

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

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

ILLINOIS PUBLIC RISK FUND Supervisor Training

LOSS CONTROL 2003

LAST

The Illinois Public Risk Fund is offering the last opportunity for Level 1 training for 2003. The purpose of these seminars is to improve the safety skills of your key supervisors.



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

Course Date & Time:

Long Grove, IL • Kemper Insurance Co.

Level I Training October 9

Fairview Heights, IL • Sheraton Four Points

Level I Training October 16

Registration:

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

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

Slips & Falls...The #1 Loss!

Not long ago in a central Illinois cafeteria, a janitorial helper was scrubbing the steps and floor with water and cleaning agent. An observant worker realized that soon dozens of people would be going down these steps to their coffee break. This person then took proper action to avert this potentially dangerous situation.

An unguarded wet floor is only one of the many causes that accounted for approximately 10.1 million injuries last year at work. It is important to spot unsafe conditions which may lead to slips and falls and prevent them.

There are various ways to suffer slips and falls while working. You can slip and lose your balance, you can trip over objects left improperly in your walkway, or you can simply fall from an elevated position above the ground.



To avoid slips and falls:

- Be on the lookout for foreign substances on the floors.
- Watch for deposits of water, food, grease, oil, sawdust, soap or debris.
- Clean your footwear thoroughly when entering a building from the outdoors or from debris areas.
- Place a doormat at each entrance to allow for complete wiping of shoes in snowy and rainy weather conditions.
- Don't go too fast, walk safely, and avoid changing directions too sharply.

In food preparation areas beware of:

- Ice spills near ice makers.
- Food spills at food preparation areas.
- Extension cords protruding into aisles.
- Food & drink spills in dining areas.
- Buildup of ice and frost on the floors in walk-in coolers.
- Using plastic milk crates to stand on.
- Walk where you're supposed to walk. Short cuts

through machine areas invite accidents. Concentrate on where you are going – horseplay and inattention leaves you vulnerable to unsafe conditions.

Beware of tripping hazards:

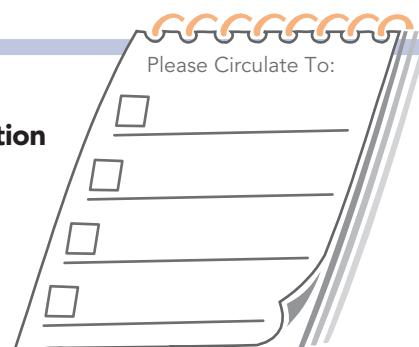
- Trash, unused materials, any object left in the aisles or other areas designed for pedestrian traffic invites falls.
- Extension cords, tools, carts and other items should be removed, or properly barricaded off. If equipment or supplies are left in walkways, report it. Let the proper personnel remove it. Keep passageways clean of debris by using trash barrels, but if you use them and miss, PICK IT UP!

Hold on to handrails when using stairs or ramps. They are there to protect you should a fall occur.

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Illinois Public Risk Fund
Cost Control Through Cooperation Since 1985



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If you're carrying a heavy load which hampers your ability to properly ascend or descend stairs, use the elevator, or find help!

The worst falls are from elevated positions like ladders and scaffolding. They result in serious injuries and death.

Learn and practice ladder safety and the proper use of scaffolding:

- When climbing, use a ladder of proper length that is in good condition.
- Keep it placed on a firm surface.
- Do not climb a ladder placed on machinery, crates, stock or boxes.
- Keep the ladder's base one foot away from the wall for every four feet of height.
- Don't over-reach. Always have control of your balance when working from a ladder.
- Never climb a ladder with your hands full, and always carry tools in proper carrying devices.
- When using a scaffold, be sure it is properly assembled according to the manufacturer's specifications. Check carefully for defects. Standing and working planks should be level and clean. Use toe boards to prevent tools from falling and workers from slipping. Work only with people who practice scaffold safety.

Slips and falls occur every day. The extent of injuries and their recurrence can be minimized through proper safety knowledge and attitudes. Practice safety...don't learn it through "Accidental Experience."

How to Prevent Slips & Trips

- **Housekeeping** — Good housekeeping is the first and the most important (fundamental) level of preventing falls due to slips and trips. It includes: cleaning all spills immediately, marking spills and wet areas, mopping or sweeping debris from floors, removing obstacles from walkways and always

keeping them free of clutter, securing (tacking, taping, etc.) mats, rugs and carpets that do not lay flat, always closing file cabinet or storage drawers, covering cables that cross walkways, keeping working areas and walkways well lit, replacing used light bulbs and faulty switches.

- **Flooring** — Changing or modifying walking surfaces is the next level of preventing slips and trips. Recoating or replacing floors, installing mats, pressure-sensitive abrasive strips or abrasive-filled paint-on coating and metal or synthetic decking can further improve safety and reduce risk of falling. However, it is critical to remember that high-tech flooring requires good housekeeping as much as any other flooring.

