

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

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## CRISIS PROTECTION



### Domestic Crisis Management and International Extraction

**SAFETY NATIONAL CRISIS PROTECTION** is a crisis management and extraction benefit provided exclusively for Safety National's Excess and Large Deductible Workers' Compensation customers. If your business undergoes a qualifying "Domestic Crisis Event" that directly involves your business and involves the death of two or more of your employees, Safety National will either pay one of our approved vendors to assist with crisis management or reimburse you directly for the approved costs incurred with a vendor of your choice. If you experience a qualifying "International Extraction Crisis Event" that requires international employee extraction, we will reimburse you directly for the approved costs.

#### How Does It Work?

If a qualifying "Domestic Crisis Event" or "International Extraction Crisis Event" occurs, Safety National Crisis Protection will help you minimize post-crisis risk to the organization, its stakeholders and employees directly involved in the event (including immediate family of the involved employee). The annual, aggregate limit for these complimentary benefits, or any combination of the two, is \$50,000. These benefits are accessible when you need them and are provided by Safety National free of charge.

#### "Domestic Crisis Events" Include:

**Multiple employee deaths (2 or more) resulting from the following man-made events:**

- Explosion
- Arson
- Bombing
- Workplace Violence
- Structural Fire
- Vehicular Accident

**Multiple employee deaths (2 or more) resulting from the following natural disasters:**

- Tornado
- Explosion
- Wildfire
- Structural Fire
- Earthquake and any Resulting Tsunami
- Hurricane
- Flood

#### "International Extraction Crisis Events" Include:

**Employee extraction necessitated by the following:**

##### Man-Made Events:

- Explosion
- Arson
- Bombing
- Riot
- Government Collapse & Political Unrest

##### Natural Disasters:

- Tornado
- Explosion
- Wildfire
- Flood
- Earthquake and any Resulting Tsunami
- Cyclone/Typhoon/Hurricane

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### SAFETY NATIONAL CRISIS PROTECTION, continued

#### Benefits:

- Provided at no cost to policyholders, with a \$50,000 annual, aggregate benefit limit for a qualifying "Domestic Crisis Event," a qualifying "International Extraction Crisis Event" or any combination of the two.
- A 24-hour crisis hotline to preferred and approved "Domestic Crisis Event" vendors.
- Benefit extends to immediate family of an employee that is directly involved in the "Domestic Crisis Event."
- The benefit can be used for qualified "Domestic Crisis Events" to help you with:
  - Crisis Management
  - Crisis Response
  - Public Relations
  - Emergency Psychological Treatment
- Includes crisis communication and media management.
- Short-term counseling and referral for directly involved employees and their immediate family.

*IPRF members are entitled to this additional coverage.*

For more information about Safety National Crisis Protection, please visit us online at:  
[www.safetynational.com/crisis\\_protection](http://www.safetynational.com/crisis_protection)  
or email questions about this free benefit to:  
[crisisprotection@safetynational.com](mailto:crisisprotection@safetynational.com)



### Keep Stress in Check

Stress is the body's response to pressure, tension and change. A little stress can sharpen your senses & your performance. But too much stress can be harmful to your body & your mind. Here are some tips to help manage stress & ensure stress is affecting your life positively:

- Eat well, exercise regularly and get enough sleep
- Plan and prioritize; be reasonable about your expectations
- Be flexible
- Make time in your schedule for relaxation
- Break down big projects into small tasks
- Take short stretch breaks during the day
- When things get tense, close your eyes and take 10 slow, deep breaths
- **Do something fun and enjoy a good laugh!**



## Safety Education Programs Offered by the Illinois State Police



One of the goals of the Illinois State Police is to: "Improve the quality of life for our citizens through unimpeachable integrity, public service, training and education." The Illinois State Police Safety Education Unit helps fulfill that goal by offering a wide range of programs to civic groups, social clubs, classrooms, etc. District Safety Education Officers are available to present the following safety education programs:

- Abuse & Abduction Prevention
- Bike Safety
- Child Safety Seats
- Computer Crimes
- Defensive Driving
- Driver's Education
- Drug Awareness
- DUI Prevention
- Farm Safety
- Firearms safety
- Gangs
- Motor Carrier Safety
- Prism
- Prom Night
- Safe Schools
- Scams
- School Bus Safety
- Seat Belts/Child Safety Seats
- Stranger Danger
- Teen drivers
- Workplace Security
- Zero Tolerance

To schedule a program, please email Sergeant Clare Pfothenauer at: [Clare\\_Pfothenauer@isp.state.il.us](mailto:Clare_Pfothenauer@isp.state.il.us)

### 2014 ILLINOIS CELL PHONE BAN



**400% Higher Risk** of having a crash while talking on a cell phone & driving  
**23X Higher Risk** of having a crash while texting & driving

Effective Jan. 1, 2014 it is against the law to use a cell phone while driving without a hands-free device. Fines start at \$75.00.

### Are You Registered for IPRF eBlasts?



Newsletter has gone **GREEN**

The IPRF Loss Control Team sends periodic eBlast emails to our members. The purpose of the information is to raise levels of safety awareness and promote available training resources, to reduce employee injuries within the program.

