist.

HEATING AND COOLING SYSTEM: Have the antifreeze solution in the radiator checked and serviced if needed. Test the heater and defroster and make sure they function properly.

EXHAUST SYSTEM: Have the exhaust system inspected for damage. Leakage of carbon monoxide from a damaged exhaust system into the interior of the vehicle can be deadly. Winter driving can often involve driving with the windows up and longer periods of warming the engine up before you drive. This can result in carbon monoxide buildup inside of the vehicle from a damaged exhaust system.

WINDSHIELD WIPERS AND WASHER: Check the functioning of the washer and wipers, and the condition of the blades. Replace blades that streak the windshield. Keep the windshield washer reservoir filled with a solution that will not freeze. Keep the area around the washer spray nozzles clear. If the vehicle has recessed wipers, keep the area free from obstructions such as snow and ice so that the wipers will operate properly.

TIRES: Have tires that are properly rated for winter driving mounted and correctly inflated. If you carry chains, see that they are in good condition and know how to install them correctly.

LIGHTS: Make sure the headlights, brake lights and all other lighting are in good condition.

EMERGENCY SUPPLIES: Keep a set of jumper cables in the vehicle. A blanket and some energy food should be kept in the vehicle. A folding shovel and a bag of traction material (sand or kitty litter) could come in handy. If there is room carry a pair of boots, gloves and some overalls.

Snowblower Safety

A snowblower can make short work of a snowfall that may have taken much longer by shovel. But, you need to respect the power of this equipment. Even clearing a small jam with a stick is a very bad idea—and can lead to injury. Make sure you keep your snowblower well maintained, and always turn the equipment off before you go near moving parts. In order to prevent serious injury safety precautions must be taken. The following tips should be followed:



- Do not allow children to operate the snowblower. Only trained adults should operate the equipment.
- Read and understand the owner's manual before use. Injuries usually occur because of inexperience and lack of training.
- Because most snowblowers are gasoline engine powered, handling gasoline is extremely important. You should use only approved fuel containers that have been designated for flammable liquids. Never add flammable gasoline to a tank when the engine is still running or is hot. The tanks should only be filled outdoors so that flammable vapors can dissipate into the air. Spills should be wiped up as soon as possible and the rag should be discarded in the appropriate manner. Never throw a gasoline saturated rag into a waste container because spontaneous ignition could occur. Discarding it in a water filled bucket is recommended. Keep the gasoline and snowblower away from any ignition sources such as an open flame, or spark and heat producing equipment.
- Most injuries occur while attempting to clear snow from a chute while the auger and blades are still spinning. This usually happens when heavy wet snow accumulates in the discharge chute and someone attempts to clear the jam with their hand or a stick. The spinning blade could strike the stick or hand, causing injury. Always stop the engine before attempting to clear a jam.
- Lubricating the chute before use (with the engine off, of course) will help prevent clogging.
- Depending on the ground surface, small items such as stones and twigs could be propelled in the direction of a by-stander. Make sure the landing area for snow is clear. In the case of a gravel surface, set the blade to approximately 1 inch above the ground.
- Make sure that the limit switch, sometimes referred to as a "dead man switch", is operating properly. This is a handle mounted safety device that disengages the drive train when the control is released. The limit switch will stop the auger and blade from moving, thereby reducing the chance of injury. If you will be accessing areas of the equipment where there may be hazardous movement of parts, do not rely solely on the dead man switch. Turn the equipment off.
- In order for the snowblower to work effectively, its capacity should not be exceeded. It should operate at a smooth speed so that a continual strip of snow is fed into the auger. Overloading the auger could cause the engine to stop.
- To safeguard against unauthorized use, remove the key after each use and store it in a secure area.
- Be sure to shut off the engine and remove the sparkplug before beginning any repairs or adjustments.
- When operating the snowblower, adjust the chute to point in the same direction as the wind. The wind will help throw the snow and reduce the possibility of "white-out". "White-out" conditions occur when snow is blown in the direction of the wind and comes back across the machine and operator. Injury can occur because vision is impaired and the operator cannot see the direction they are moving.
- Try to clear snow on sloped terrain vertically, up and down, not horizontally, side to side. This will reduce the possibility of tip-over.
- Dress warmly even if you think you will be done within a few minutes. Try to always keep your extremities covered and warm. Depending on the temperature, frost bite can occur within seconds if proper protection is not worn. Good protection can be achieved by wearing clothing in layers. Wearing a cap, sweater, scarf, mittens, thick socks and waterproof boots will help protect you from the elements.
- When using an electrically powered snowblower, start the snow blowing process from the electrical outlet and work away from the cord. Be aware of where the electrical cord is at all times.
- Replace any frayed electrical cords.
- Only use 3 wire ground cords with ground fault interrupter circuits.

