

# 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



## Paying for Your Safety Program Just Got Easier!

### — A New Grant Program from the Illinois Public Risk Fund —

You probably have all the money you need to cover the costs of safety-training and equipment, right? Not if you're like most members, who are dealing with increasingly tight budgets and spending freezes. That's why IPRF is proud to offer a new Safety and Educational Grant Program, which is designed to ease the burden of safety-related expenses.

Available now, the new grant will help cover costs for safety training, protective clothing, defibrillators, security cameras, rescue equipment, and other safety expenses. Like IPRF's free loss control training courses, the grant program will alleviate your budget restraints

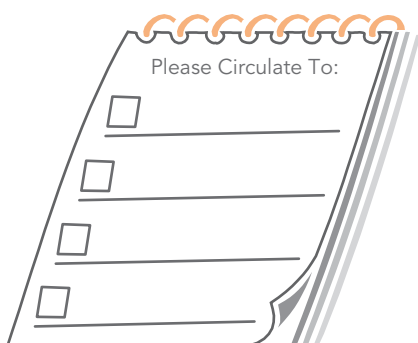
in organizing and maintaining an effective safety and health program. Now you have a fighting chance to ensure your organization has the resources to provide the safest working environment for employees.

We hope all eligible members take advantage of this opportunity. To apply for a grant, complete and submit an application, which should be arriving in your mail soon. If you do not receive a grant application with cover letter, please contact your local IPRF representative. To be eligible for receiving a grant, you must have been an IPRF member previous to December 15, 2004, and currently be in good standing.

Grants will be paid to eligible members on September 15, 2006.

The Illinois Public Risk Fund celebrates its 20th anniversary in November 2005. It is a testament to our members' long-standing commitments to loss control and claims management that we are able to offer the grant. Your outstanding efforts in cost reduction provide us the resources to fund this new cost-defrayment program. The success of our combined efforts is what led the actuarial services firm Demotech, Inc. to assign IPRF its highest financial stability rating of AAA Unsurpassed.

*Inside this issue...*    **2** 5-Minute Safety Talks    **3** Hurricane Katrina Relief Efforts    **4** Supervisor Training



Illinois Public Risk Fund  
Cost Control Through Cooperation Since 1985



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# 5 MINUTE SAFETY TALKS

## Fire Safety

Most of you have probably had the experience of hearing a fire siren wailing in the night. It can send chills through you. If you're away from home at the time, the sound might bring on a feeling of concern for the safety of your family. You might wonder if there's a fire at your home. When the siren sounds, it's usually too late.

This session will deal with fire safety on the job, but many of the same principles can be applied at home. Fire safety rules are so commonplace that we can become indifferent toward them. This lack of personal interest is responsible for many fires and on-the-job accidents.

Let's review the leading causes of industrial fires. Number one is electrical failures or misuse of electrical equipment. This is followed by friction, foreign substances, open flames, and then smoking and matches.

How can employees help to combat these hazards? First, obey all fire regulations such as "No Smoking" signs. Dispose of cigarettes and matches properly by making sure they are extinguished. Watch for frayed electrical cords and overloaded circuits. Dispose of flammable wastes and scrap by placing them into metal containers.

Store combustibles in a safe area. Combustible materials and fumes from paint, solvents, and other flammables are responsible for many fires in both the home and industry. Fumes can travel a considerable distance and be ignited by a furnace, stove, electrical equipment, or even a lit cigarette.

Dispose of flammable liquids properly and do not pour them down the drain. If you have to burn waste paper, be sure the container doesn't contain explosive materials, such as aerosol or paint cans.

You should be familiar with the location and operation of fire fighting equipment. Review the location of fire extinguishers and what types of fires they can be used on. Alarm procedures should also be reviewed.

Proper maintenance is also important to fire safety. Inspect electrical tools before using them to be sure they are working correctly. Keep mechanical equipment lubricated to avoid excessive friction. Keep spark arrestors on exhausts.

**It's everyone's responsibility to keep their eyes open for safety hazards and to eliminate them or report them to supervisors. Remember, fire safety is your contribution to your job security. Fire Prevention is Our Business...Your Business...Good Business!**



### LEADER NOTES

**OBJECTIVE:** To review the causes of industrial fires, storage of flammable and combustible materials, disposal of flammables, and fire fighting systems.

**POTENTIAL INJURIES:** Fatalities and burns to employees and the potential loss of working conditions.

### THE TALK – POINTS TO COVER

Fire Causes:

- Industrial fires - electrical failures, misuse of electrical equipment, friction, foreign substances, open flames, smoking and matches.

Fire Prevention:

- Comply with company fire regulations.
- Obey "No Smoking" signs. Dispose of cigarettes and matches properly.
- Watch for frayed electrical cords and overloaded circuits.
- Dispose of flammable wastes and scrap in metal containers.
- Store combustibles and flammables in safe areas.
- Dispose of flammable liquids properly. Do not pour them down the drain.
- Know the location and operation of fire fighting equipment. Know the fire extinguisher types.
- Maintain electrical equipment and mechanical systems to avoid potential fire hazards.
- Keep your eyes open for fire safety hazards and report them.

