

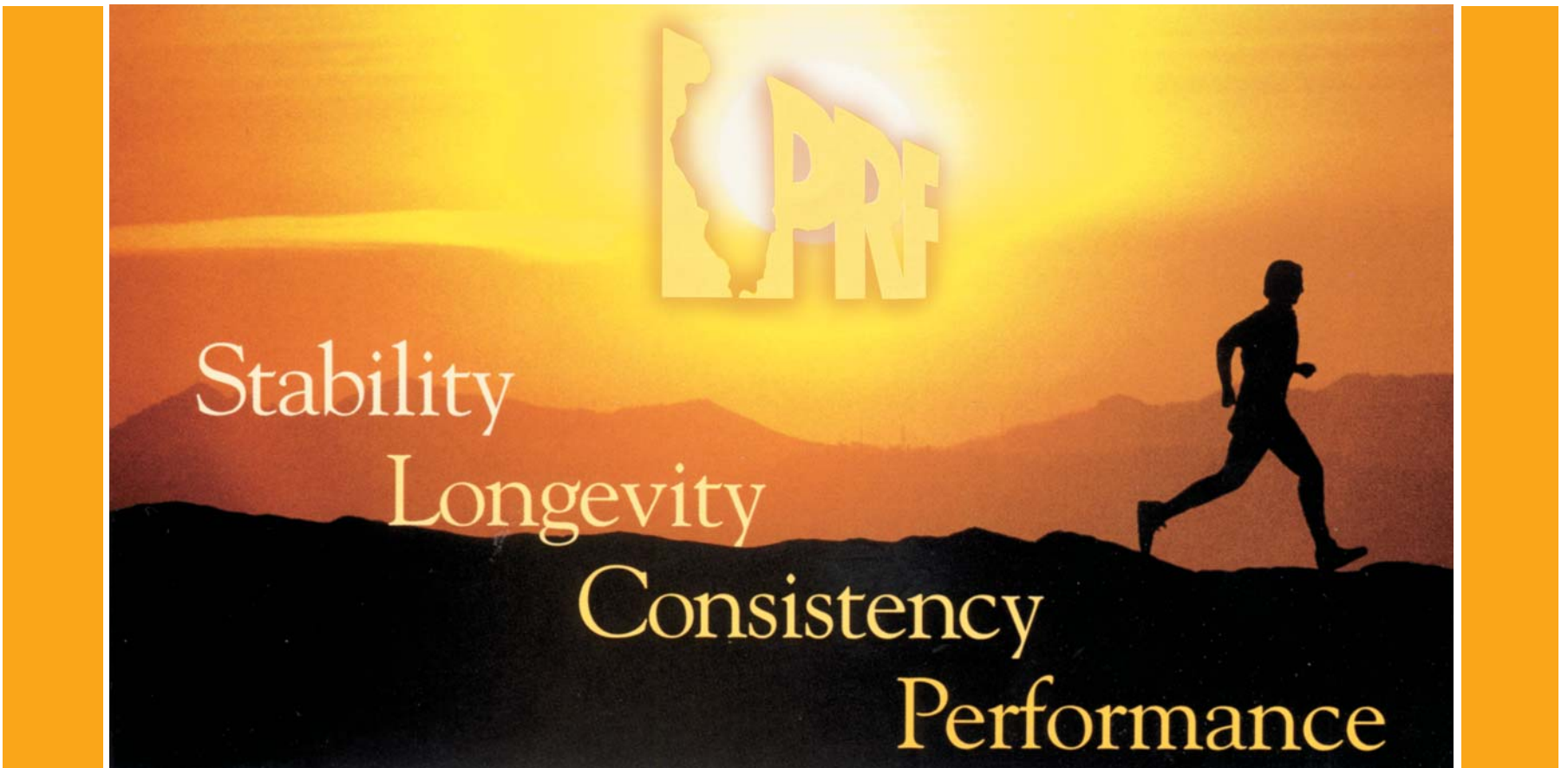
# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 1 No. 2 • Quarterly Issue • March 2002

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

## Service, Stability and Value is on Your Side!



Since 1985, while others have come and gone, the Illinois Public Risk Fund has delivered money-saving solutions to public entities and governmental agencies throughout the State of Illinois. As recently stated, the Illinois Public Risk Fund continues to soar with a AA+ Exceptional Rating.

