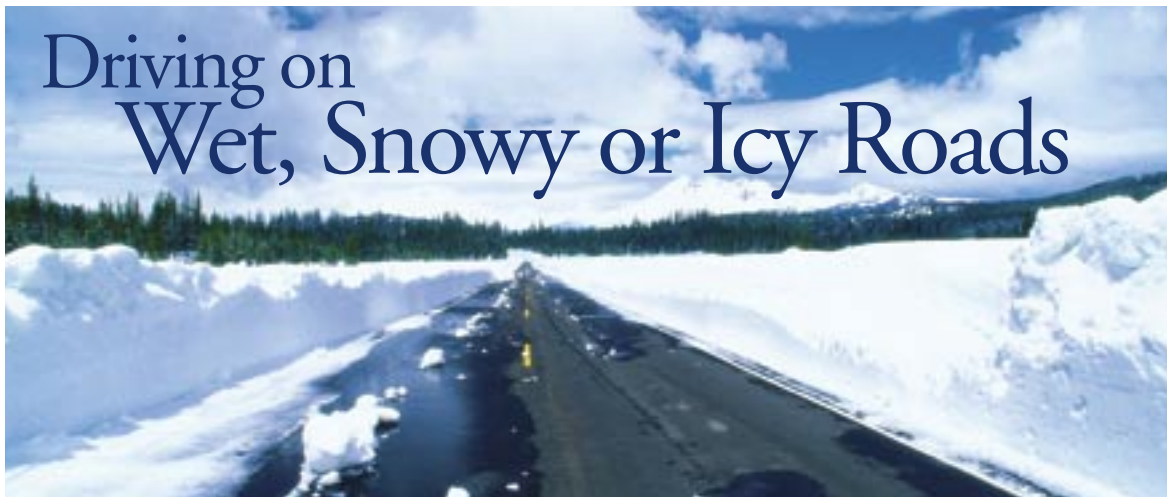


IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 7 No. 1 • Quarterly Issue • January 2008



Have you ever wondered why the Shopping Malls are crowded the day after Thanksgiving and all days leading up to the Christmas Holiday? Isn't the date always December 25th? Shopping the week or weeks before Thanksgiving can be much more relaxing. A little planning can go a long way. The same can be said for driving in inclement weather. Guess what? In the Winter, it snows in Illinois! If we would just plan better and get up or leave a few minutes earlier to anticipate bad road conditions and slower driving, we could avoid a serious accident. If the weather forecast calls for bad weather, we shouldn't be surprised that traffic will be heavier and travel times slower. If we can anticipate slower stopping times and increase our space cushion around our vehicle, we can avoid an accident.

If the car ahead should slow or stop, you will need more distance to stop your car. Stopping distances are significantly increased in these conditions! Keep a space cushion in front of your vehicle. One of the most important driving tactics has been presented as the "three-second rule," "one car length for every 10 mph," or maintaining a "space cushion." Experienced drivers will tell you that the more distance between you and the vehicles around you; the better your chances are of avoiding an accident.

Driving defensively also means that you expect the other driver to make a mistake, and when they do, you have enough space in front or to the side of your vehicle to stop or move your vehicle to a safe space.

- **Driving on wet, snowy or icy roads.** If the car ahead should slow or stop, you will need more distance to stop your car. Stopping distances are significantly increased in these conditions!

- **Crowded by a tailgater.** Allow extra room between your car and the car ahead. Then, if you

need to slow down you can do so gradually. You will be able to avoid braking suddenly – and being hit from behind by the tailgater!

- **Pulling a trailer or carrying a heavy load.** The extra weight makes it much harder to stop due to momentum.

- **Following large vehicles that block your view ahead.** You need the extra distance in front and to the sides to react around a large vehicle.

- **Following a truck or semi-tractor trailer.** These vehicles have many blind spots, and usually need additional lane space to make deliveries or turns. Expect this additional turning radius, and slow down early to allow plenty of room.

- **Following a school bus or placarded vehicle.** These vehicles must stop at railroad crossings. Expect the frequent stops, and slow down early to allow stopping time for any aggressive or inattentive drivers.

- **The driver behind is passing.** Slow down to allow room in front of your car, so the aggressive driver will have space to move back into the lane.

- **Merging on the freeway.** In dense flows, traffic can stop quickly. Scan traffic patterns to determine potential stops.