- **Footwear** — In workplaces where floors may be oily or wet or where workers spend considerable time outdoors, prevention of fall accidents should focus on selecting proper footwear. Since there is no footwear with anti-slip properties for every condition, consultation with manufacturers' is highly recommended. Properly fitting footwear increases comfort and prevents fatigue which, in turn, improves safety for the employee.

- **What can you do to avoid falling at work?** It is important remembering that safety is everybody's business. However, it is employers' responsibility to provide safe work environment for all employees. Employees can improve their own safety too.

- **You can reduce the risk of slipping on wet flooring by:** taking your time and paying attention to where you are going, adjusting your stride to a pace that is suitable for the walking surface and the tasks you are doing, walking with the feet pointed slightly outward, and making wide turns at corners
- **You can reduce the risk of tripping by:** always using installed light sources that provide sufficient light for your tasks or, using a flashlight if you enter a dark room where there is no light, and ensuring that things you are carrying or pushing do not prevent you from seeing any obstructions, spills, etc.



Illinois Fire Chief Association names New Director

The Illinois Fire Chiefs Association named Robert M. Buhs as its Executive Director to replace Jerry Burke. Mr. Burke retired July 31, 2003 after serving 19 years in the position. Robert Buhs served as Fire Chief/Administrator of the Orland Fire Protection District for the last 12 years. His career with the District covered 27 years. In his new role as Executive Director, Mr. Buhs will be responsible for the day-to-day operation of the Illinois Fire Chiefs Association (IFCA). He will coordinate internal committees to promote the goals of the IFCA, as well as interact with other fire service organizations throughout the state. Additionally, he will act as editor of the IFCA magazine, "The Gong."

The Illinois Fire Chiefs Association is a professional organization dedicated to promoting excellence in the fire service by providing a network of information sharing and opportunities to its membership through education, legislation and technical means.

Fundamentals of HOUSEKEEPING

An uncluttered workplace is fundamental to any safety program. In addition to cleanliness, housekeeping must include other factors, such as orderliness and proper arrangement of materials. It is important to know the benefits of good housekeeping. Let's review the importance and meaning of order in achieving good housekeeping, and review some guides for checking your own work area.

WHY GOOD HOUSEKEEPING?

Sloppy working conditions can lead to a lack of pride in your work. We should not overlook slippery floors, obstacles in aisles, tools on the floors, floors that are not in proper condition, or other housekeeping hazards.

In addition to encouraging poor attitudes, bad housekeeping can lead to:

- Slips from slick or wet floors, platforms, and other walking and working surfaces.
- Trips from objects or materials that are left in walkways and work areas.
- Falls from holes in walking and working surfaces, uneven flooring, uncovered pits or drains, and boxes that are used instead of adequate platforms.
- Collisions caused by poorly stored materials, overhanging or protruding objects, and use of aisles for storing materials and equipment.
- Poor housekeeping creates hazards for all employees in the immediate area.

GOOD HOUSEKEEPING

- Eliminates accident and fire causes.
- Saves energy by eliminating the need to work "around" congested areas and "deadwood."
- Provides the best use of space.
- Keeps heavy inventory of materials to a minimum.

- Helps control property damage.
- Guarantees a good workplace appearance.
- Encourages better working habits.
- Reflects an image of a well-run operation.
- Reduces cleanup and janitorial work.

ORDER

Housekeeping is more than just sweeping the floor and wiping dust off machines and equipment. Cleanliness is only a part of housekeeping. The most critical and most overlooked part of housekeeping is **ORDER**. A work area is in order when there are no unnecessary objects in the area and when all necessary items are in their proper places.

NO in this definition means **NONE—NOT ANY—NOT EVEN ONE!** A workplace is not considered to be in order simply because "there is a place for everything and everything is in its place." Do you use your work area for storage? Do you keep supplies in the area because "they'll be needed one of these days?" If there is one item in an area that is unnecessary or not in its proper place, then you do not have order.

Order is maintained, not achieved. You cannot put an area in order and then forget about it. A daily conscious effort by everyone working in the area is necessary to maintain order. Order also must be obtained throughout the day. If you wait until the end of the day and then place everything in order, what good did it do you during the day?

ESTABLISHING A HOUSEKEEPING PROGRAM

A good housekeeping program must include careful planning, a clean-up schedule or policy, effective inspection, and continuous supervision and

enforcement of house-keeping rules.

Inspect your area for unnecessary tools, equipment, parts, materials, and supplies; items that are not needed should be sent to the storage room or used for salvage. Reorganize the storage area in your workplace. Storage areas should not obstruct aisles and work areas. Create a daily clean-up policy and program. Periodically review the housekeeping rules, clean-up policies and procedures.

