

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 5 No. 1 • Quarterly Issue • January 2006

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



Illinois Public Risk Fund Park District Safety Steering Committee Formed

In its ongoing effort to improve on-the-job safety for park personnel, the Illinois Public Risk Fund sponsored the creation of a Park District Safety Steering Committee. Volunteering their time to attend a 1-day meeting were Mike DeButch, Assistant Superintendent, Chicago Heights Park District, Mike Johnson-Risk Manager, Fon du Lac Park District, Paul Marien, Operations Manager, Macon Country Conservation District, and Mike Stratton, Human Resources Manager, Springfield Park District

The objectives of the committee were to analyze and address injury causes that are unique to park personnel and to reduce workers' compensation losses amongst IPRF member Park Districts.

The steering committee meeting was facilitated by IPRF Loss Control Department staff members Mick DeMarco and Tom Spencer. After a brief discussion of the meeting agenda, the group went to work. An analysis of park personnel injuries that occurred in the last four years and resulted in over \$500 in incurred costs was presented by Loss Control. The incidents were analyzed and some interesting issues were identified. Of the 291 injuries:

- 106 involved strains that were the result of lifting, twisting, pushing, and pulling incidents for over \$1.2 million in losses.

- 59 involved injuries that occurred from slip, trips, or falls for over \$770,000 in losses.
- 105 occurred to general building and grounds maintenance personnel for almost \$1.1 million in losses.

Using the knowledge and experience of these Park District Personnel, the committee tackled each one of these issues. Recommendations were then developed aimed at eliminating or reducing the injury causing activity. Solutions included best practices, improvements in training methods, drug testing procedures, equipment improvements, and safety program enhancements. The committee was pleased with the progress made and plans to continue this process. They agreed to meet regularly to focus on reducing park personnel injuries and worker's compensation losses.

The Illinois Public Risk Fund also has Steering Committees for the Fire Services, Law Enforcement Steering Committees, and School Districts and is planning a steering committee for Public Works. If you have an interest in joining one of these committees, please contact Tom Spencer @ Thomas.Spencer.IPRF@iprf-losscontrol.com, or telephone (847) 719-5374.

Steering Committee Develops Ice & Snow Removal Policy & Procedures

The IPRF School District Steering Committee combined existing programs and policies from their districts to create an ice and snow removal program. This program was further modified by IPRF Loss Control to create a program applicable to most public entities with snow removal requirements. This program addresses the steps and processes necessary to effectively prepare for and deal with the issue of ice and snow removal in parking lots, sidewalks, entrance ways, etc. This program can be accessed by going to Loss Control on the iprf.com website, by contacting Tom Spencer at (847) 719-53374, or via email to Thomas.Spencer.IPRF@iprf-losscontrol.com.

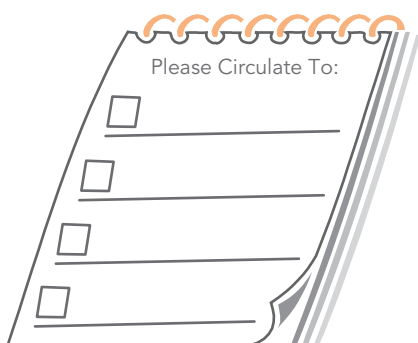
Each winter brings an increased exposure to slip and fall accidents to employees due to snow and ice accumulations. It is important that the necessary measures are taken to be prepared for the winter's snow and ice storms. It is imperative that entrance areas and general walking surfaces be kept clear of snow and ice.

Please prepare to follow these general procedures as required due to snow and ice concerns:

- Check the operations of all snow equipment on a regular basis to ensure its trouble free operation. When the daily weather forecast is calling for any possible accumulation of snow or ice, check equipment operation, gasoline supply, and ice melt supply to be sure you are prepared. A two (2) inch or more snow fall requires the grounds workers to start work as early as midnight to have the driveways and parking areas cleared of snow before 7 a.m. It is then necessary for the grounds crew to continue their efforts during the day to remove snow from remote sidewalk areas. A lack of preparation of ordering supplies and checking equipment can impact the grounds workers' ability to complete their snow and ice removal efforts.

continued...