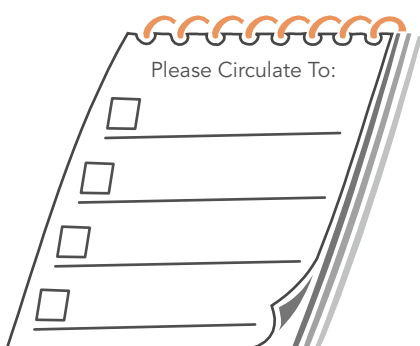
- **Following motorcycles.** If the motorcycle falls, you'll have to avoid hitting the rider(s). Motorcycles fall more often on wet/icy roads, on bridge gratings, railroad tracks and on gravel. Give more space to those riders abreast in a lane.

- **Side-space cushions.** Keep space cushions on each side of your vehicle. Don't drive in another driver's blind spot. The other driver may not see your car when changing lanes or turning, and hit you.

Preventing Slips, Trips, & Falls During Inclement Weather

- Wear proper footwear based on the weather conditions.
- Always have at least one hand free to maintain your balance; carrying items in both hands when on uncertain walking surfaces is a sure way to lose your balance and fall.
- Don't put your hands in pockets, have your arms at your sides and ready to respond to a slip. Your arms and upper body respond to unsure footing and aids in trying to maintain your center of balance.
- When parking your vehicle, look at the parking space before pulling in. Is it clean, or is there ice and snow? Pick a safe parking space. When exiting the vehicle, look at the footing before stepping out of your vehicle. Are you stepping into an unsafe spot? Is there a patch of ice? Pick a safe place to park with safe footing. If not be prepared for the conditions. Step out of your vehicle one foot at a time. Hold onto the vehicle when placing your first foot down to brace or catch yourself if you slip.
- When walking in parking lots, walk to the side of main roadways and on walk areas, where the maintenance staff can salt and plow. Don't cut between vehicles where the walking surface is icy. Ice and snow build-up between the tires and wheel wells on vehicles will fall off and re-freeze. It is difficult if not impossible to clear away the area between vehicles until the parking lot is empty.
- When walking on wet, snowy or icy surfaces, "do the duck walk," slow down, shorten your gait, walk with a wider stance, spread your legs wider when walking, bend your knees (similar to a small squat), and shuffle your feet (keep some body weight under both feet instead of transferring the weight to your front foot when walking normally).

Inside this issue... **2** 5-Minute Safety Talks **3** New House Bill / OSHA **4** Grant Program 2008



Illinois Public Risk Fund
Cost Control Through Cooperation Since 1985



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5 MINUTE SAFETY TALKS

Obey the Unenforceable

It has been said: "The measure of a civilization is the extent of its obedience to the unenforceable."

If we apply this thought to accident prevention, we might well say: "The degree of success in preventing accidents reflects the degree in which individuals obey the unenforceable."

Today is a good time for each of us to analyze our own attitudes toward the so-called unenforceable, as applied to safety. If our individual analysis reveals an unsatisfactory frame of mind toward accident prevention, it must be corrected before our faults contaminate the attitudes of our family and associates.

We all know that attitudes are seldom fixed. They often change rapidly, depending on new knowledge and experience. Take your attitude toward a new worker. The first day you may think that person a pompous jerk. After several weeks, you discover that same person is one of the most interesting people you have ever met.

Attitudes toward safety can be just as varied - from the attitude that it is a crack-pot obsession foisted on us from above, to the attitude that safety makes sense and is well worth taking pains to achieve.

If our attitude toward safety as a group or as individuals is bad, it is probably based on the wrong facts, or facts poorly presented - or not presented at all. We must be acutely aware of the fact that every time we talk about safety with a co-worker, safety attitudes are being influenced for good or bad.

Accordingly, we owe it to each other to have ample facts on safety and present them in a reasonable and believable manner. Above all, we should avoid mere exhortation which tends to put safety in the crackpot class.

Don't belittle safety. It's the person who has been injured that knows this best. Take it seriously, and encourage the same point of view in others.

Take a good look around you. Are there dancing soda bottles on an air conditioning duct? Is there broken glass that should be replaced? No one will develop a sound safety attitude unless given a safe environment in which to work.

Safety starts with people - you and me alike. We can make all the rules we like, but obedience to what is called the "Unenforceable" is our real problem.