HOUSEKEEPING RULES

- Walking and working surfaces should be clean, dry and unobstructed.
- Aisle ways and exits should be clearly marked and unobstructed.
- Approved trash receptacles should be provided to assure proper waste disposal.
- Splash guards and oil pans should be available for machinery as needed.
- Work area floors should be kept free of parts, equipment, extension cords and hoses.
- Floors and stairways should be kept in good repair.
- Adequate ladders should be provided; never use boxes or chairs as substitutes.
- Walls and ceilings should be free of hangings and temporary wiring.
- Materials should be stacked in a stable manner; limit height as necessary to maintain stability.
- Overhanging or protruding storage should be eliminated.
- Storage areas in and around buildings should be free of refuse and debris.
- Stock should be stored in a manner that will not obstruct sprinklers (18-inch clearance for ordinary combustibles, 36-inch clearance for flammable liquids).
- Combustible materials should never be stored on radiators, steam coils, ovens or other heat sources; in transformer vaults; or around electrical switch gear.
- Equipment should be arranged to prevent overcrowding.
- Storage areas should be placed in a convenient location to encourage their use.
- Adequate lighting, both natural and artificial, should be provided to assure good visibility for work activities and to reveal dirt, obstructions and poor housekeeping conditions.
- Leaks from hoses, pipelines and valves should be repaired immediately.
- Racks, shelves and lockers should be maintained for tools, personal protective equipment and personal items.
- Lunch facilities, locker rooms and toilet areas should be clean, orderly and sanitary.

Computer Users will be more Productive with Proper Lighting

By Jim Price, NATLSCO

Lighting conditions in the office can have a profound effect on the health of computer workers and, ultimately, their productivity.

Light levels at the computer workstation should be taken into consideration, as well as the potential for either direct or indirect glare.

To compensate for bad lighting, computer workers strain their eyes, bend their necks or sit in uncomfortable postures for long periods. Among the painful results are burning eyes, sore neck muscles, and aching backs.

The overall effects of visual fatigue on computer workers may include: Loss of productivity; More mistakes; Visual and physical complaints.

It is generally accepted that viewing a computer monitor requires less light than viewing a paper document. Illumination levels of no more than 30 foot-candles, measured with a light meter in the horizontal plane near the center of the monitor's screen, is a recommendation often given for illumination levels for exclusive computer work.

The problem of course, is that seldom does a person view a computer monitor and do nothing else.

When paper documents or other objects must be viewed as well, higher light levels may be necessary. The recommended light level for reading printed material is a minimum of 50 foot-candles. One compromise solution is to provide task lighting, such as a swing-arm desktop lamp to brighten the source document.

See the table below for recommended illumination levels for specific working conditions.

Working Conditions	Illumination Level*
Typical Office Work	40 to 60 foot-candles
Small-Detail, Short-Duration Tasks	50 to 100 foot-candles
Small Detail, Prolonged-Viewing Tasks	100 foot-candles



Visual comfort means little or no glare. Glare is any uncomfortably bright light within a person's normal field of vision. Glare can be merely annoying, making it difficult to see without squinting, or utterly painful, like trying to read a newspaper while a flashlight is shining in your eyes.

Computer monitors are often the greatest obstacle to planning effective office lighting, primarily because of the effects of glare. Reflected glare is the term used to describe reflections from objects, including paper, furniture and fixtures.

Direct glare, as opposed to reflected glare, occurs when the light goes straight to the person's eyes from the light source.

The most effective preventive measures are the adequate positioning of the monitor screens with respect to lights, windows, and other bright surfaces.

Light fixtures directly above the operator can dim the characters on the screen. It is preferable to have light fixtures parallel to and on either side of the operator-screen axis.

In offices, windows play a similar role to lights. A window in front of an operator disturbs through direct glare; when behind, it produces reflected glare.

For this reason, the computer workstation must be placed at a right angle to the windows. The use of adjustable window coverings can also help.

A good lighting plan for the computer workstation increases the worker's comfort and productivity by reducing unnecessary visual fatigue and the resulting awkward work postures to compensate for poor lighting.

To minimize glare, monitors should be placed at right angles to light sources and windows. When computer operators wear bifocal lenses, the monitor and source document should be placed at a lower viewing angle.

*Source: "Human Factors Design Handbook," Second Edition, W. Woodson, B. Tillman, P. Tillman, 1992.

EYE SAFETY CHECKLIST



Thousands of eye injuries happen every day, with most of them being preventable. The following are recommendations for helping to minimize eye injuries.

