

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND Vol. 2 No. 3 • Quarterly Issue • July 2003

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

Dear Robert Eft:

I just wanted to write a letter to you to let you know that yesterdays inservice for Level 1 Supervisor training at the Kemper Headquarters was the best inservice I have ever attended in the 9 years I have been in this position as a Safety Coordinator.

There have been times that I came away from seminars without learning anything new, and that I wasted my time going.

Whether it was the fact that different people, different techniques of presentation or what, but that was not the case yesterday.

Yourself along with Lynn Bouley, Mick DeMarco and Pat Clark did an astounding job with the program. Safety is not normally the most stimulating topic to discuss to most people, but each person kept it interactive enough to keep everyone interested.

I can't wait till the Level 2 session in Peoria to learn more with Work Comp. This reminds me of the classes when getting my degree which I always liked and welcomed the opportunity to learn more in this field.

Thanks again and good luck with this program.

Sincerely,
Doug Saxton
Safety Coordinator
Livingston County

ILLINOIS PUBLIC RISK FUND SUPERVISOR TRAINING

LOSS CONTROL 2003

The Illinois Public Risk Fund is offering a series of regional seminars for its members. The purpose of these seminars is to improve the safety skills of your key supervisors.

The program is divided into three levels of training. Participants are required to take these programs in sequential order. Each course is taught in the train-the-trainer format, thus giving the participant the necessary resources to apply these skills at their place of employment.

All program materials, handouts and meals are provided at no charge to IPRF member. It is strongly recommended that at least one person from each member organization be sent to these seminars to assist in building an effective loss control program. It is our belief these seminars will ultimately drive down losses and improve supervisory safety skills.



What This Course Will Cover:

Level I Training

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

Level II Training

(Prerequisite - Level I Training)

- Accident Investigations
- Intermediate Ergonomics
- Hazard Recognition
- Effective Safety Training

Level III Training

(Prerequisite - Level I & II Training)

- Advanced Ergonomics
- Behavior Processes
- Job Safety Analysis
- Safety & Health Program Management

Course Date & Time:

Long Grove, IL • Kemper Insurance Co.

- Level I Training October 9
- Level II Training September 4

Fairview Heights, IL • Sheraton Four Points

- Level I Training October 16
- Level II Training September 25 (Full)

Tinley Park, IL • Holiday Inn

- Level I Training August 14

Peoria, IL • Holiday Inn City Center

- Level II Training September 18
- Level III Training Dates & Location to be determined.

Registration:

Contact the NATLSCO Training Registrar at 1-800-323-9585, ext. 4858.

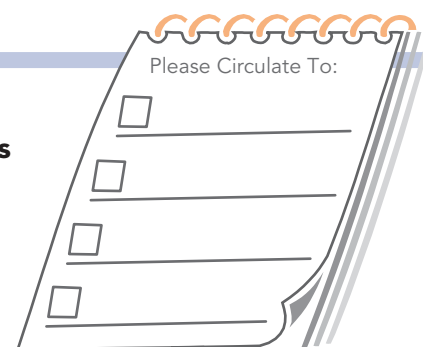
NOTE: Registration needs to be completed at least one month prior to the course date in order to make arrangements for course materials.

For more information contact Loss Control Program Coordinator, Robert Eft, at 1-847-320-3297 • email reft@kemperinsurance.com

NATLSCO

Inside this issue...

- 2 Key Questions to Accident Investigations Safety Tips
- 3 Prevention of Workplace Mold Disability Benefits
- 4 New IPRF Questionable or Problem Claims Report Form



Six Key Questions to ACCIDENT INVESTIGATIONS



WHO?

- Who was injured?
- Who saw the accident?
- Who was working with him?
- Who had instructed/assigned him?
- Who else was involved?

WHAT?

- What was the accident?
- What was the injury?
- What was he doing?
- What had he been told to do?
- What tools was he using?
- What machine was involved?
- What operation was he performing?
- What instructions had he been given?
- What specific precautions were necessary?
- What specific precautions were given?
- What protective equipment was he using?
- What protective equipment should have been used?
- What had other persons done that contributed to the accident?
- What problem or question did he encounter?
- What did he or witnesses do when the accident occurred?
- What extenuating circumstances were involved?
- What did he or witnesses see?
- What will be done to prevent recurrence?
- What safety rules were violated?
- What new rules are needed?

WHEN?

- When did the accident occur?
- When did he start on that job?
- When was he assigned on the job?
- When were the hazards pointed out to him?
- When had his supervision last checked on job progress?

WHY?