*"We have assigned a Financial Stability Rating" of AA+. We believe that this rating reflects the IPRF's excellent liquidity as well as the strength of the loss and loss adjustment expense reserves presented in the claims development history of the audit."*

*Demotech, Inc.*

The Illinois Public Risk Fund is a self-funded workers' compensation pool for public entities that was established to provide a cost-effective alternative to escalating workers' compensation premiums and related costs.

The Board of Trustees oversees the operation of the fund and governs it in accordance with the Illinois Intergovernmental Cooperation Act and other guiding provisions of state laws, rules and regulations. Members participate in a dividend program based upon the Fund's and the individual member's experience.

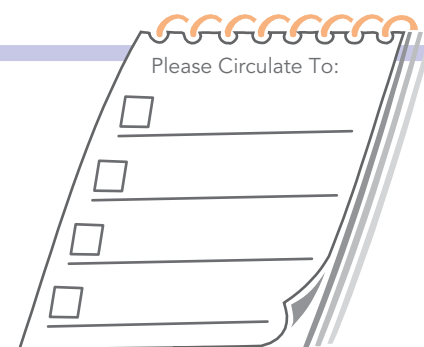
Today, nearly 500 risk managers rely on IPRF for...

- First dollar coverage / no deductible
- Consistent cost savings through lower overhead and investment income
- A formal loss control and risk information program proven to lower costs
- A dedicated claims unit with toll-free service and aggressive subrogation
- Interest free premium financing for risks generating gross premium over \$10,000
- Timely on-site service and support to independent agents throughout Illinois

### Inside this issue...

This issue co-sponsored by  
**Freeborn & Peters**  
Attorneys for the  
Illinois Public Risk Fund

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Employment of Minors in Illinois
- 3 New Safety Videos
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Illinois Public Risk Fund  
Cost Control Through Cooperation Since 1985



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# 2002 Seminar Schedule for Loss Control Procedures

For information, call 630-551-1668 or 888-532-6981

You will note the title of this year's seminar has been slightly changed to reflect our emphasis on Loss Control. While claims handling procedures are an important part of your workers compensation program, more seminar time will be devoted to reducing claims. This will be an excellent opportunity for Safety Managers and personnel responsible for Safety Programs within your organization to learn special instructing skills and information that can be shared with all employees.

With 90% of injuries caused by "unacceptable employee behavior" stated by Occupational Safety and Health Administration, the IPRF Loss Control Program will be focusing on Employee Behavior and Its Relationship to the

Prevention of On-The-Job Injuries.

The 2002 IPRF Seminars will offer an in depth presentation "Train The Trainer," which is designed to prepare supervisors, managers and lead employees with the correct skills to present consistent and effective safety training to their employees.

The primary goal of this type of specialized training is to teach how to teach effective safety to others.

The instructors and seminar facilitators will be Jody Warner and Don Klinger of the IPRF Loss Control Program.

For more information call the coordinator of member services at 630-551-1668 or 888-532-6981 ext. 3633.

## MARK YOUR CALENDER!

◆ **April 25th  
Mundelein**

◆ **May 23rd  
Springfield**

◆ **September 26th  
Fairview Heights**

◆ **October 17th  
Crestwood**

**THERE IS NO CHARGE TO ATTEND  
THESE SEMINARS!!**

## Caution! Be Aware of Laws Concerning Employment of Minors in Illinois

Employment of any child under 16 years of age is strictly regulated by the Illinois Child Labor Law. Restrictions spell out types of work permissible, hours, meal periods, posting of notices, time records, record keeping and employment certificates. The Illinois Department of Labor's Fair Labor Standards Division enforces the Child Labor Law provisions and imposes fines and penalties for violations. Each day a minor is employed illegally is treated as separate and distinct violation subject to a \$5,000 fine. Most important, any minor employed in violation of all the law's requirements is deemed an "illegally employed" minor under the Illinois Worker's Compensation Laws.