Inside this issue... **2** 5-Minute Safety Talks **3** Ice & Snow Removal *cont.* **4** IPRF AAA Rating



Illinois Public Risk Fund
Cost Control Through Cooperation Since 1985



624 Columbine Avenue
Lisle, IL 60532

FIRST-CLASS MAIL
U.S. POSTAGE
PAID
MAILED FROM
ZIP CODE 60477
PERMIT NO. 273

5 MINUTE SAFETY TALKS

Safe Housekeeping

Most of you have house cleaning duties at home. For some of you, it's a regular weekly chore. Whether your cleaning duties are regular or just occasional, you'll agree that good housekeeping practices are important in the home.

However, what we sometimes overlook is that good housekeeping is a key duty on the job, too. The orderly arrangement of work areas is vital to the safety of all workers, regardless of whether they are involved with machines and tools, or with appliances and furniture.

Thousands of on-the-job accidents and deaths are caused by falls, many of which result from just plain poor housekeeping practices. Falls often result from tripping over loose articles, such as tools left in aiseways and work areas. Wet spots on the floor, or trash and other articles left on stairways also take their toll. Tracked-in water is a serious problem at work. Wet spots cause slips and falls. They should be cleaned up as soon as possible, regardless of who was responsible for causing them.

Trash receptacles should be placed in several strategic areas to eliminate waste paper, pop bottles, or other materials being thrown on the floor. If you're a distance away, you'd better get in close for a sure shot at the trash barrel. If you don't make it, pick it up and place it in the trash receptacle.

Let's face it, it is just a lot easier to do your job when your work area is kept neat. Keep your tools and equipment off the floor and stored in their proper place. This not only reduces tripping hazards but protects the equipment you use to earn a living.

When storing materials or equipment on the job, take time to make the piles neat. It's unsafe to stack them too high, and it's best to keep them away from other equipment or articles that are used often.

We should keep a lookout for danger signals—loose flooring, articles out of place, or other unsafe conditions. These items should be corrected immediately.

We are all dependent on each other for safety. It's up to each of us to hold up our end of the deal. When each of us keeps his own area in order, the whole operation is a safer place to work.



LEADER NOTES

OBJECTIVE: To reinforce the concepts of proper safe housekeeping.

POTENTIAL INJURIES: Deaths and disabling injuries due to falls, slips and loose articles.

THE TALK – POINTS TO COVER

- Good housekeeping is a key duty on the job and at home.
- Serious injuries, even death, can occur from poor housekeeping practices.
- Loose articles such as tools, and spillable materials, should be properly stored and kept off the floor.
- Trash receptacles should be available in several locations to eliminate waste accumulation on the floor.
- Stack materials and tools in neat piles, away from frequently used articles.
- Watch for danger signals such as loose flooring, items out of place, or other unsafe conditions.
- Store all flammable materials in proper safety containers and cabinets.
- Each person is responsible for the housekeeping in his or her own area.

Don't Blame Anyone

Most of us have been at the scene of an auto accident. If we're involved, we immediately go on the defensive. We don't want anyone to put the blame on us. We might even hold back some of the facts. Our insurance agents tell us not to admit blame. But rational discussion of the "what", "how", "when", and "where" of an accident are needed to record the facts for the insurance companies and the police, if they are on hand.

Our theme for this talk is "Don't Blame Anyone". Here are some reasons for not blaming anyone. The objective of an accident investigation is to get full and unslanted information to prevent a similar accident from happening again.

The aim of an accident investigation is to fact-find and not fault-find. Every accident comes from an unsafe condition, unsafe act, or a combination of both. In the post accident study, we must determine the hazardous condition, improper act, or any contributing factors, that caused the accident to occur.

Our great concern is to prevent accidents in the days and years ahead. Even minor accidents should be investigated. An incident that resulted in a slight injury could be more serious or a killer the next time around.

Every accident has a cause or contributing factor. We have to find the causes and make the right adjustments. If the rules are followed, the same accident won't happen again.

In some cases, blame may have to be fixed - eventually. Someone may decide later that there was a personal failure. However, this should not be a part of the investigation process. Be wise and keep your wits. Don't let anger, disgust, or any other emotion get control of you.

Safety psychologists have pointed out that talking reduces emotions. Any workers involved or near an accident want to "blow off steam". It eases the pressure. Let them calm down and talk rationally. Ask what you can do to help.

Accident reports serve another purpose besides future accident prevention. They are used to form nationwide, statewide, plant, and department statistics. They tell us whether we are winning or losing the battle for safety.

Help us reach plant and department records that we can boast about. Remember, it's not your responsibility to put the blame on anyone.