## Accidents Don't Just Happen

While not every dangerous act produces an accident, few accidents have occurred that did not begin with a dangerous act of some kind. For instance, a man who was an employee in a large industrial plant was injured when he dropped a heavy box on his foot. Another employee in the plant caught his hand in a press the same day. These accidents may appear to be different, but the outcome is identical in their final stages. This is because accidents don't just happen.

The basic causes of accidents can almost always be traced to an unsafe act, an unsafe condition, or a combination of both. If we're going to avoid accidents, we should have a pretty good idea of what causes them. So let's consider some unsafe acts and conditions that frequently lead to accidents.

Unsafe conditions usually are created by careless housekeeping, improper loading or piling, defective or broken equipment, or missing guards on machinery. Examples of unsafe acts are reaching into running machinery, unsafe speeds, taking chances, not using guards, not wearing personal protective equipment, unsafe tools, horseplay, and unsafe handling of materials.

Unsafe acts are a personal thing. General steps can be taken to avoid unsafe acts and conditions. First, stay alert on the job and don't let routine or familiarity lure you into carelessness. Know your job. All new employees should be thoroughly instructed in their task. Follow safety rules established in the plant. Safety sense, better known as common sense, should be used.

It's human nature to work yourself into habits. Good habits, such as noticing unsafe conditions, correcting them immediately, or calling them to your supervisor's attention, are easy to form.

Finally, a very important contribution we can make to our own safety is to develop a safe attitude. Recognize that an accident can happen and then take the steps to avoid it. It would seem that the basic drive for self-preservation would be enough to provide us with a positive attitude toward safety, but injury statistics prove otherwise.

When you realize that accidents don't just happen -- they're caused, you can clearly see that something can be done about them. Let's each do our share in eliminating the causes.



### LEADER NOTES

**OBJECTIVE:** To reinforce the concept that all accidents are preventable. To introduce the concepts of unsafe acts and unsafe conditions.

### THE TALK – POINTS TO COVER

- Accidents can be traced to unsafe acts, unsafe conditions, or a combination of both.
- Examples of unsafe conditions are: careless housekeeping, improper loading, defective or broken equipment, and missing guards.
- Examples of unsafe acts are: reaching into running machinery, unsafe speeds, taking chances, not using guards, not wearing personal protective equipment, unsafe tools, unsafe material handling, and horseplay.
- Avoid unsafe conditions and acts.
  - Stay alert on the job.
  - Know your job.
  - Train all new employees.
  - Follow safety rules and use common sense.
- Establish good habits to find unsafe conditions and correct them.
- Develop a safe attitude. Recognize accident potentials and avoid them.
- Realize accidents don't just happen. They are caused, and you can prevent them.

# Is the coverage afforded by IPRF Membership applicable to Hurricane Katrina Relief Efforts?

*The relief efforts in the wake of the unprecedented destruction caused by Hurricane Katrina, have generated questions concerning whether coverage will be afforded IPRF member employees who travel to the crippled areas of the Gulf Coast to render assistance. Under the circumstances, we want to provide our members with the answers.*

## COVERAGE ANALYSIS:

### What is the Scope of Workers' Compensation Coverage?

Workers' Compensation coverage is strictly statutory. The workers' compensation scheme and corresponding employers' liability differs from state to state. In general, benefits are payable to employees and their families for work-related injuries or death sustained in the course and scope of employment. Employees are usually covered for accidental injuries sustained anywhere in the world so long as they are acting in the course and scope of their employment duties. State workers' compensation coverages, however, do not apply to federal employees who are eligible for benefits under the Federal Employees' Compensation Act (FECA) or other applicable federal laws.

In Illinois the mere fact that an employee is present at the place of injury because of his or her employment duties or obligations will not itself suffice to establish liability. This "positional risk doctrine" has been expressly rejected by the Illinois Supreme Court. It can be said as a general rule, however, that all law enforcement officers, fire-

fighters, emergency workers and other first responders will be covered to the full extent under Illinois law by the IPRF, provided that they were sent or ordered to the Gulf Coast by their employing governmental authorities or responded in accordance with official protocols.

### Are Employees Covered if they Travel to the Gulf Coast to Assist?

The general rule is that workers' compensation benefits apply to work-related accidents occurring outside the jurisdiction, provided that the injured employee was acting within the course and scope of his or her duties or official capacity. Coverage therefore, is provided to police, firefighters, and emergency personnel who travel beyond their service territories to render aid and assistance pursuant to intergovernmental and mutual aid agreements, established disaster and emergency plans, or in accordance with a Mutual Aid Box Alarm System (MABAS), Illinois or Federal Emergency Management Agency (IEMA and FEMA), or another form of official channel request or order. In most of these instances, especially in the event of a emergency response ordered, activated, or declared by the governor, a responding employee's coverages are secondary to the primary coverages provided by federal and state funds or plans.