Illegally employed minors receiving an on-the-job injury or occupational disease may elect to forego workers' comp benefits within 6 months of the injury or exposure, and sue the employer for civil damages under the common law or other statutory remedies. If workers' compensation benefits are chosen, they are increased by 50% as a penalty.

Federal Fair Labor Standards Act covers 16 and 17 year olds who may not be employed in a hazardous occupation that includes any work operating machinery, power tools or power-driven equipment (could mean a lawn mower).

Employers are cautioned to be exceedingly careful in employment of minors or youngsters under age 18. "Safe Harbors" often mentioned are limited and concerned only with agriculture, caddying, office work and any job under a federally funded JTPA program.

## Seatbelts & Your Life...the Long & SHORT of It!

By Norman Parsley, IPRF Loss Control Department

Wait, I can guess what you're thinking. Not another article about wearing a seatbelt, right? Well read on! Not many articles tell you how a seatbelt works and the dynamics of a motor vehicle accident.

Bodies at rest will stay at rest until acted upon by an outside force. Sound familiar? In an accident, the force or energy of impact with another object is released. That outside force is the energy released by the impact and it acts upon the body to set it into motion. Simply put, the energy is transferred to the body and then to the seatbelt to be absorbed and dissipated. The body will not move to impact with the dash or windshield or steering wheel.

What happens in a slow motion account of a 55 m.p.h. impact into a solid, immovable object such as a tree and you are not belted in? Read on!

- (0.10 seconds) - At 1 tenth of a second after impact, the front bumper and chrome grill collapse sending slivers of steel penetrating the tree to a depth of 1.5 inches.
- (0.20 seconds) - At 2 tenths of a second, the spinning rear wheels leave the ground as the hood crumples into the fracturing windshield. The heavier structural members of the car are absorbing the energy of the impact and start to move toward the point of impact. The driver's unrestrained body moves forward at 20 times the normal force of gravity and has a weight of 3,200 pounds! The knees break at the joints.
- (0.30 seconds) - At 3 tenths of a second, the driver's body is now moving forward off the seat with the torso upright and the broken knees against the dash. The steering wheel is crumbling under the driver's adrenaline induced death grip. The head is near the visor with the chest rising above the steering column.
- (0.40 seconds) - It is now 4 tenths of a second after the impact and the first 2 feet of the vehicle

have been demolished, but the remainder of the vehicle continues to move toward the point of impact at 55 m.p.h. The driver's body is still traveling toward the point of impact at 55 m.p.h.! The engine block breaks loose and impacts the tree. The rear of the vehicle raises high enough to break off lower branches.

- (0.50 seconds) - Five tenths of a second after impact, the driver's hands bend the steering wheel almost vertically. The driver is impaled on the steering column causing blunt force trauma or a puncture into the lungs. Blood begins to fill the chest cavity.
- (0.60 seconds) - In 6 tenths of a second after impact, the driver's shoes are pulled off and the brake pedal deforms from the pressure exerted by the driver's foot. The entire vehicle body deforms toward the point of impact. The unrestrained driver's head strikes the windshield. As the energy released from the impact begins to dissipate, the rear of the vehicle begins its downward motion with the still spinning rear wheels digging into the ground.

- (0.70 seconds) - It has now been 7 tenths of a second since the initial impact with the tree. The body of the vehicle continues to distort. The door hinges are torn off and the doors may fly from the crumpling vehicle body. The seat is pitched forward throwing the driver's body forward where it is pinned against the steering wheel and the seat.

All this has occurred in 7 tenths of a second. At this point, the driver is most likely dead or will soon die.

What would have happened had the driver had his seatbelt fastened? A small amount of travel of the seatbelt allows the energy released by the impact to be absorbed by the seatbelt rather than allowing it to be transferred to the driver's body. Wear your seat belts, please. It's not only the Law, it can save your life.

## NEW! IPRF Claims Analyst E-Mail Addresses

Balcerak, Cathy  
Cathy\_Balcerak@cisgi.com  
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Diaz, Elaine  
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Dunavant, Michelle  
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Talarico, Linda  
Linda\_Talarico@cisgi.com  
Tincher, Donna  
Donna\_Tincher@cisgi.com

@cisgi.com

# Trenching Safety

Preventing trench wall cave in and soil movement is a necessary consideration in the planning of sewer, pipeline and similar sub-surface work by the cut and cover (trench and backfill) method. Either, or both may result in death or serious injury to workers, plus damage to adjacent structures, utilities and facilities.

