

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 6 No. 1 • Quarterly Issue • January 2007

## Winter Driving Dangers



The hazards associated with winter weather present drivers with conditions that are far different than those they face during the summer. A little preparation as winter approaches will help you travel safely. Here are some important guidelines for safe winter driving:

- **Be able to see — and be seen!** Clean all the snow and ice off your vehicle, including the windshield, lights, turn signals and painted surfaces. Clearing only the driver's side of the windshield will severely limit your range of vision. Clean the side and rear windows, outside mirrors, lights and reflectors, too.

Snow and ice blowing back from your hood reduces your visibility and could clog your wiper blades. Snow and ice blowing off your roof and trunk deck affects the visibility of the driver behind you.

Make sure your vehicle is equipped with good wiper blades, and that wiper arms are exerting enough pressure on the blades to ensure a clean sweep. Regularly top off the reservoir for the windshield wiper fluid. In the winter, be sure to use a de-icing fluid.

- **Leave yourself an escape route!** Driving next to or allowing yourself to be surrounded by other vehicles leaves little room for you to maneuver in the event of trouble. Try to leave yourself as much distance surrounding your vehicle to maneuver around hazards and avoid collisions.
- **Get a grip!** Tires with good, deep treads are essential for good cornering and handling on slippery roads. Check tire air pressure frequently to maintain the manufacturer's recommended inflation requirements.
- **Get the feel of the road.** Occasionally try your brakes, or gently depress your accelerator while driving. When you have found out just how slippery the road is, adjust your speed accordingly. Rising temperatures greatly increase the slipperiness of ice and snow.
- **Stretch your "following" distance,** knowing that winter surfaces increase stopping distance three to 12 times. Smart drivers increase their normal dry road following distance. Heavy trucks require a longer stopping distance on slippery roads than passenger cars. And don't tailgate! Sport utility vehicles and other four-wheel-drive vehicles may make driving in snow easier, but they don't improve stopping ability. Be sure to

continued on page 3



### Grant Program 2007

If you are like most members of IPRE, the grant money that was provided in 2006 by IPRF offered great relief to ease the burden of your safety related purchases. By working together to control costs, we are able to provide these grants to our membership. Once again, we are pleased that in 2007 we are able to offer our Safety and Educational Grant Program, as announced to members in November 2006. Response deadline from IPRF members is March 15, 2007. To be eligible for receiving a grant, you must have been an IPRF member previous to December 15, 2005, and currently be in good standing. Grants will be paid to eligible members by May 1, 2007. For further information, contact your agent or visit us online @ [www.iprf.com](http://www.iprf.com).

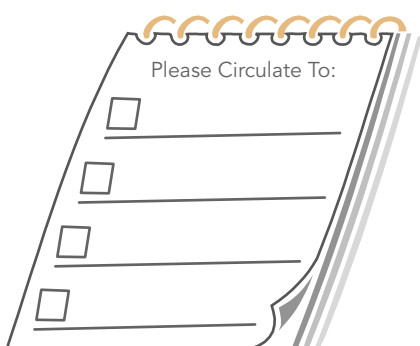
### AAA Rating... 4 Peat!

Illinois Public Risk Fund is proud to announce the fourth consecutive year of a AAA 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 fourth consecutive year the unsurpassed AAA financial stability rating, assigned from Columbus, Ohio based Demotech, Inc., was given to IPRF.



Inside this issue... 2 5-Minute Safety Talks 3 Supervisor Training 4 AAA Rating



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# 5 MINUTE SAFETY TALKS

## Walking on Ice

Numerous injuries result from slips and falls on icy sidewalks, parking lots, roads, and other outdoor locations. Snow removal and frequent salting of these areas can help. Many times, total elimination of the hazard is impossible, and measures must be taken to cope with this problem.