For example, as of the date of this bulletin Governor Blagojevich has activated the fire services mutual aid system (MABAS) in order to deploy nearly 600 firefighters from around Illinois to supplement the over-taxed fire departments in the City of New Orleans and elsewhere in the Gulf South. The IPRF will provide coverage in the event that a firefighter from a member organization sustains a line-of-duty injury while deployed in the Gulf South. But, that coverage will be secondary to the primary coverage provided by the government under the Illinois Emergency Management Assistance Compact Act (45 ILCS 151/1 et seq.). Similarly, law enforcement personnel from local Illinois law enforcement agencies have been dispatched to Louisiana in response to that state's request through the Emergency



Management Assistance Compact (EMAC), and interstate agreement for rendering aid in times of need, coordinated in Illinois through the Illinois Law Enforcement Alarm System (ILEAS). Primary workers' compensation coverage in that case will be provided by the State of Illinois.

Anecdotal reports, however, have depicted firefighters and other public emergency personnel in this state traveling to the hurricane ravaged regions of Louisiana, Mississippi, and Alabama on their own in the absence of any order or resolution of their respective district, department, or municipality. In such cases, both employer and employee need to be mindful that no coverage under Illinois law or otherwise is provided no matter how honorable the intentions.

In conclusion, the Illinois Public Risk Fund joins its Illinois members and public officials in finding ways to help our fellow Americans in the Gulf Coast as they struggle to recover from Hurricane Katrina.

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## 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, 2004 to July 14, 2004	\$764.80	\$1,019.73
July 15, 2004 to January 14, 2005	\$775.92	\$1,034.56
January 15, 2005 to July 14, 2005	\$788.99	\$1,051.99
July 15, 2005 to January 14, 2006	\$808.73	\$1,078.31

## ILLINOIS PUBLIC RISK FUND LOSS CONTROL PERSONNEL

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**www.iprf.com**



## Illinois Public Risk Fund Supervisor Safety Training WINTER 2006

IPRF is offering a new 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.

Supervisors responsible for the safety and health of their employees should attend. They 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 in the reduction of workers compensation costs.

Seminar registration fees are covered by the IPRF. To register, contact Bonnie MacIntosh, the Training Registrar at 1-847-719-5275.

### Level III Training (Continued from 2005)

Elgin January 19, 2006

### 2006 Training Dates

Location	Level I	Level II	Level III
Fairview Heights	January 11, 2006	April 5, 2006	September 13, 2006
Effingham	January 12, 2006	April 6, 2006	September 14, 2006
Naperville	January 18 2006	April 13, 2006	September 21, 2006
Tinley Park	February 1, 2006	May 3, 2006	September 27, 2006
Buffalo Grove	February 2, 2006	May 4, 2006	September 28, 2006
Springfield	March 8, 2006	May 10, 2006	October 4, 2006
Bloomington/Normal	March 9, 2006	May 11, 2006	October 5, 2006
Moline	March 15, 2006	May 17, 2006	October 18, 2006
Rockford	March 16, 2006	May 18, 2006	October 19, 2006

## Meet Your Medical Claims Personnel

**Andrea Hjorth** has been working with IPRF for almost a decade as the Claims Manager. Her professional claims background spans three decades. It is a classic example starting from the bottom and working your way up. Starting as a claims file clerk, learning all aspects of claims administration, Andrea knows claims and understands the importance of delivering a superior claims product. Having an understanding (by doing) of the many tasks involved in claims administration has also fostered a team attitude within the IPRF Claims Administration Unit. In her spare time, Andrea enjoys golfing, gardening and loves traveling. She also loves spending time with her God children, Katie and Sharon. She lives near the IPRF Claims Administration office, in Elmhurst."



## Need More Newsletters?

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

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Back issues are available upon request.

### Illinois Public Risk Fund Distribution of Files

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

#### Lost Time Claims - By Area Code of Member

	AREA CODE	EXT. #
<i>Supervisor:</i> Laura Reyes		2232
<i>ANALYST</i>		
Jodi Lam	618 (A-L members) 217 (J-Z members)	2133
Cindy Shatkowski	618 (M-Z members) 217 (A-I members)	2225
Glenn Macey	815 (A-La members)	2234
Sharon Barnes	309 & 815 (Lb-Z members)	2233
<i>Supervisor:</i> Kim Vaughan		2226
Christine Dapper	847 (A-G members) 708 (N-Z members)	3635
Sue LeBlanc	708 (A-M members)	2229
Elaine Serafino	847 (H-Z members) 630 & 773 & 312	2228
Barbara Keller	SUBROGATION	2231

#### Medical Only Claims - By Claimant's Last Name

Carla Newell	A-L	2138
Mari Curless	M-Z	2132

#### Other Important Telephone Numbers

Claims Manager:	Andrea Hjorth	2235
Claims Assistant:	Kim Slowik	3639
Claims Assistant:	Michelle Dunavant	2134
Claims Analyst Assistant:	Elaine Serafino	2726
Account Manager:	Wilma Holman	2239

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