## Hazards Of Trenching

- Death by suffocation or crushing when falling soil buries a worker.
- Materials falling on a worker in the trench.
- Falls when mounting or dismounting equipment.
- Handling and placing of frames and covers from manholes or catch basins.
- Handling and placing pipe or other materials.
- Being struck by moving equipment.
- Falls by workers when climbing into or out of the excavation.
- Employees working too close together.
- Stumbling over equipment or excavated material, or falling into a trench.
- Encountering toxic, irritating or flammable gasses.



## Pre-Trenching Safety

Before any pipeline or sub-surface construction begins, a pre-trenching survey should be conducted. This survey is intended to identify possible construction hazards and controls for these hazards. A Pre-Trenching Survey Form should be completed before work begins. The following hazards should be covered:

• **Traffic** Adequate protection for pedestrian and vehicular traffic passing the job should be considered. When considering the use of flagmen, barricades or complete detouring, size of vehicles and vehicle volume should be considered.

• **Equipment** Care should be taken in locating equipment. Use mats or heavy planking on the bank on soft ground to distribute the load, and if equipment is placed on the bank over the excavation, install shoring or bracing to prevent cave-in. Before the job begins, equipment should be inspected to insure that it is in good condition and operable.

• **Soil** Soil structure varies from hard rock at one extreme to soil containing sufficient water to produce hydrostatic pressure. Normal moisture content in soil affects its stability, consequently, possible variations in moisture content may be considered when determining margins of safety.

• **Structures** Adjoining property should be surveyed prior to commencing operations, and excavations planned accordingly. If structural defects, such as foundation cracks and uneven settlement are present, they should be recorded and verified. Signed and dated survey plats and photographs should be obtained.

• **Utilities** The location of underground utilities, such as electric and telephone conduit, gas, water, and sewer mains should be determined. If any utility is to be removed or have service interrupted, arrangements should be made with the utility on or before hand. Also, to enable contractors to locate underground utilities.

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## New Safety Videos

During the year, Illinois Public Risk Fund Loss Control Department is adding 80 Safety Videos to the existing 200 plus videos currently in our safety library.

### Added Safety Video Topics include:

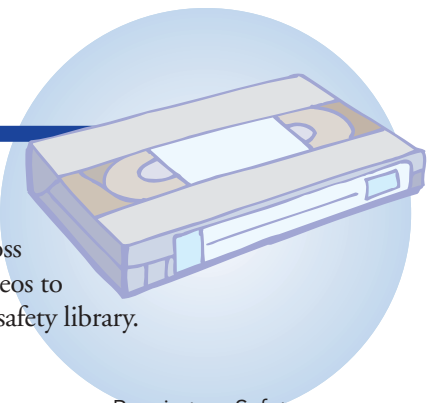
- Carpel Tunnel Syn.
- Ladder Safety
- Respiratory Safety
- Tree Trimming Safety
- Route Safety Analysis
- Incident Investigation
- Safe Lifting for the Health Care Provider
- Residential Pickup for Solid Waste
- Hazard Communication
- Driver Fatigue
- Winter Driving
- Parking
- & many many more!

Please contact your loss control consultant for further information and to reserve a video for viewing with your Safety Committee and staff.

## New Claims Videos

New from IPRF Claims Control...

- Commissioner Gilgis Explains the Working of the Illinois Industrial Commission
- Contact Paul Boecker III at 1-630-551-1668 or on-line at phb3@aol.com.



CO-SPONSOR OF THIS NEWSLETTER ISSUE



Row 1, L to R: Nadine Petties, Sheila Tokarz, Suzanne Morales, Susan Walsh; Row 2, L to R: Chris Schultheis, Christina Smith, Jill Bettenhausen, Bob Hess, Brian Laughlin, Bill Krucks Not pictured: Tatiana Caldas, Sherri Kulik

## General Counsel to the Illinois Public Risk Fund

Founding Firm Partner William N. Krucks and his legal team comprise the Workers' Compensation Practice at Freeborn & Peters

Freeborn & Peters has developed a substantial legal practice area dedicated to employers who find themselves facing litigation over work injuries and illnesses. The Firm represents several insurance companies, numerous self-insured employers, and many governmental entities in the defense of workers' compensation and occupational disease claims.