LEADER NOTES

OBJECTIVE: To reinforce the concept of fact-finding in accident investigations and not-fault finding. Finding the basic causes in any incident.

THE TALK – POINTS TO COVER

- Most of us have been at the scene of an auto accident. If we're involved, we don't want the blame placed on us.
- For all accidents we want to find the "what," "how," "when," and "where" to record the facts.
- The reason for an accident investigation is to get the full and unslanted information to prevent a similar accident from happening again.
- The aim of an accident investigation, with your help, is to fact-find and not fault-find.
- Every accident comes from an unsafe condition, unsafe act, or a combination of both.
- We must determine the hazardous condition, improper act, or any contributing factors.
- Even minor accidents should be investigated. An incident that resulted in a slight injury could be a serious one or a killer the next time around.
- We have to find the causes and make the right adjustments. If the rules are followed, the accident won't happen again.
- In some cases, blame may have to be fixed - eventually. This should not be a part of the investigation process. Be wise and keep you wits.
- Safety psychologists have pointed out that talking reduces emotions. Workers involved in or near an accident may want to "blow off steam." It will ease the pressure.
- Accident investigations and statistics tell us whether we are winning or losing the battle for safety.

Steering Committee Develops Ice & Snow Removal Policy & Procedures

continued from cover...

- Snow removal team members should prepare to come in as early as is necessary to clean snow and ice from the entrance areas of their building on the morning following and during a snow storm. This is necessary to provide a head start prior to employees arriving at your building. Minimally, you would plan on coming in one hour early following one to two inches of accumulated snow fall; two hours or as necessary when required due to heavier accumulations of snow or ice.
- Snow removal team members should work closely with their building manager to determine the priority entrance areas to be cleared first. Be sure to clean the snow from the entrance area all the way out to the street or parking lot. Apply the necessary amount of ice melt to these areas. When the entrance areas are open, continue to clean the remaining sidewalk areas around your buildings.
- As situations arise where particularly difficult and unsafe areas are identified, please assist the building manager in any way that you can to assure that the area is maintained safe for your staff and all visitors.
- Concerns for larger areas, such as the entire parking lot or remote sections of sidewalks, should be called in to the maintenance office by the building manager.
- Following snow removal work, be sure to check oil levels on snow equipment, gasoline and ice melt supplies, and be prepared for the next snowstorm.

Snow Plow Plan

There are many variables to take into consideration when developing a snow removal plan. These factors include; the amount of snow or ice, the time of the snow or ice, outdoor temperatures, wind conditions, traffic conditions, equipment operation, staffing, and final result desired. The following list outlines the priorities for snow and ice removal.

1. Parking lots
2. Main entrance sidewalks
3. Perimeter and secondary entrance sidewalks
4. Playgrounds
5. Equipment storage areas

Below is a general list of winter weather conditions listing from lightest to worst.

1. Light glazing of ice or snow (less than 1 inch)
2. Light Slush (less than 1 inch)
3. Light Snow (1 - 2 inches)
4. Slush (more than 1 inch)
5. Medium Snow (3 - 4 inches)
6. Heavy Snow (more than 4 inches)
7. Blizzard

Within each of the above categories there are different factors that affect the response necessary for the removal of the unsafe condition. Below is a general list of those conditions to be aware of:

1. Time of the arrival of the weather condition (minimal

warning, during rush hour, during the middle of the day, middle of the night, etc.).

2. Wind
3. Temperature
4. Amount of available equipment
5. Amount of available labor

To handle the snow and ice removal necessary for your facility to operate, there needs to be a point person who has the following responsibilities and the authority to develop and implement plans specific to the conditions that needs to be dealt with.

1. Must study the weather conditions on a daily basis (utilizing a weather service, the internet, news and personal observation).
2. Must know the availability of staff on a 24 hour 7 day a week basis during the winter season.
3. Must know the condition of the snow and ice removal equipment and have the authority to authorize all necessary repairs and purchases.

The final ingredient necessary for a successful snow/ice removal process is a good communication system. Whether it is 2 way radios, cell phones, or Nextel type phones, being able to communicate current status among plow team members, the point person, and individual buildings is a must in order to ensure the safety of those working and to ensure that all of the sites will be ready in time for staff and visitors.

Snow Plow Plan Process

Since there is no definitive plan that will work for all occasions, snow removal plans should be thought of as a process. This process is always in flux depending on the whether conditions, equipment availability, staffing and timing. There is no simple solution, but there is a process.