- Why was he injured?
- Why did he do what he did?
- Why did other persons do what he did?
- Why wasn't protective equipment used?
- Why weren't specific instructions given to him?
- Why was he in the position he was in?
- Why was he using the machine or tools he used?
- Why didn't he check with his supervisor when he noted things weren't as they should be?
- Why did he continue working under the circumstances?
- Why wasn't the supervisor there on time?

WHERE?

- Where did the accident occur?
- Where was he at the time?
- Where was the supervisor at the time?
- Where were fellow workers at the time?
- Where were other people involved at the time?
- Where were witnesses at the time?

HOW?

- How did he get injured?
- How could he have avoided it?
- How could fellow workers have avoided it?
- How could supervisor prevented it, or could he?

SAFETY

TIPS



Grass Trimmer & Brush Cutter

What are some general tips when using grass trimmers and brush cutters?

- Make sure you are trained in the proper use of this equipment. Rotating cutting tools can throw objects or cut the operator.
- Read, understand, and follow instructions in the manufacturer's operating manual.
- Hold the unit firmly with both hands.
- Ensure that the cutting part is adjusted properly and is tight.
- Replace bent, warped, damaged or dull cutting apparatus.
- Check that the throttle springs back to idle position.
- Select equipment with anti-vibration components.

What clothing and gear should I wear when using this equipment?

- Sturdy and well-fitting overalls, jeans or long pants,
- Heavy-duty, non-slip gloves,
- Safety boots with non-slip soles, safety goggles, or face screen and safety glasses, and
- Hearing protection (muffs or plugs).

What is an example of a checklist for using grass trimmers and brush cutters?

- Keep people away from starting and operating areas.
- Check area for stones, glass, metal and debris.
- Refuel the engine before starting work while the engine is cool. If refueling is required before the job is completed, wait for the engine to cool if

there is a likelihood that fuel can spill or splash on the hot engine.

- Make sure that shields, guards, and other safety devices are in place and working properly.
- Replace or tighten all loose or damaged parts or guards.
- Make sure muffler is in good condition. In dry weather, use a fire-safe muffler.
- If using an electric trimmer, follow applicable electrical safety procedures described in Powered Hand Tools - Basic Safety for Electric Tools.
- Start the unit on firm ground or other solid surfaces in an open area.
- Maintain good balance and secure footing when operating.
- Adjust harness & hand grip to suit work positions.
- Use unit at ground level only.
- Shut off engine before cleaning out clogged or stuck cutter.
- Stop the engine before putting cutter down.
- Disconnect the spark plug when the equipment is left unattended.
- Secure cutter to prevent fuel spillage and damage during transport.
- Keep the cutter tool covered with carrying guard.

What should I avoid when using this equipment?

- Do not leave running tool unattended.
- Do not wear short pants or short sleeves.
- Do not use rigid blades in stony areas.
- Do not overreach. Keep proper footing and balance at all times.
- Do not repair damaged attachments. Discard them.

Chippers, Shredders & Grinders

What are the safety tips for using chippers, shredders and grinders?

- Before operating the equipment, read, understand and follow the manufacturer's operating manual and safety decals on the equipment.
- Set up the machine on level, stable ground that is not slippery.
- Check wheels to ensure the machine will not move during operation.

- Before start-up, ensure that there is no debris in the feed chute and that machine is in good operating condition; e.g., check sharpness of cutting edges, tightness of bolts, condition/tension of belts.
- Barricade area around equipment and ensure that bystanders will not be hit with flying chips or debris.
- Bear appropriate safety glasses/goggles or face shield, hearing, eye, and head protection.

continued on back...

Meet Your Claims Analyst

Meet Linda Talarico, a claims analyst with IPRF for over six years and services area codes 847 (H-Z members), 630, 773, & 312. She feels very fortunate to live in the nearby area that she represents. Linda has a strong insurance background with 13 years of group health claims. Linda is a busy mother of two children, Chelsea (14) and A.J. (11). Her hobbies include reading, cooking, writing and crafts.



Meet Cindy Shatkowski, a claims analyst with IPRF for five years and services area codes 618 (M-Z members) and 217 (A-I members). Cindy's loyalty to the insurance field includes a combination of 18 years with CNA and Continental. Cindy is a busy mother of three, Sheila (25), Toni (21), Amanda (7), and a grandmother of three. When Cindy has spare time, she enjoys gardening.



Prevention of Workplace Mold... Contamination Is Key!

Today, adverse health effects from molds are being discussed in professional journals, newspapers, tabloids, seminars, news shows and during real-estate transactions.