LEADER NOTES

OBJECTIVE:

To reinforce the concept of safe attitudes and how attitudes are formed.

THE TALK – POINTS TO COVER

- "The degree of success in preventing accidents reflects the degree in which individuals obey the unenforceable."
- Today is a good time for each of us to analyze our own attitudes toward the so-called unenforceable, as applied to safety.
- An unsatisfactory frame of mind toward accident prevention must be corrected before our faults contaminate the attitudes of our family and associates.
- We all know that attitudes are seldom fixed.
- Attitudes toward safety can be just as varied.
- We must be acutely aware of the fact that every time we talk about safety with a co-worker, safety attitudes are being influenced for the good or bad.
- We owe it to each other to have ample facts on safety and present them in a reasonable and believable manner.
- Don't belittle safety. Take it seriously, and encourage the same point of view in others.
- No one will develop a sound safety attitude unless given a safe environment in which to work.
- We can make all the rules we like, but obedience to what is called the "Unenforceable" is our real problem.

Off-the-Job Safety

A large part of our job in safety is to help you form a safe attitude - to encourage you to want to be safe and to think safety at all times. It's important not just to you and your family, but to your employer as well. This all takes place on the job. But off-the-job safety is important, too.

What you do on your own time is your own business, but it's only natural that we're concerned about each other's welfare, both on and off the job.

Only an immature person would deliberately leave safety at work. However, there are times when we all get a little careless.

The highways are prime areas of concern for safety away from work. I won't attempt to go into all the aspects of traffic safety. Watch your speed on the road. Be patient getting out of the parking lot and always watch the other driver.

Most of us are do-it-yourselfers around the house and this is where a lot of people are injured. Be careful when using ladders. Make sure your ladder is safe before climbing it - don't overreach or climb too high.

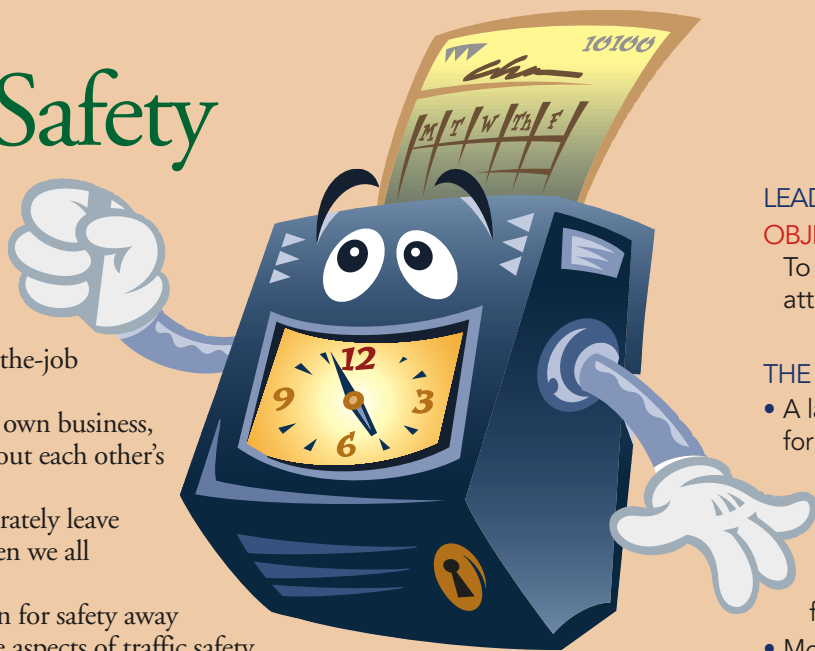
When using tools, pick the right tool for the job. Don't use a tool if it is in poor condition. Power tools should be grounded with a three-pronged plug or double-insulated. Remember to stay off wet surfaces when using electric power tools.

Watch weather conditions. Don't overexert yourself when shoveling snow, and don't work too long in the hot sun, especially if you've had a hard week on the job.

Off-the-job safety should really be second nature if you practice it in earnest at work. So keep an eye out for hazards, whether you're on the golf course, in your boat, or driving your snowmobile.

Accidents away from work account for 70 percent of all deaths and 55 percent of all injuries to workers. You are all valuable employees and each of you fits into our overall operation. Your contribution would be difficult to replace if you were injured either on or off the job.