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, 2003 to January 14, 2004	\$759.01	\$1,012.01
January 15, 2004 to July 14, 2004	\$764.80	\$1,019.73
July 15, 2004 to January 14, 2005	\$775.92	\$1,034.56
January 15, 2005 to July 14, 2005	\$788.99	\$1,051.99

ILLINOIS PUBLIC RISK FUND LOSS CONTROL PERSONNEL

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Illinois Public Risk Fund SUPERVISOR TRAINING

COURSE DATE

Level I Training

February 10, 2005	Bradley, IL
March 10, 2005	Dixon, IL
March 31, 2005	Springfield, IL
May 4, 2005	Elgin, IL
May 5, 2005	Tinley Park, IL

Level II Training

January 26, 2005	Lake Zurich, IL
January 27, 2005	Tinley Park, IL
September 22, 2005	Tinley Park, IL
May 12, 2005	Bradley, IL
June 16, 2005	Dixon, IL
June 23, 2005	Springfield, IL
September 21, 2005	Elgin, IL

Level III Training

January 19, 2005	Urbana-Champaign, IL
January 20, 2005	Carbondale, IL
April 6, 2005	Lake Zurich, IL
April 7, 2005	Tinley Park, IL
September 14, 2005	Dixon, IL
September 15, 2005	Springfield, IL
September 29, 2005	Bradley, IL
TBD	Elgin, IL

PURPOSE

IPRF is offering a 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.

The seminar series is divided into three levels, each offered at different times and locations. Each level of training must be taken in their numbered sequence.

WHO SHOULD ATTEND

Supervisors responsible for the safety and health of their employees and practices.

HOW YOU 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 reduce workers compensation costs.

COST

Seminar registration fees are covered by IPRF.

MATERIALS PROVIDED

Course Training Manual
OSHA 1904 Standards



WHAT THIS COURSE WILL COVER

Level I Training

Introduction to IDOL Compliance
Introduction to Ergonomics
Supervisor's Roles & Responsibilities
Communicating for Safety
Managing for Results

Level II Training

(Prerequisite - Level I Training)
Accident Investigations
Hazard Recognition
Intermediate Ergonomics
Effective Safety Training

Level III Training

(Prerequisite - Level I & II Training)
Advanced Ergonomics
Job Safety Analysis
Behavior Processes
Safety & Health Program Management

REGISTRATION: Contact Bonnie MacIntosh, Training Registrar at 1-847-719-5275

NOTE: Registration needs to be completed at least two weeks prior to the course date in order to make arrangements for course materials.



LAW ENFORCEMENT

The Law Enforcement Steering Committee met for the second time on December 2nd. Participating in the meeting were Steve Springer, Lieutenant Fairview Heights Police Depart.; Dave Bradford, Chief, Glen-Carbon Police Dept.; Steve Springer, Retired Chief Fairview Heights Police Dept. Pat McDonald, Retired Deputy Chief Alsip Police Department was unable to attend. IPRF Loss Control facilitated the meeting.

The objective of this meeting was to continue to address some of the accident trends identified in the initial committee meeting. The first item discussed was the control of injuries resulting from subduing and apprehending suspects. This was the most significant cause of injury identified in the initial loss analysis. Specifically, foot pursuits and the need for physical fitness were deliberated.