What precautions can we take to reduce both the frequency and severity of injuries which result from this hazard? Being aware of the danger is very important. Anticipate the fact that you are apt to fall at any moment when walking on ice. The art of falling, as in judo, is to make your upper and lower extremities strike the ground simultaneously before your body makes contact. You can break your fall by dissipating the impulsive force. Spread the impact of falling over as much of an area of your body as you can. It is always important to tuck your chin against your chest so that your head is protected and does not absorb any of the impact.

The type of footwear you have on is very important during icy conditions. Footwear should have low heels with soles constructed of a slip-resistant material. We shouldn't wear footwear that is not able to grip the surface we are walking on.

You should adjust your stride so that your center of gravity is maintained directly above your feet at all times. Shorten your stride -- take shorter steps. Walk with your feet spread further apart laterally than you would under normal conditions.

Snow is less slippery than ice. It may be advisable to walk through a little snow to avoid an icy spot.

**CAUTION: Snow on top of ice is extremely dangerous and more slippery than bare ice. Try not to track snow into buildings. Wipe your feet off at the entrance so others won't slip and fall on melted snow. With the proper awareness of the dangers of walking on ice, using the proper footwear, and the ability to fall correctly, we should be able to get through another winter without any broken bones or other injuries.**



### LEADER NOTES

**OBJECTIVE:** To reinforce the methods to prevent falling injuries on icy conditions.

**POTENTIAL INJURIES:** Broken bones, bruises, and scrapes.

### THE TALK – POINTS TO COVER

- Numerous injuries result from slips and falls on icy sidewalks, parking lots, roads, and other outdoor locations.
- Many times, total elimination of the hazard is impossible, and measures must be taken to cope with this problem.
- Being aware of the danger is very important.
- Anticipate the fact that you are apt to fall at any moment when walking on ice.
- You can break your fall by dissipating the impulsive force. Spread the impact of the fall over as much of an area of your body as you can.
- The type of footwear you wear is very important during icy conditions.
- Footwear should have low heels with soles constructed of a slip-resistant material. Footwear that is not able to grip the surface we are walking on should not be worn.
- You should adjust your stride so that your center of gravity is maintained directly above your feet at all times. Shorten your stride -- take shorter steps.
- Walk with your feet spread further apart laterally than you would under normal conditions.
- Snow is less slippery than ice. Walk through a little snow to avoid an icy spot.
- Try not to track snow into buildings.

## Cold Stress Card

OSHA's new Cold Stress Card offers tips to protect outdoor workers. OSHA's new Cold Stress Card can be downloaded for free from the Web site [www.osha.gov](http://www.osha.gov). This is the front of the four-panel card.

With the onset of cold weather, the Occupational Safety and Health Administration (OSHA) is reminding employers and workers to take precautions, such as those listed on its new Cold Stress Card, to prevent and treat cold-related health problems.

Prolonged exposure to freezing or cold temperatures may cause serious health problems, such as trench foot, frostbite and hypothermia.

In extreme cases, including cold water immersion, exposure can lead to death. Danger signs include uncontrolled shivering, slurred speech, clumsy movements, fatigue and confused behavior. If these signs are observed, call for emergency help.

OSHA's Cold Stress Card provides a reference guide and recommendations to combat and prevent many illnesses and injuries. Available in English and Spanish, this laminated fold-up card is free to employers, workers and the public.

### The card's recommendations include:

- Recognize the environmental and workplace conditions that may be dangerous. One panel on the new Cold Stress Card explains the warning signs of hypothermia, as well as the appropriate treatment that should be undertaken.
- Learn the signs and symptoms of cold-induced illnesses and injuries, and how to help workers.
- Train workers about cold-induced illnesses and injuries.
- Encourage workers to wear proper clothing for cold, wet and windy conditions, including layers that can be adjusted to changing conditions.
- Be sure workers in extreme conditions take a frequent short break in warm, dry shelters to allow their bodies to warm up.
- Try to schedule work for the warmest part of the day.
- Avoid exhaustion or fatigue because energy is needed to keep muscles warm.
- Use the buddy system: work in pairs, so that one worker can recognize danger signs.
- Drink warm, sweet beverages (sugar water, sports-type drinks) and avoid drinks with caffeine (coffee, tea, sodas and hot chocolate) or alcohol.
- Eat warm, high-calorie foods such as hot pasta dishes.
- Remember, workers face increased risks when they take certain medications, are in poor physical condition or suffer from illnesses such as diabetes, hypertension or cardiovascular disease.