Add this to the fact that as a spouse and/or a parent you're priceless to your family, so it's easy to see why a 24-hour safety effort is necessary.



LEADER NOTES

OBJECTIVE:

To reinforce the concepts of keeping safe attitudes off the job as well as on.

THE TALK – POINTS TO COVER

- A large part of our job in safety is to help you form a safe attitude - to encourage you to want to be safe and to think safety at all times.
 - Only an immature person would deliberately leave safety at work.
 - The highways are prime areas of concern for safety away from work.
- Most of us are do-it-yourselfers around the house and this is where a lot of people are injured. Be careful when using ladders.
- When using tools, pick the right tool for the job. Power tools should be grounded with a three-pronged plug or double insulated.
- Watch weather conditions. Don't overexert yourself when shoveling snow. Don't work too long in the hot sun.
- Off-the-job safety should really be second nature if you practice it in earnest at work.
- Keep an eye out for hazards, whether you're on the golf course, in your boat, or driving your snowmobile.
- You are all valuable employees and each of you fits into our overall operation.
- Add this to the fact that as a spouse and/or a parent you're priceless to your family, so it's easy to see why a 24-hour safety effort is necessary.

ILLINOIS PUBLIC RISK FUND 2008 Supervisor Trainings



A new Illinois law broadens workers' compensation coverage for Illinois firefighters, EMTs, and paramedics, presuming health conditions like cancer, heart disease and even hernias are the result of workplace risks.

Illinois House Bill 928: Presumed Cause and Coverage

"The new House Bill 928 enacts major changes to the workers' comp coverage for Illinois firefighters, paramedics, and EMTs," said Tom English, IPRF marketing representative. "It adds a number of new illnesses—like cancer and hypertension—to the list of compensable claims, and it also makes them more easily covered. While the law provides for a rebuttable presumption of coverage, this bill would shift the burden of proof from the employee to the employer."

House Bill 928 states that as of January 1, 2008, any impairment to the health of a firefighter, EMT, or paramedic, which results directly or indirectly from any of the following conditions, will be presumed to arise out of and be causally connected to the hazards or exposures of the employee's job.

- Bloodborne pathogen
- Lung or respiratory disease or condition
- Heart or vascular disease or condition
- Hypertension
- Tuberculosis
- Cancer
- Hernia
- Hearing loss

The bill also states that this presumption only applies to those firefighters, EMTs, and paramedics who have been employed as such for at least five years when they file an application for adjustment of claim concerning the condition or impairment.

In addition, the bill creates a "rebuttable presumption" of coverage, according to the National Council on Compensation Insurance, Inc. (NCCI), the nation's oldest and largest provider of workers compensation insurance and employee injury data and statistics. This means that such illnesses would be presumed to be the result of work-related environments or exposures, and thus coverage is presumed. Employers can rebut such claims, but the burden of proof is now shifted to the employers. In general, the Illinois General Assembly intends to create a climate where workers' compensation claims for firefighters, EMTs, and paramedics are broader and easier to win.

The House Bill 928 Reserve Fund: IPRF's Proactive Response

The effects of House Bill 928 on statewide workers' compensation claims are not yet clear as the law does not go into effect until January 1. However, it is reasonably assumed that the number and dollar amounts of workers' compensation claims for Illinois firefighters, EMTs, and paramedics will increase. The NCCI agrees that there likely will be a substantial increase in workers' compensation costs due to the increase in compensable occupational diseases. It also points out that the language of the bill seems to support the compensability of claims made after January 1, regardless of whether or not the exposure leading to the disability occurred before the effective date.

When Illinois House Bill 928 was passed and signed into law, it became Public Act 095-0316. To read the full text of the act, visit: <http://www.ilga.gov/legislation/publicacts/fulltext.asp?Name=095-0316>

COURSE DATES

Bloomington/Normal, IL
Level I – February 29
Level II – April 25
Level III – August 20

Carbondale, IL

Level I – March 19
Level II – May 28
Level III – August 13

Fairview Heights, IL

Level I – February 28
Level II – April 24
Level III – February 27
Level III – August 21

Mundelein, IL

Level I – May 13
Level II – August 7
Level III – October 9

Naperville, IL

Level I – March 21
Level II – May 30
Level III – August 15

Peoria, IL

Level I – February 26
Level II – April 23
Level III – February 25
Level III – August 27

Rock Island, IL

Level I – May 21
Level II – August 28
Level III – October 22

Springfield, IL

Level I – May 15
Level II – July 29
Level III – May 14
Level III – October 8

Tinley Park, IL

Level I – February 13
Level II – April 9
Level III – February 12
Level III – June 9

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.