Foot pursuit of suspects was an area of significant concern due to the lack of control of the environment and the potential dangerous situations that can be encountered. As such, the committee agreed that each department should develop a policy which guides their personnel in deciding when a foot pursuit is appropriate and when it should be avoided or discontinued. Existing policies were reviewed and a generic sample guideline is to be developed by the committee.

The committee came to the conclusion that fitness improvement is needed in many instances within the law enforcement community. However, it was felt that success stories, studies and/or statistics that support the impact of physical fitness on injury prevention, absenteeism, and other benefits would be helpful in supporting the formal development of physical fitness programs. IPRF Loss Control will be researching this information for the committee.

In addition to the above issues, Chief Bradford briefly introduced a new method of parking a police cruiser during a traffic stop. He agreed to obtain additional information on this new tactic for the next committee meeting.

The Illinois Public Risk Fund also has a Fire Services Steering Committee and is planning steering committees for other disciplines including parks and recreation, public works, and school districts. If you have an interest in joining one of these committees, please contact Tom Spencer @ Thomas.Spencer.IPRF@iprf-losscontrol.com, or telephone (847) 710-5374.

FIRE SERVICES

The IPRF Fire Services Steering committee met on December 6th. The committee welcomed two new members, Chief Don Bettenhausen of Orland Park Fire Protection District and Chief Ron Young of the City of Kankakee. Congratulations are also in order for both of these gentlemen for their new appointments. Also present were the remainder of the committee members including Chief Dan Hermes of Pleasantview, Chief Don Markowski of Glenside, and Bill Chigaros, Kankakee County ESDA Training/Haz-Mat Officer. Representing IPRF at the meeting were Jerry Grupe, Chairman and Paul Boecker, President. IPRF Loss Control facilitated the meeting.

Meeting discussions centered around the issues of formal policies on hose handling, physical fitness, and patient handling. In addition, a previously developed GAP audit was reviewed and edited. As a result, a revised audit will be created and circulated for final approval. The GAP audit is a list of questions to audit primary fire services loss control programs and measures to control specific loss producing exposures.

In an effort to create specific Job Safety Analysis (JSAs) to cover both patient and hose handling it was agreed that the best way to do so was to incorporate them into JPRs (Job Performance Requirements). It was also suggested that their training officers were best qualified to handle this project. Therefore, several committee members agreed to bring their training officers to the next committee meeting to address these issues. Chief Hermes also agreed to solicit similar information from the Illinois Fire Service Instructors.

The Illinois Public Risk Fund also has a Law Enforcement Steering Committee and is planning steering committees for other disciplines including parks and recreation, public works, and school districts. If you have an interest in joining one of these committees, please contact Tom Spencer @ Thomas.Spencer.IPRF@iprf-losscontrol.com, or telephone (847) 710-5374.

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.

KEY FEATURES

Flexibility

- Flexible connection. Users choose their connection — modem or broadband, to allow for easy loading of the course at any line speed.
- System access 24/7 — from anywhere internet access is available.
- Flexible system setup allow you to put your specific structure into Online Training for assigning courses and reporting results.
- Help feature allows us to help users with system issues and questions — including an 800 number for live assistance.
- Feedback feature allows contact from your users to you on course content and questions.
- Multi-language capability. As needed, courses can be translated into multiple languages to meet your language needs.

Documentation/Reporting

- Flexible reporting system allows for transfer of reporting data to excel spreadsheets — permitting additional analysis of your training information and easy sharing of results
- The system allows you to track assignment and completion of these courses as well. All of your training records in one place.
- Final text feature allows your system administrators to document and track user comprehension of the course material.
- Certificate of Completion can be printed out for each course successfully passed.