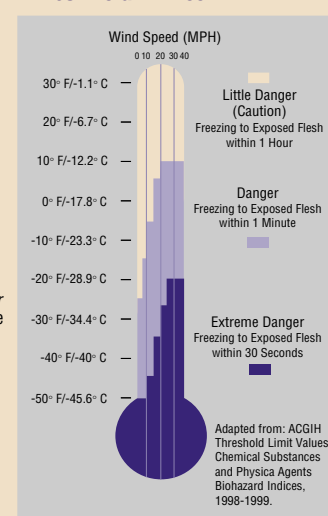


U.S. Department of Labor  
Occupational Safety and Health Administration  
OSHA 3156  
1998

### THE COLD STRESS EQUATION

LOW TEMPERATURE + WIND SPEED + WETNESS  
= INJURIES & ILLNESS

When the body is unable to warm itself, serious cold-related illnesses and injuries may occur, and permanent tissue damage and death may result. **Hypothermia** can occur when **land temperatures are above freezing or water temperatures are below 98.6°F/37°C**. Cold-related illnesses can slowly overcome a person who has been chilled by low temperatures, brisk winds, or wet clothing.



Adapted from: ACGIH  
Threshold Limit Values,  
Chemical Substances  
and Physical Agents  
Biohazard Indices,  
1998-1999.

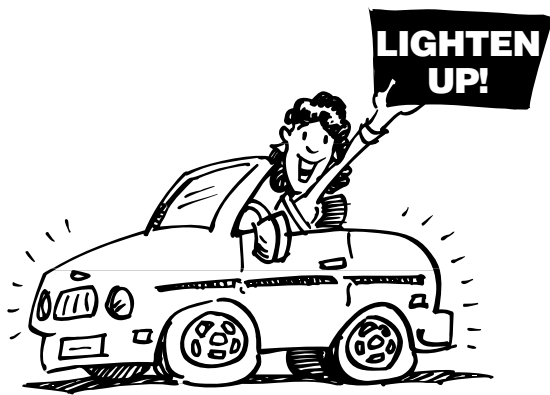
### CARD CAN BE DOWNLOADED FOR FREE

For free copies of OSHA's Cold Stress Card in English or Spanish, go to OSHA's Web site ([www.osha.gov](http://www.osha.gov)) or call (800) 321-OSHA.

Please see the related Safety Watch article, "Winter Dangers Can Threaten Employees Who Work Outdoors" in the winter 2003 issue. The article can be accessed at [www.us.bureauveritas.com](http://www.us.bureauveritas.com) in the "Risk and Safety Consulting" section by selecting "Newsletter."

For more information or assistance regarding this topic, please contact:

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Natisco Risk and Safety Consulting  
Phone: 800-323-9585, ext. 5379  
Fax: 847-726-5271  
E-mail: [azoia@us.bureauveritas.com](mailto:azoia@us.bureauveritas.com)



We have had the opportunity to see a lot of interesting things investigating your claims. Here are some of the bumper stickers we have seen and liked...

Some people are only alive because it's illegal to shoot them.

I used to have a handle on life, but it broke.

You're just jealous because the voices only talk to ME.

BEER: It's not just for breakfast anymore.

BEAUTY is in the eye of the beer holder.

As long as there are tests, there will be prayer in public schools.

Hang up and drive.

God must love stupid people, he made so many.

Your kid may be an Honor Student, but you're still stupid.

I took an IQ test and the results were negative.

Where there's a will...I want to be in it!

Consciousness: The annoying time between naps.

Ever stop to think...and forget to start again?

Always remember you're unique...

Just like everyone else.

HONK...if you want to see my finger.

I wasn't born a Bi\*@h. Men like you made me this way (edited by our office, but still funny!)