- We possess over 20 years of experience managing thousands of cases before the Illinois Industrial Commission in Chicago and throughout Illinois.
- We have handled a wide variety of claims through the appellate court levels, ranging from fatalities and occupational disease cases allegedly resulting from exposure to asbestos, silica, and other hazardous dusts and chemicals to less severe work-related injuries.
- Our technology and client focus have strengthened the foundation of our success in the industry.
  - A custom-designed computerized database containing the status of our workers' compensation cases provides our team with 24-hour access to client activity.
  - Our continued focus on the needs of our clients remains the cornerstone of our success, along with hard work, ingenuity, and an unwavering standard of professional excellence.
- Many of the firm's lawyers, in addition to the members of our Workers' Compensation group, devote a substantial portion of their time to all phases of employment law, including the ADA, Title VII, age discrimination, terminations, retaliatory discharge, labor negotiations, and related disciplines.

## Freeborn & Peters



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Founded in 1983 by six attorneys, Freeborn & Peters is now comprised of over 100 attorneys and is listed among the largest 40 law firms in Chicago. Our attorneys offer perceptive, innovative counsel to both emerging growth businesses and Fortune 500 companies.

# Soft Tissue Injuries

By Norman Parsley, Loss Control Consultant - IPRF

**Types Of Soft Tissue Injuries:** Soft tissue injuries are defined as contusions, sprains or strains. A sprain, by definition is an injury to a ligament, while a strain involves injury to muscle or tendon. The first of three classes of soft tissue injuries are mild or minimal injuries. The second are moderate and involve partial tearing of a tendon or muscle. The most severe, or class three, involve complete disruption of the muscle or tendon. Initial care for soft tissue injuries is elevation and ice applied to the injured area. The parts of the body, in addition to the back, that are affected by soft tissue injuries include the knees, toes, hands, fingers, shoulders, upper back area and the face.

**Back Belts:** Also included in soft tissue injuries are back injuries. One of the most common questions on back injuries deals with the effectiveness of back support belts. The latest research from the National Institute on Occupational Safety & Health (NIOSH) indicates that there is inadequate scientific evidence that back belts actually reduce the risk of back injury. Because workers think they are protected, they tend to try to lift more than they would have without the support belt subjecting themselves to greater risk. NIOSH thinks that much more study is needed to assess the effectiveness of back belts. Current studies have flaws in them so no conclusive proof is evident.

**Back disorders** are listed in the top ten leading workplace injuries published by NIOSH. They account for 27% of all nonfatal injuries and illnesses involving days away from work. Strains, sprains and contusions lead the list with a majority of the injuries. This data is reviewed with each IPRF member during Loss Control visits.

**Prevention:** Remember, each accident has specific set of circumstances that leads to the injury and there is a specific mechanism that causes the injury. Some actions and mechanisms of soft tissue injuries include, slips, trips or falls, hand tools - powered and unpowered, stationary objects and lifting, pushing or pulling. Everyone whose job involves stressful lifting or awkward postures is at risk for a soft tissue injury. When reaching for objects;

- Do not reach for an object unless you're sure you're strong enough to lift it - if not, get help!
- Use a stepladder to reach objects above shoulder height - not a chair or table top.
- Avoid awkward stretches while reaching. This stresses your back and may cause a loss of balance.
- Don't depend on structures to support you, i.e. a shelf or storage rack. These could give way if pulled or overloaded.

**Investigation:** Some key points to keep in mind when analyzing strain, sprain or contusion type injuries;

- Is there bending or twisting at the waist to perform the task?
- Do work postures require frequent bending of the neck, shoulder, elbow, wrist or finger joints?
- Is reaching overhead a primary task activity?
- Does the employee avoid contact with sharp edges when performing the task?
- Is housekeeping poor with inadequate walkway space?
- Is there potential for kickback during the operation?
- Are pushing-pulling forces reduced or eliminated?
- Are jigs, vices, clamps or fixtures used when and where needed?