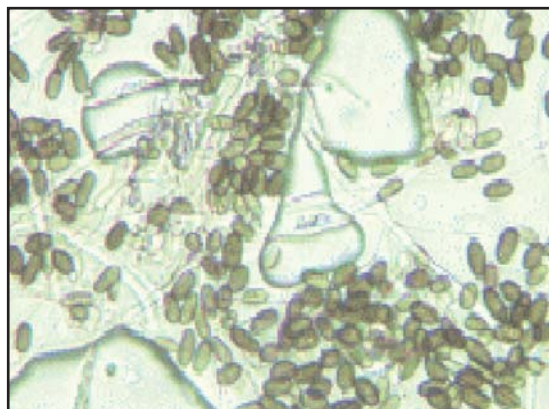
The remediation of mold contamination is also a growing industry.

As with asbestos and other high-profile health and safety issues, the old axiom, "An ounce of prevention is worth a pound of cure," cannot be overemphasized.

Asking a few initial questions can help you decide if further action is needed to prevent and/or address potential mold contamination in the workplace.

You may also want to ask these questions about your home, especially if you or family members suffer from allergies:

- Are periodic inspections performed and documented to determine if water leakage into the building is occurring?
- Are there any visible signs of moisture or water leakage (condensation around windows, or stained ceiling tiles, walls or office furniture)? If "yes," identify location(s) and type of damage, and action taken.
- Is the heating, ventilation and air conditioning (HVAC) system periodically inspected for moisture (condensation) and biological growth?



Is there a preventative maintenance program for the HVAC system? If "yes," is it effective?

- Has any section of the building been flooded by rainwater or by breakage of the plumbing system? If "yes," identify the location(s) and type of damage, and action taken.
- Have there been any complaints from employees regarding visible biological growth or odors in their work areas? If "yes," identify the area and type of complaint, and action taken.

If you have identified potential problem areas and need professional technical support or would like more information or assistance about this topic, please contact:

Jeff Milosch, CIH
NATLSCO Loss Control Services
Phone 800-323-9585 • Fax 847-320-7183
email jmilosch@kemperinsurance.com

Help To **BEAT THE HEAT!**

What is heat exhaustion?

Heat exhaustion is a milder form of heat-related illness that can develop following exposure for several days to high temperatures and inadequate or unbalanced replacement of fluids. Persons with heat exhaustion may feel dizzy, nauseous, weak and tired. They may experience severe headaches, muscle cramps, heavy perspiration and shallow breathing. Their skin will likely feel cool and clammy. Persons who show signs of heat exhaustion should lie down in the coolest location available, loosen clothing, lower head slowly while raising the feet and seek medical advice immediately. Heat exhaustion sometimes requires hospitalization.

Common sense is the best defense

- Drink lots of water and natural juices.
- Simply avoid going out into the blazing heat, if you can.
- Keep shades drawn and blinds closed, but windows slightly open.
- Keep electrical lights low or turned off.
- Take a cool bath or shower periodically, use cool towels.
- Take advantage of air-conditioning.
- Wear loose, light cotton clothing.
- Avoid alcoholic beverages, coffee and cola.
- Avoid heavy meals.
- Avoid using your oven.
- Avoid physical activity.
- Call your family and friends.
Check on elderly neighbors.
- If you need emergency medical attention, call 9-1-1 immediately.

Remember

The combination of high heat and high humidity can be very dangerous. Especially at risk are the elderly, infants and young children, people with disabilities and those taking medication for chronic health conditions.

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, 2002 to July 14, 2002	\$742.24	\$989.65
July 15, 2002 to January 14, 2003	\$748.59	\$998.12
January 15, 2003 to July 14, 2003	\$753.31	\$1,004.41
July 15, 2003 to January 14, 2004	\$759.01	\$1,012.01

Being a good DAD

We need to put a lot more stock in the value of good dads. Often times, good dads are defined by whether or not they teach their kids how to fish, hunt, throw a football, hit a baseball or shoot a basketball. Those things are great, but they don't define a good dad. Dads are good for many more things in life...many more important things in life.

A good dad will teach his kids how to balance a checkbook, and when they forget how to do it, he'll teach them again.

A good dad will emphasize to his kids the importance of humility, instructing them to never brag about how much money they make.

A good dad will apologize to his kids when he's wrong.

A good dad will discipline his kids when they need it, even though it really does hurt him more than it does his kids.

A good dad will impart wisdom to his kids when they're facing tough decisions in their lives.

A good dad will instill in his kids the importance of being on their knees every day, thankful for every blessing, no matter how small the blessing may be.

Dads can't be perfect. But they can be good... if they just take the time.