If you are not currently receiving eBlasts, you are missing:

- **Monthly Risk Reminders**
- **Safety News**
- **Available Safety Service Offerings**
- **Featured Monthly Online Safety Training Course**

To register to receive our eBlasts, you can sign-up by visiting [www.iprf.com](http://www.iprf.com) and clicking on the banner "Sign Me Up for EBlasts!" or visit the Loss Control page and click on the button on the right to sign up. After filling out your email address, first and last name, and department, you will be added to our email list.

Rest assured that IPRF is committed, as ever, to keeping their members informed about safety issues. This is a free service for IPRF members. IPRF keeps your information confidential and is not shared with any third parties.



## RISK REMINDER

### CAN YOU IDENTIFY THE TRAITS OF A 'WRECKLESS' DRIVER?

Bad drivers tend to have wrecks more often than good drivers do. What constitutes a "bad driver"? Here are 10 questions that can be asked. The "yes" answers are typical traits of bad drivers and often result in tickets and accidents.

- When reaching a stop sign and no one is coming from another direction, is it okay to roll through instead of stopping?
- Is it okay to talk on a cell phone while driving instead of pulling over and stopping to talk?
- Is it okay to take food and drink with you, driving with one hand while using the other to eat and/or drink?
- While out shopping in a crowded area, looking for a parking space, is it okay to become so focused on searching, that one loses sight of the cars and pedestrians in the vicinity?
- Some drivers hate being stuck behind SUVs, trucks and other large vehicles. Is it okay to take chances and pass at inappropriate times?
- Some drivers will change their driving habits when in an area of higher police presence. Is this okay?
- There are those who are regularly in confrontations on the road, either through verbal arguments or hand gestures. Is this okay?
- Is it okay to drive after a night of very little sleep because of ones "work hard - play hard" lifestyle, causing one to be sleepy behind the wheel?
- Is it okay for drivers to turn around to talk with those in the back seat and take their eyes and mind off the road?

For those who answer the above questions with a yes answer, it is likely they will tend to be more aggressive than average. Please keep these traits in mind when doing your job and above all, don't you fall into these habits.

### Early Estimate of Motor Vehicle Traffic Fatalities for the First Quarter of 2014

A statistical projection of traffic fatalities for the first quarter of 2014 shows that an estimated 6,800 people died in motor vehicle traffic crashes. This represents a decrease of about 4.9 percent as compared to the 7,150 fatalities that were projected to have occurred in the first quarter of 2013. Preliminary data reported by the Federal Highway Administration (FHWA) shows that vehicle miles traveled (VMT) in the first three months of 2014 decreased by about 4.2 billion miles, or about a 0.6-percent decrease. The fatality rate for the first quarter of 2014 decreased to 0.99 fatalities per 100 million VMT down from 1.04 fatalities per 100 million VMT in the first quarter of 2013. The actual counts for 2013 and 2014 and the ensuing percentage change from 2013 to 2014 will be further revised as the annual reporting FARS files for 2013 are available later this year, as well as when the final file for 2013 and the annual reporting file for 2014 are available next year. These estimates will be further refined when the projections for the first 6 months of 2014 are released in late September.

For more information visit: <http://www.nhtsa.gov/NCSA>

Source: National Highway Traffic Safety Administration  
Statics for the entire United States



## FIRE PREVENTION WEEK OCTOBER 5-11, 2014

**Fire Prevention Week** was established to commemorate the Great Chicago Fire, the tragic 1871 conflagration that killed more than 250 people, left 100,000 homeless, destroyed more than 17,400 structures and burned more than 2,000 acres. The fire began on October 8, but continued into and did most of its damage on October 9, 1871.

According to popular legend, the fire broke out after a cow - belonging to Mrs. Catherine O'Leary - kicked over a lamp, setting first the barn, then the whole city on fire. Chances are you've heard some version of this story yourself; people have been blaming the Great Chicago Fire on the cow and Mrs. O'Leary, for more than 130 years. But recent research by Chicago historian Robert Cromie has helped to debunk this version of events.

Like any good story, the 'case of the cow' has some truth to it. The great fire almost certainly started near the barn where Mrs. O'Leary kept her five milking cows. But there is no proof that O'Leary was in the barn when the fire broke out - or that a jumpy cow sparked the blaze. Mrs. O'Leary herself swore that she'd been in bed early that night, and that the cows were also tucked in for the evening.

But if a cow wasn't to blame for the huge fire, what was? Over the years, journalists and historians have offered plenty of theories. Some blamed the blaze on a couple of neighborhood boys who were near the barn sneaking cigarettes. Others believed that a neighbor of the O'Leary's may have started the fire. Some people have speculated that a fiery meteorite may have fallen to earth on October 8, starting several fires that day - in Michigan and Wisconsin, as well as in Chicago.

While the Great Chicago Fire was the best-known blaze to start during this fiery two-day stretch, it wasn't the biggest. That distinction goes to the Peshtigo Fire, the most devastating forest fire in American history. The fire, which also occurred on October 8th, 1871, and roared through Northeast Wisconsin, burning down 16 towns, killing 1,152 people, and scorching 1.2 million acres before it ended.