You can sign up your employees for this free service by following these simple steps:

- Call IPRF Los Control Services at 1-800-323-9585 and ask for Ronnie Graf of Bonnie Macintosh. Let them know that you are with IPRF.
- They will ask you for the names, job titles, phone numbers and e-mail addresses for each person you want signed up. Your users will be set up within 1 week.
- During this initial call, you need to schedule a 20 minutes training session for you and/or your representative to get your acquainted with the system. This should be completed after your users are setup — approximately one week out . In the interim, you'll receive and electronic copy of a guide for users and Administrators explaining the system. This will be covered in the training and useful as a guide in the future.

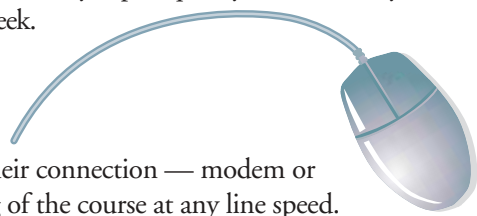
IPRF Online Courses (As of June 1, 2004)

- | | |
|--|---|
| 1. Accidental Investigation | 26. Lockout / Tagout for Affected Employees |
| 2. Aggressive Driving - "Road Rage" | 27. Lockout / Tagout for All Other Employees |
| 3. Awareness Training for Asbestos Containing Building Materials | 28. Lockout / Tagout for Authorized Employees |
| 4. Bloodborne Pathogens - General Industry | 29. Lockout / Tagout for Authorized Employees - Spanish Version |
| 5. Bloodborne Pathogens - Spanish Version | 30. Lockout / Tagout for All Other Employees - Spanish Version |
| 6. Compressed Gases | 31. Machine Guarding Safety |
| 7. Confined Space Entry | 32. Managing for Results |
| 8. DOT - Driver's Duties | 33. Managing Stress |
| 9. Driver Safety for Automobiles | 34. Office Ergonomics |
| 10. Drug-Free Workplace | 35. Overhead Cranes and Hoists: An Introduction |
| 11. Effective Safety Committees | 36. Personal Protective Equipment |
| 12. Electrical Safe Work Practices for Unqualified Workers | 37. Personal Protective Equipment - Spanish Version |
| 13. Fall Protection | 38. Powered Industrial Trucks |
| 14. Fire Extinguishers | 39. Respiratory Protection |
| 15. Fire Safety | 40. Respiratory Protection - Spanish Version |
| 16. Fire Safety - Spanish Version | 41. Signs and Color Codes |
| 17. Flammable / Combustible Liquids | 42. Slip, Trip and Fall Prevention in General Industry |
| 18. Forklift - Behind the Wheel | 43. Tool Safety |
| 19. Hazard Communication | 44. Violence in the Workplace |
| 20. Hazard Communication - Spanish Version | 45. Workplace Safety |
| 21. Hearing Conservation | 46. Workplace Safety - Spanish Version |
| 22. Haring Conservation - Spanish Version | |
| 23. Heat Stress | |
| 24. Job Safety Analysis | |
| 25. Ladder Safety | |

Meet Your Claims Supervisor

Laura Reyes has held the position of Claim Supervisor at Illinois Public Risk Fund for eight years now. She works with areas 217, 309, 618, and 815. Her position deals with a variety of tasks, which keeps things busy but interesting. She especially enjoys speaking and meeting with the members. Laura has been in the insurance industry for twenty years.

Laura has two sons, Steven and Jeffrey. Steven is a recent college graduate from Illinois State University with a business marketing degree. Jeffrey is a senior at Illinois State University who is majoring in education. In her spare time, Laura enjoys watching all sports (especially collegiate), cooking, watching movies and listening to music. She spends most of her time with her family, which includes her two-and-a-half-year-old twin nephews.



Need More Newsletters?

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

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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-L 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-G members)	3635
	708 (N-Z members)	
Sue LeBlanc	708 (A-M members)	2229
Linda Talarico	847 (H-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

Claims Manager:	Andrea Hjorth	2235
Claims Assistant:	Kim Slowik	3639
Claims Assistant:	Michelle Dunavant	2134
Claims Analyst Assistant:	Elaine Serafino	2726
Account Manager:	Wilma Holman	2239

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IPRF Issues

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