To access back issues of IPRF Newsletters online, log onto

www.iprf.com

- HIPAA's Privacy Requirements
- What Causes 25% of Auto Accidents
- Emergency Response Plans
- Smallpox Vaccinations
- IPRF Supervisor Training
- Employers Guide to Hiring Outside Services and Contractors
- Train for Snow & Ice
- Cell Phones in Company Vehicles
- Workers Compensation Infectious Diseases
- Overview of Workers Compensation

- Guide to Child Labor Laws
- Basics of Accident Analysis
- New Safety Videos
- Seatbelts & Your Life
- Trenching Safety
- Tragedy in New York



Safety Tips continued...

- Ensure there are no materials like wire, stones or glass bottles, etc. in the wood material being shredded or chipped. Do not feed raked-up material; it could contain stones or other material that could damage the equipment or result in injuries to the worker.
- Feed material butt-end (i.e., larger end) first.
- Do not feed short pieces by hand; place shorter pieces on top of longer pieces when feeding in.
- Recheck the sharpness of the knives and anvil if it becomes more difficult to feed the machine.
- Do not force material into the feeder - injuries could occur if a worker slipped and fell toward the feeder.
- Shut down equipment and wait for all moving parts to come to a complete stop before removing clogged materials or making adjustments.
- Prevent accidental start-up or operation by removing key or locking out controls and disengaging clutch.

Hedge Trimmers

What are the safety tips for using hedge trimmers?

- Select a hedge trimmer appropriate for the work. Consider the size and height of shrubs and hedges being trimmed (e.g., 3 feet [about 1m] or 15 feet [about 4.6m]), cutter bar length, single- or double-sided blades, weight and balance of the equipment, availability of electrical power source, etc.).
- Before operating the equipment, read, understand and follow the manufacturer's operating manual and safety decals on the equipment.
- Do not use electrical tools in the rain, or on wet grass or shrubs.
- When using gasoline-fuelled trimmers, ensure air filter and muffler screens are clean prior to use, use the recommended grade of fuel and gasoline/oil mixture.
- Maintain the blades sharp and ensure the cutter bar bolts are torqued correctly (not too loose and not too tight).
- Wear proper eye protection.
- Keep fingers and hands away from the blades.
- Check hedges for any foreign objects (e.g., metal posts, wires) before trimming.
- Keep the power cord of the electric hedge trimmer behind you to avoid snipping it or tripping. Leave enough slack for normal work motions.
- Use both hands to hold and guide the tool.
- Avoid overreaching during trimming operations.
- Avoid standing on unstable supports (e.g., chairs or boards on saw horses) or on ladders when using hedge trimmers.
- Use long-reach or telescoping trimmers for tall hedges and shrubs.
- Do not force tools to cut something they are not designed to cut.
- Turn off the power and wait for the blades to stop before cleaning out twigs or grass. To prevent injuries, use a brush or other device to remove material from the knives.

New IPRF Questionable or Problem Claims Report Forms

Insurance industry statistics indicate that fraud may be involved in as many as 20% of reported claims. While the Illinois Public Risk Fund experience is much better than this, fraud is still an issue that we must deal with. When an employee files a fraudulent claim, the result can have a negative impact on loss experience, which in turn affects your annual premium.

After meeting with several IPRF members, we were able to develop a form titled "Questionable or Problem Claims Report for IPRF." We ask that you complete and submit this form when you make your first report of injury to IPRF, for any claim you suspect is questionable.

This form will help us investigate the claim in more detail and take a mutually proactive approach to a "questionable" claim situation. Reasons for questions about claims include:

- Late report of accident (over 45 days)
- Employee has a history of disciplinary problems
- Unwitnessed accident
- Not in the course of employment
- Not at work the day of the accident
- Retained an attorney immediately
- Off premises injury
- Had a previous accident at home
- Secondary employment

To obtain a copy of the form, contact our website at www.iprf.com or call your claims analyst.

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.

Illinois Public Risk Fund Distribution of Files

Using the first letter in member's name.
 For instance: (Member) East Mudflap - Area Code 708 (E)
 Cathy Balcerak - 708 (A-M Members)

Toll Free Number to Reception 888-532-6981
Toll Free Number to Fax 888-223-1638

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Supervisor: Laura Reyes	EXT. #
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	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
<u>Supervisor: Chris Mendel</u>	<u>EXT. #</u>
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Cathy Balcerak	708 (A-M members) 2229
Linda Talarico	847 (H-Z members) 2228
	630 & 773 & 312
Barbara Keller	SUBROGATION 2231

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Mari Curless	M-Z	2132

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Claims Assistant:	Melissa Divito	2130
Claims Assistant:	Michelle Dunavant	2134
Claims Analyst Trainee:	Elaine Diaz	2726
Account Manager:	Wilma Holman	2239

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News We Can Use Your letters of news or comments are welcome.

Write to: Paul H. Boecker, IPRF President
 624 Columbine Avenue, Lisle, Illinois 60532

IPRF Issues

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