1. In October set up a meeting with all individuals that are interested in working on the snow team. The topics of the meeting should cover; hours of availability, type of equipment qualified to operate, ways to reach team members to call into work (this can include home numbers, cell numbers, pagers etc). From the meeting develop a schedule of availability along with assignments (plow truck operators, tractor operators, salt truck operators, etc).
2. In the beginning of November set up another meeting with the snow team and give them copies of the assignment sheets along with contact phone numbers and maps of the buildings where snow gets pushed and for which areas.
3. Now it is time to monitor the weather and develop daily plans. As mentioned earlier the plan is going to vary depending on the weather situation, staffing and equipment. So the point person needs to remain flexible during all times of the day to assign the staff necessary to

handle the needs of your facility. When possible the point person should line up the team for snow removal prior to the end of their work shift, this allows them to adjust their schedules at home to get some extra sleep in order to prepare for the weather conditions ahead.

Developing the Plan

The plans that are initiated at the beginning of the season should always be more cautious. This is because the people on the team may be new to a certain building or zone, they haven't done it in about a year and could have forgotten the nuances with individual sites, equipment failures are common at the beginning of the season, or any other issue with a new situation. As the season progresses the time allotments can be tightened up and staffing can be minimized. After each time the snow team goes out, fill out a report on the event, what went right and what went wrong, the time amount of snow or if it was ice, how long and who was involved in the process. At the end of the season put the information from the report into a single spreadsheet for reference in the future.

First Snowfall of 1" or Less

At the beginning of the season on the first snow fall of 1 inch or more send out the full crew, for this snow the allotment of time should be what it would normally take for a 2 - 3 inch snow fall. This allows for a safe learning curve.

For example, on a 2-3 inch snow fall it takes approximately 1 _ to 1 _ hours to clear a lot. So if the crew consists of 6 team members and we have 12 sites, the Team should start the process 3 hours prior to the desired completion time. On a typical work day that time is 6:30 AM.

Salting Only

Any snow that is less than 1 _ inches is to be salted. If there are only 2 hours, prior to the desired completion time, send out 2 trucks. If there is ample time, then the point person can make the decision to send out a single truck.

Rest of the Season

Based on the information from the first snow fall of 1" or less a decision can be made by the point person on the amount of labor necessary for subsequent snowfalls. Some base time lines to set for snowfall clean up are:

Salting only	2.5 to 4 hours total labor
1 - 2 inches	15 hours of total labor
2 - 3 inches	20 hours of total labor
3 - 4 inches	24 hours of total labor
4 or more inches	30 hours of total labor

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
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
July 15, 2005 to January 14, 2006	\$808.73	\$1,078.31

ILLINOIS PUBLIC RISK FUND LOSS CONTROL PERSONNEL

Name	Position	Telephone	Email
Tom Spencer	Loss Control Manager	847-719-5374	Thomas.Spencer.IPRF@iprf-losscontrol.com
Mary Starke	Manager's Assistant	847-719-5278	Mary.Starke.IPRF@iprf-losscontrol.com
Lee Fitzsimonds	Senior Consultant	847-719-5278	Lee.Fitzsimonds.IPRF@iprf-losscontrol.com
Lynn Bouley	Senior Consultant	847-719-5278	Lynn.Bouley.IPRF@iprf-losscontrol.com
J. Michael DeMarco	Senior Consultant	847-719-5278	J.Michael.DeMarco.IPRF@iprf-losscontrol.com
Ben Chamberlain	Senior Consultant	847-719-5278	Ben.Chamberlain.IPRF@iprf-losscontrol.com
Steve Wade	Senior Consultant	847-719-5278	wades@asme.org
David Grupp	Senior Consultant	847-719-5278	margrupp@msn.com
Bonnie MacIntosh	Training Registrar	847-719-5275	Bonnie.MacIntosh.IPRF@iprf-losscontrol.com

To access back issues of IPRF Newsletters online, log onto www.iprf.com

IPRF Soars with AAA Rating

This is the year that the Illinois Public Risk Fund has more to celebrate than a 20 year anniversary of its origin in 1985. 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 third consecutive year the unsurpassed AAA financial stability rating, assigned from Columbus, Ohio based Demotech, Inc., was given to IPRF.



New IPRF Grant Program

The new Safety and Education Grant Program, which the Illinois Public Risk Fund introduced in October, was met with an overwhelming response from its members. The grant offers financial relief to its current members by easing the burden of safety-related expenses. Safety and loss prevention are the primary consideration in the purchase of safety and educational equipment using grant funds. Response deadline from IPRF insureds is July 15, 2006. For further information visit our website at www.iprf.com.