Soft tissue injuries can be held in check by monitoring working conditions, the condition of the employees, by supplying personal protective equipment when appropriate or needed, maintaining good housekeeping and being aware of the risk of injury when performing each task or activity. Accidents just don't happen.

Questions on the article can be directed to Norman Parsley or Jody Warner, IPRF Loss Control Coordinator at 888-532-6981.

## Successfully Motivating Employees Through Safety Meetings

Safety meetings can be upbeat, leaving employees feeling good about the subject and the meeting leader. Unfortunately, they can also be boring and unproductive. But it's not difficult to plan motivating safety meetings if you follow the basic guidelines below.

**Decide Your Purposes** First, write down the meeting's primary and secondary purposes. A primary purpose might be to satisfy an OSHA requirement. Another might be to give safety information to employees. A third might be to motivate them. Secondary purposes might include improving department safety statistics, and finding out why accident levels are high. As you plan the content and format of your meeting, refer back to the purposes.

**Plan The Content And Format** Next, decide the content. Sometimes, that's taken care of if you've received new information on the subject which you must explain. Other times, you'll only have some vague direction: the safety officer sends you a memo like, "We have to do something about accident rates. Any suggestions?" Give yourself time to plan both content and format (how the meeting will go). Do your research, and ask others for suggestions along the way.

**Plan The Content And Format** Consider having a peer advisor (someone in a similar job at the same or another department) and a subordinate advisor (the kind of person who would attend the meeting). Make sure all advisors feel comfortable being honest with you. A union representative may be a good advisor who could lead others to take the program seriously.

**Create A Good Mix** When you plan the agenda (what happens when), try to create a good mix of approaches. Along with lectures, try using videotapes, films, handouts, overhead projections, guest speakers, or group interaction. This will keep interest high. All materials should be up-to-date, accurate and attractive. If possible, gear written materials to the reading level of the group. Explain any difficult ideas or information.

**Respect Your Audience** During lectures, group participation and questions, never be condescending. Use the knowledge employees bring to their jobs. Encourage them to offer ideas, and don't criticize or ridicule. Your honesty is a sign of respect. If someone asks a question, it's better to say "I don't know, I'll check up on it," than to try to bluff your way through it.

**Follow-up** At the end of the meeting, describe your follow-up plan, so employees know that you're committed. It will reinforce their own commitment. Let them know what you'll be expecting of them. Finally, hand out a brief, anonymous feedback forms. Design them to help you evaluate if you've met your goals.

For more information about Motivation please feel free to contact Mr. Don Klinger at 1-800-422-1431 X232 or on-line at [dklinger@vfsil.com](mailto:dklinger@vfsil.com).



### For Additional Information

about Illinois Public Risk Fund please contact:

Paul H. Boecker, IPRF President  
624 Columbine Avenue, Lisle, Illinois 60532  
Phone 1-630-271-0600

### Important Illinois Public Risk Fund Phone Numbers

Claims Unit	Toll Free Number 1-888-532-6981
Direct Dial	1-630-434-2130 or 1-630-434-(extension number)

	EXT. #
<b>Supervisor: Laura Reyes</b>	2232
<b>ANALYST</b>	<b>AREA CODE</b>
Donna Tincher	618 (A-M members) 2133
Cindy Shatkowski	618 (M-Z members) 2225
Glenn Macey	815 2234
Sharon Barnes	309, 630, 773, 312 2233

<b>Supervisor: Chris Mendel</b>	2226
Mary Loparco	847, 708(P-Z members) 3635
Cathy Balcerak	708 (A-O members) 2229
Linda Talarico	217 2228
Barbara Keller	SUBROGATION 2231

For assistance in completing accident reports and medical only claims (*by injured workers last name*)

Elaine Diaz	A-L	2138
Mari Curless	M-Z	2132

### Other Important Telephone Numbers

**Claims Manager**  
Andrea Hjorth 630-434-2235  
**TOLL FREE FAX 888-223-1638**

### 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

Pat Andrews, Editor  
Peggy O'Brien, Graphic Designer



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