- ✓ Provide lights and handrails to improve safety on stairs.
- ✓ Pad or cushion sharp corners and edges of furnishing and fixtures.
- ✓ Inspect and remove debris from lawns before mowing.
- ✓ Use guards on all power equipment.
- ✓ Wear chemical safety goggles when using hazardous solvents and detergents.
- ✓ Read and follow all manufacturer instructions and warning labels.
- ✓ Do not mix cleaning agents together.
- ✓ Know that regular eyeglasses don't always provide enough protection.
- ✓ Keep paints, pesticides, fertilizers and similar products properly stored in a secure area.
- ✓ Keep your tools in good condition; damaged tools should be repaired or replaced.
- ✓ Wear safety glasses or dust goggles to protect against flying particles, and chemical goggles to guard against exposure to fertilizers and pesticides.
- ✓ Most importantly, seek immediate medical attention whenever a serious eye injury occurs.

Source: Prevent Blindness America®

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

Meet Your Claims Analyst

Cathy Tiemans (Balcerak)

has been with IPRF for five years and services area code 708, A-M members. Cathy's insurance background also includes five years of claims with Liberty Mutual. She enjoys being a claims analyst and working with people. With being a busy mother, Cathy and her two children Brittany (8) and Jessica (6), still find time for landscaping, gardening and home remodeling in their new home.



Sharon Barnes

services area codes 309 and 815, Lb-Z members, and has been with IPRF for three years. Sharon has a strong insurance background of 19 years as a Workman's Comp adjuster with Crum Forster. The variety of cases and dealing with the public are her favorite traits about claims. Family time is spent with her four children Bernard (15), Shanelle (13), Thomas (9), DeShawn (7) and her husband Thomas. Traveling is a favorite, especially amusement parks, with a trip planned next year for Philadelphia.



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STRESS and you!



Hard to drag yourself out of bed to your nine-to-five? Fantasies of throwing that laptop out the window still clogging up your mind? You may be suffering from stress.

What is it?

Stress is the reaction people have to demands or pressures. You may find it difficult to cope with tasks, responsibilities or other types of pressures. You might get anxious trying to meet demands. It could also be affecting your health.

What are the symptoms?

- Difficulty getting to sleep or difficulty waking up in the morning
- Constant fatigue
- Poor appetite
- Aches and pains for no apparent reason
- Increased anxiety and irritability
- Increased heart rate
- Blurred vision
- Forgetfulness
- Social withdrawal
- Loss of interest in activities
- "Flying off the handle"
- Migraines/headaches
- Dizziness

Everyone has bad days but if you've noticed three or more of the above symptoms and you've experienced them for some weeks you may need to do something about your stress levels. Visit your local GP to rule out other possible reasons for the symptoms such as depression. If you think you may be suffering from stress, it's worth visiting your GP for a check up. Stressed out people have higher blood pressure, and where stress-levels hit boiling point sufferers are at a higher risk of death. They are also prone to heart disease, colitis (inflammation of the bowels), thyroid disorders, and ulcers.

How do I deal with it?

- If you are suffering from stress try some of the following ways to calm down and chill out:
- Try to make time for yourself away from work to wind down (i.e. relax in a warm bubble bath, listen to soothing music and shut out the world for a while).
- Take time for your mind and body to relax (i.e. reading, meditation, yoga).
- Take time to exercise. Regular and frequent exercise is a good stress reducer.
- Find time to pursue non-work activities (i.e. hobbies & recreational activities).
- Eat well, skipping meals will deplete your energy and leave you drained.
- Talk to your family and friends. Make time to see your mates, it will help you unwind after work and let you unburden any problems.
- Take breaks - take a few minutes to sit back and relax, or take a brisk walk during your break.
- Plan your work. Sit down and establish what needs to be done, and decide on when your work needs to be completed.

On The Lighter Side...

The following are actual statements found on insurance forms where drivers have attempted to summarize the details of an automobile accident in the fewest words possible. This list of comments is taken from the archives of the computer science department at the University College of Dublin.

- Coming home I drove into the wrong house and collided with a tree I don't have.
- The other car collided with mine without giving warning of its intentions.
- I thought the window was down, but I found out it was up, when I put my head through it.
- I collided with a stationary truck coming the other way.
- A truck backed through my windshield into my wife's face.
- The guy was all over the road. I had to swerve a number of times before I hit him.
- I pulled away from the side of the road, glanced at my mother-in-law and headed over the embankment.
- In an attempt to kill a fly, I drove into a telephone pole.
- I had been for plants all day and was on my way home. As I reached an intersection a hedge sprang up, obscuring my vision and I did not see the other car.
- I had been driving for 40 years when I fell asleep at the wheel and had an accident.
- I was on my way to the doctor with rear end trouble when my universal joint gave way causing me to have an accident.

Need More Newsletters?

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

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Write to: Paul H. Boecker, IPRF President
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