Illinois Public Risk Fund Supervisor Safety Training WINTER 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 IPRF. To register, contact Bonnie MacIntosh, the Training Registrar at 1-847-719-5275.

2006 Training Dates

Location	Level I	Level II	Level III
Fairview Heights		April 5, 2006	September 13, 2006
Effingham		April 6, 2006	September 14, 2006
Naperville		April 13, 2006	September 21, 2006
Tinley Park	February 1, 2006	May 3, 2006	September 27, 2006
Buffalo Grove	February 2, 2006	May 4, 2006	September 28, 2006
Springfield	March 8, 2006	May 10, 2006	October 4, 2006
Bloomington/Normal	March 9, 2006	May 11, 2006	October 5, 2006
Moline	March 15, 2006	May 17, 2006	October 18, 2006
Rockford	March 16, 2006	May 18, 2006	October 19, 2006

Meet Your Claims Analyst

Elaine Serafino has been working with IPRF for nine years and services members F-Z in area codes 847, 630, 773 and 312. Elaine is also a great example of working her way up the ladder. She started and stayed with medical only for seven years. Preparing for advancement, she took classes to be a claims analyst and was in training for a over a year when an opening became available. Elaine enjoys the personal contact with members and following their claims from start to finish. Her interest in insurance started years ago, but she took some time off to raise a family. With four sons, she was busy for years! Now that she has some free time, Elaine looks forward to spending time with her grandson. She is a also a huge White Sox fan and enjoys reading, computers and hanging out with friends.



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

Supervisor:	ANALYST	AREA CODE	EXT. #
Laura Reyes	Jodi Lam	618 (A-L members) 217 (J-Z members)	2232 2133
Kim Vaughan	Cindy Shatkowski	618 (M-Z members) 217 (A-I members)	2225 2224
Kim Vaughan	Glenn Macey Sharon Barnes	815 (A-La members) 309 & 815 (Lb-Z members)	2234 2233
Kim Vaughan	Christine Dapper	847 (A-G members) 708 (N-Z members)	2226 3635
Kim Vaughan	Sue LeBlanc Elaine Serafino	708 (A-M members) 847 (F-Z members) 630 & 773 & 312	2229 2228
Kim Vaughan	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 Beard	2134
Account Manager:	Wilma Holman	2239

Mailing Address: 1411 Opus Place, Suite 200, Downers Grove, IL 60515-1191

IPRF Claims Analyst E-Mail Addresses

Barnes, Sharon	Sharon.Barnes@cambridge-na.com
Beard, Michelle	Michelle.Beard@cambridge-na.com
Curless, Mari	Mari.Curless@cambridge-na.com
Dapper, Christine	Christine.Dapper@cambridge-na.com
Hjorth, Andrea	Andrea.Hjorth@cambridge-na.com
Keller, Barb	Barbara.Keller@cambridge-na.com
Lam, Jodi	Jodi.Lam@cambridge-na.com
LeBlanc, Sue	Sue.Leblanc@cambridge-na.com
Macey, Glenn	Glenn.Macey@cambridge-na.com
Newell, Carla	Carla.Newell@cambridge-na.com
Reyes, Laura	Laura.Reyes@cambridge-na.com
Serafino, Elaine	Elaine.Serafino@cambridge-na.com
Shatkowski, Cindy	Cindy.Shatkowski@cambridge-na.com
Slowik, Kim	Kim.Slowik@cambridge-na.com
Kim Vaughan	Kimberly.Vaughan@cambridge-na.com

For Additional Information about Illinois Public Risk Fund, letters of news or comments, please contact:

Paul H. Boecker, IPRF President
 624 Columbine Avenue
 Lisle, Illinois 60532
 Phone 1-630-271-0600 • Fax 1-630-271-0643
 email pboecker@iprf.com



IPRF Issues

Pat Andrews, *Editor*
 Georgia Hicks, *Editorial Assistant*
 Peggy O'Brien, *Graphic Designer*

The information contained in this newsletter has been obtained from sources believed to be reliable, and the editors have exercised reasonable care to assure its accuracy. However, the Illinois Public Risk Fund (IPRF) does not guarantee that the contents of this publication are correct, and the statements attributed to other sources do not necessarily reflect the opinion or position of IPRF.