REGISTRATION

Contact Bonnie MacIntosh,
Training Registrar at 1-847-726-4095.

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

OSHA Recordkeeping Update

Illinois Public Risk Fund Claims Management is planning to send a courtesy copy of all claims on the OSHA 300 Form to members by February 1, 2008 for the 2007 calendar year. IPRF claim management has historically sent the OSHA Recordkeeping Forms to members and was still sending the OSHA 200 Form (the old form) as of the 2006 calendar year, as per the IDOL practice of recognizing either the old OSHA 200 Form or the "new" OSHA 300 Form. The IDOL has finally adopted the OSHA 300 Form. The OSHA 300 Log Summary must be posted by February 1, 2008 through April 30, 2008. This is a courtesy form only; OSHA Recordkeeping is an employer responsibility and cannot be delegated to IPRF. The OSHA Recordkeeping requirements apply to all IPRF members; there are no exemptions from recordkeeping for the Public Sector in the State of Illinois in accordance with IDOL.

The IPRF courtesy OSHA 300 Forms are a listing of all claims; they may or may not be OSHA Recordable. An OSHA Recordable is defined as a work-related injury or illness resulting in one of the following: death, days away from work, restricted work or transfer to another job, medical treatment beyond first aid, loss of consciousness, or diagnosis of a significant injury or illness by a physician or other licensed health care professional.

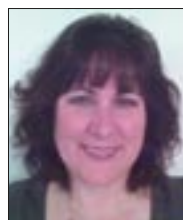
The OSHA 300 Recordkeeping Rule includes new definitions of medical treatment, first aid, and restricted work to simplify recording decisions. Members are encouraged to review the IPRF provided OSHA 300 Logs and list only those claims that meet the definition of OSHA Recordability. Also, days away from work and restricted duty days have to be counted and listed on the Log. With the new recordkeeping definitions for the OSHA 300 Form, calendar days are counted and days away or restricted days are counted up to a maximum of 180 days. The previous OSHA 200 Log practice counted lost or restricted work days, and didn't max out until the case reached a state of permanency. There are many more OSHA Recordkeeping changes for the OSHA 300 Log which will be featured in an upcoming IPRF Newsletter article.

Illinois Public Risk Fund Supervisor's Safety Training Level 1 classes cover OSHA Recordkeeping as part of the curriculum. Members are encouraged to sign up for the Supervisor's classes by contacting Bonnie MacIntosh, Training Registrar at 1-847-726-4095.

For further information the OSHA Website link can be located at:
<http://www.osha.gov/recordkeeping/index.html>

MEET YOUR Claims Supervisor

Perseverance pays off! At least it did for Susan LeBlanc. When Susan was first employed with IPRF three years ago, she knew from her first day that she wanted the position of Claims Supervisor. When she became aware the position would soon open, and before the opening was posted, she contacted the hiring supervisor and made her wishes well known. She wanted to assume more responsibility. Her well qualified insurance background includes twelve years as an Illinois work comp indemnity claims adjuster, two years work comp unit supervision, three years as medical only unit trainer, four years senior workers comp claim handler. Her ability to work well with people, coupled with her problem solving skills make her an excellent choice. When Susan relaxes at home, she enjoys time with her husband Jamie and three children.



More Good News...

Grant Program 2008

If you are like most members of IPRF, the grant money that was provided in 2007 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 2008 we are able to offer our Safety and Educational Grant Program, as announced to members in November 2007. Response deadline from IPRF members is March 14, 2008. To be eligible for receiving a grant, you must have been an IPRF member previous to December 15, 2006, and currently be in good standing. Grants will be paid to eligible members by May 1, 2008. For further information, contact your agent or visit us online @ www.iprf.com.

AAA Rating...5 Years!

Illinois Public Risk Fund is proud to announce the fifth 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.

Safety National Partners with Best Doctors®

Partnership to improve the quality of care and reduce costs for workers' compensation policyholders

ST. LOUIS, Nov. 29, 2007 - Safety National Casualty Corp., the nation's longest continual provider of excess workers' compensation insurance, has signed an agreement with Best Doctors Inc., a trusted resource for making sure injured workers receive the right care. Safety National policyholders now have access to in-depth case review by world-renowned doctors and expert resources for complex and catastrophic cases.