Keep honking while I reload.

Jack Kevorkian for White House physician.

If you can read this, I can hit my brakes and sue you!

My wife keeps complaining I never listen to her... or something like that.

and our secretary's favorite...

**All men are idiots...and I married the king.**

From your friends at R. Bauer & Associates, Inc.

## 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, 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
July 15, 2006 to January 14, 2007	\$840.65	\$1,120.87

To access back issues of IPRF Newsletters online, log onto [www.iprf.com](http://www.iprf.com)

# Supervisor Training 2007

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.

**Registration** Contact Bonnie MacIntosh, Training Registrar at 1-847-726-4095 (NEW PHONE). *NOTE: Registration needs to be completed at least two weeks prior to the course date in order to make arrangements for course materials.*

**Cost** Seminar registration fees are covered by IPRF.

**Materials Provided** Course Training Manual; OSHA 1904 Standards

**Meet Your Claims Adjuster/supervisor** In the Level II seminar you will also have the opportunity to meet your local claims adjuster and/or claims supervisor.

### 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



2007 SCHEDULE	
Fairview Heights, IL (Additional Level I to be added in Fall 2007)	Level I - January 18, 2007 Level II - April 19 Level III - August 23
Lake Zurich, IL (Additional Level I to be added in Fall 2007)	Level I - February 1 Level II - April 26 Level III - September 13
Naperville, IL	Level I - February 13 Level II - May 9 Level III - September 19
Normal, IL	Level I - January 17 Level II - April 18 Level III - August 22
Peoria, IL	Level I - May 10 Level II - September 20 Level III - (TBD)
Springfield, IL	Level I - August 21 Level II - November 15 Level III - (TBD)
Tinley Park, IL (Additional Level I to be added in Fall 2007)	Level I - January 31 Level II - April 25 Level III - September 12



**Winter Driving Dangers** continued from cover always maintain a safe stopping distance between your vehicle and the one ahead of you.

- **Easy on the brakes!** Brake before curves. Unseen hazards around the bend may require an evasive action, so turn your steering wheel slowly and smoothly, keep

a constant speed in the turn and use your brakes carefully if it's necessary to slow down or stop.

If you have an anti-lock braking system (most cars do), do not pump your brakes. The key to stopping under control on slippery surfaces is to avoid locking the wheels. Computer-aided anti-lock brakes do this by constantly adjusting pressure on the brakes. Pumping your brakes will defeat the ability of your car's braking system to control skids.

If, however, your vehicle does not have anti-lock brakes, a rapid pumping of brakes will provide short intervals of alternately braking and rolling wheels, and will enable you to maintain steering control while stopping.

- **A bright idea!** Never drive with parking lights instead of headlights in winter's early dusk and in poor visibility. Parking lights can cause an oncoming driver to think you are farther away than you are. Keep headlights clean; dirty ones can greatly reduce your own seeing distance at night.

Don't neglect the taillights and brake lights of your vehicle. Snow piled on the bumper or trunk deck can obscure the lights, greatly reducing your visibility to those behind you.

- **A breath of fresh air!** Most of us know that carbon monoxide gas is present in engine exhaust, and we have enough sense not to let an engine run in a closed garage. But safety experts have suspected for years that carbon monoxide contributes to many more vehicle accidents than we're able to prove.

Have your vehicle checked regularly to be sure all parts of the manifold, exhaust pipe and muffler are sealed against leaks. Keep your engine properly tuned so that combustion will be as complete as possible. Avoid following other vehicles too closely; their exhausts contain carbon monoxide that can be drawn into your vehicle.

During the cooler months, we're more apt to drive with all the windows closed. Always have some fresh air coming in. The oxygen in fresh air is what you need more than anything else to offset the effects of carbon monoxide.

The key to safe driving at all times is preparation. During winter months, however, the hazards increase with inclement weather, reduced visibility and less-than-ideal road conditions. Prepare your vehicle and yourself to travel and arrive safely.