Historical accounts of the fire say that the blaze began when several railroad workers clearing land for tracks unintentionally started a brush fire. Before long, the fast-moving flames were whipping through the area 'like a tornado,' some survivors said. It was the small town of Peshtigo, Wisconsin that suffered the worst damage. Within an hour, the entire town had been destroyed.

Those who survived the Chicago and Peshtigo fires never forgot what they'd been through; both blazes produced countless tales of bravery and heroism. But the fires also changed the way that firefighters and public officials thought about fire safety. On the 40th anniversary of the Great Chicago Fire, the Fire Marshals Association of North America (today known as the International Fire Marshals Association), decided that the anniversary of the...

Great Chicago Fire should henceforth be observed not with festivities, but in a way that would keep the public informed about the importance of fire prevention. The commemoration grew incrementally official over the years.

In 1920, President Woodrow Wilson issued the first National Fire Prevention Day proclamation, and since 1922, Fire Prevention Week has been observed on the Sunday through Saturday period in which October 9 falls. According to the National Archives and Records Administration's Library Information Center, Fire Prevention Week is the longest running public health and safety observance on record. The President of the United States has signed a proclamation proclaiming a national observance during that week every year since 1925.



Preventing  
**Rx DRUG**  
Overdoses



### The Proactive Role Employers Can Take: Opioids in the Workplace

*Saving Jobs, Saving Lives and Reducing Human Costs*

The workplace-focused report informs you about the current evidence surrounding opioid medications and their potential impact on your workplace. It creates a "call to action" that, regardless of the size of your organization, will enable you to:

- Partner effectively with your benefit providers
- Assess current workplace policies and scope of drug testing
- Prioritize essential education efforts
- Improve access to confidential help for your employees

### Free Prescription Drug Employer Kit

Learn the facts about how employee use of prescription painkillers increases safety and health risks at work, and seriously impacts employee recovery and the bottom line in workers' compensation.

Sign up to access this comprehensive Employer Kit to help educate managers and employees about the risks related to prescription drug use at work.

The **Free Employer Kit** contains the following materials to help you communicate and develop policies around use of prescription painkillers:

- The Proactive Role Employers Can Take: Opioids in the Workplace (report)
- Fact sheets and handouts for use in health and safety education programs
- Poster series focused on home safety and disposal
- Powerful infographic about prescription painkiller risks
- Content important to helping you develop an effective policy for prescription drug use in the workplace



Copy the link below to your browser to access the Prescription Drug Employer Kit

[http://www.nsc.org/safety\\_home/PrescriptionDrugOverdoses/Pages/Employer-Policies.aspx](http://www.nsc.org/safety_home/PrescriptionDrugOverdoses/Pages/Employer-Policies.aspx)

**Governor Pat Quinn** appointed four new arbitrators to the Illinois Worker's Compensation Commission, September 2014.

**Maria Bocanegra** is an attorney at Katz Friedman, specializing in workers' compensation. She previously worked as a judicial assistant to the Honorable David Furman and as a case administrator for the United States Bankruptcy Court in the District of Colorado. Ms. Bocanegra was also appointed to the Illinois Department of Labor's Labor Advisory Board in 2013. She holds a J.D. from DePaul University and a B.A. from Quincy College.

**Stephen Friedman** is currently a Managing Partner of Rusin, Maciorowski & Friedman, Ltd., specializing in workers' compensation defense. Previously, he was an associate and a partner at Rooks, Pitts and Poust practicing workers' compensation and personal injury defense. He earned both a J.D. and a B.A. from the University of Illinois.

**Steven Fruth** is currently a trial attorney at the Chicago Transit Authority. Previously, he served as a Circuit Judge in the Circuit Court of Cook County and as the Staff Counsel at Allstate Insurance Company. He holds a J.D. from the John Marshall Law School and a B.A. from Southern Illinois University.

**Michael Nowak** is an attorney at Becker, Paulson, Hoerner & Thompson, P.C., focusing primarily on workers' compensation law. Previously, he was a partner in his own firm, representing injured workers. Mr. Nowak has served as an arbitrator for the St. Clair County Arbitration Center as well as a member of the Judicial Nominating Committee for the U.S. Court, Southern District of Illinois. He holds a J.D. from Northern Illinois University and a B.A. from Eastern Illinois University.

After completing their training, the arbitrators will be assigned territories.

*Please join us in welcoming these new arbitrators to the Illinois Worker's Compensation Commission.*

## How Can We Better Serve You?

The IPRF is dedicated to its members and is always working toward higher levels of service.

### We need your input on:

- Safety Concerns
- Claims Information
- Timeliness of Claims Processing
- Helpfulness & Courtesy of Our Claims Team
- Loss Control

Please contact **Paul Boecker III** at **pboecker@ccmsi.com** or **(630) 649-6053**



## IPRF Newsletter Submissions

If you would like to submit an article to include in an upcoming IPRF Newsletter or to suggest a topic, please contact:

**Cindy Couturier** at **(810) 714-9000** or  
email: **iprfnewsletter@gmail.com**

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