Complex and catastrophic cases account for only a small percentage of an employer's total workers' compensation claims but are still a major expense to any employer. These cases can trigger a dramatic increase in an employer's workers' compensation costs and have a negative impact on employee morale and productivity. Best Doctors CatCare program uses its unique medical analytical process and database of world-class expert doctors to bring the best medical insight to complex and catastrophic cases to improve outcomes. The result is better care for patients and reduced costs for employers.

"We are excited to bring the resources of Best Doctors to our policyholders under this agreement. Teaming our expert claim professionals with Best Doctors programs creates a valuable service to our policyholders. This partnership between SNCC and Best Doctors is unique in our industry, offering proactive services that reduce costs for our policyholders," said Jerry Scott, executive vice president and COO of Safety National.

"Ensuring that workers with serious injuries have the right care at the beginning of treatment improves outcomes," said Evan Falchuk, president of Best Doctors. "Best Doctors is pleased to partner with Safety National to assist them in bringing the highest standard of care to injured workers."

Safety National is a wholly owned subsidiary of Delphi Financial Group Inc., a \$5.5 billion insurance holding company. Delphi Financial Group Inc.'s common stock is listed on the New York Stock Exchange under the symbol DFG, and its corporate Web site address is www.delphifin.com.

Best Doctors® is the trusted medical resource for ensuring patients have the right diagnosis and treatment. The company serves employers, insurers, health plans and financial institutions by dramatically improving the quality of healthcare at the point of treatment for individuals with serious illnesses and injuries. Founded in 1989 by two Harvard Medical School professors, Best Doctors serves more than 260 insurers, employers and health plans, touching 10 million people in 30 countries. For more information, visit www.bestdoctors.com or call 1-800-223-5003.

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
January 15, 2006 to July 14, 2006	\$822.20	\$1,096.2
July 15, 2006 to January 14, 2007	\$840.65	\$1,120.87
January 15, 2007 to July 14, 2007	\$861.38	\$1,148.51
July 15, 2007 to January 14, 2008	\$873.28	\$1,164.37



Need More Newsletters?

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

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Phone (630) 271-0600 • Fax 630-271-0643 • email pboecker@iprf.com

Back issues are available upon request and can be found online @

www.iprf.com

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Toll Free Number to Fax 888-223-1638

Lost Time Claims - By Area Code of Member

NAME	MEMBERS	EXT. #	FAX
<i>Supervisor:</i>			
Sue LeBlanc		12232	440-914-2541
<i>Analyst:</i>			
Sharon Barnes	815 (Lb-Z members) 630 (F-Z members) 309 (A-Z members)	12233	440-914-2554
Ginger Beer	618 (A-L members) 217 (J-Z members)	12133	440-914-2562
Daniel Duffy	618 (M-Z members) 217 (A-I members)	12225	440-914-2786
Glenn Macey	815 (A-La members) 630 (A-E members)	12234	440-914-2549
<i>Medical Only:</i>			
Mari Curless	Beer/Duffy	12132	440-914-2509
Shari Heitman	Macey/Barnes	12238	440-914-2896
<i>Claim Service Rep.</i>			
Cheryl Foisy	Macey/Barnes Beer/Duffy	12134	888-223-1638
<i>Supervisor:</i>			
Kim Vaughan		12226	440-914-2511
<i>Analyst:</i>			
Christine Dapper	847 (A-F members) 708 (N-R members)	13635	440-914-2512
Vicki Sherwood	708 (A-M members) 708 (S-Z members) 847 (G-Z members)	12229	440-914-2836
Barbara Keller	SUBROGATION	12231	440-914-2523
Elaine Serafino	Cancelled members	12228	440-914-2532
<i>Medical Only:</i>			
Nancy Radzienta	Dapper/Sherwood	12138	440-914-2510
<i>Claim Service Rep.</i>			
May SooHoo	Dapper/Sherwood Serafino/Keller	13639	888-223-1638

Other Important Numbers

Claims Manager:	Matt Dubin	12235	440-914-6835
Asst. Claims Manager:	Paul Boecker	12728	440-914-6863

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IPRF Issues

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