Take the time to prepare your vehicle for the colder months. Take the time to clear your vehicle of snow and ice. Take the time to travel more slowly in slippery road conditions by leaving earlier than usual. Take the time to arrive alive!

For assistance or more information on this topic, please contact: Michael Murtha, NATLSCO Risk and Safety Services, Phone: 908-715-4245, Fax: 732-521-4251, E-mail: [mmurtha@us.bureauveritas.com](mailto:mmurtha@us.bureauveritas.com)



## Verdict: Not Guilty!

### TRAFFIC--CAR RUNS INTO CITY SNOW REMOVAL EQUIPMENT IN THE DARK

**Verdict:** Not Guilty. Special Interrogatory: Was John O'Neil's contributory negligence more than 50% of the total proximate cause of the accident? "Yes."

**Judge:** John B. Grogan (IL Cook-Law)

**Plaintiff Attorneys:** Thomas F. Boleky and Michelle M. Kohut of *Corboy & Demetrio* Demand: \$150,000 Asked: \$1,133,000

**Defendant Attorneys:** Ann E. McInnis and Mary E. Ruether of *Chicago Corporation Counsel* (Self-Insured) Offer: none

**Plaintiff Medical:** Dr. Luis Redondo (Orthopedist), Dr. Demetrios Zikos (Nephrologist) and Raymond May, P.T.

January 17, 1997, plaintiff was on his way to work in the early morning hours while it was still dark, driving eastbound on 99th Street, when he ran into the side of a City of Chicago front-end loader being used for snow removal at 99th and Sangamon. The loader was being operated by defendant Thompson, picking up snow from Sangamon and traveling northbound to dump the snow across the T-intersection at 99th. Plaintiff contended the loader was stopped and blocking the intersection with no oscillating overhead lights or side lighting during a period of low visibility. Plaintiff sustained a comminuted hip fracture requiring open reduction internal fixation, acute renal failure, and avascular necrosis of femoral head necessitating future hip replacement (\$118,079 past medical, \$25,000 future medical, \$40,000 lost time 1 year as delivery truck driver); he has not returned to work. Defense contended the loader was plainly visible, loader was lit up by ten lights pointing forward and backward at all times, area was well lit by streetlights, and plaintiff was contributory negligent for failing to keep a proper lookout and/or failing to properly clear his windshield. Police officers who responded to accident scene testified plaintiff's windshield was completely frozen with ice, while plaintiff testified he spilled coffee at impact and it froze on the windshield. Court granted directed verdict in favor of the City on allegations of failure to properly equip the loader. First trial of case in February 2006 resulted in a deadlocked jury (hung 10-2 in favor of defendants) Product liability claim against Daimler Chrysler (for failure of airbag to deploy in plaintiff's 1997 Dodge Dakota) was settled prior to trial.

Cook County: Jury Verdict Reporter; Freeborn & Peters Library

## Meet Your Claims Supervisor

**Susan LeBlanc** has been working with IPRF for two years and services members A to M in the 708 area code. Sue has been claims/customer service since 1977, after graduating from college with a Bachelor of Art Degree in Communication.

Sue leads an active life with her husband, Jamie, two sons, three stepdaughters and three dogs. Their new home, on a sprawling lot in Oswego, provides all the fresh air and excitement to balance her life. Sue does joke that if she had one more son, they would be like the Brady Bunch, and that would warrant getting an "Alice".



## 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

<i>Supervisor:</i> Laura Reyes		EXT.#
<u>ANALYST</u>	<u>AREA CODE</u>	
Susan Feigl	618 (A-M members)	2133
	217 (J-Z members)	
To Be Announced	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:</i> Kim Vaughan		2226
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

Nancy Radzienta	A-L	2138
Mari Curless	M-Z	2132

#### Other Important Telephone Numbers

Claims Manager:	Andrea Hjorth	2235
Claims Assistant:	May SooHoo	3639
Claims Assistant:	Cheryl Foisy	2134
Claims Assistant:	Lisa Welper	2718
Account Manager:	Wilma Holman	2239

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

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#### IPRF Issues

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

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