

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

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## IPRF Standing Strong in 2013

The future is looking bright for IPRF and its members. Our pool added 114 new member organizations in 2012, bringing the total to 613 Illinois local government and public entity members. Three new full time and two new part time loss control consultants have joined the organization to help members identify and prepare against potential loss areas.

The IPRF financial stability rating as assessed by Demotech, Inc. remains AAA, which is the firm's highest rating.

Requests for the Helping Hands Matching Grant program continue to pour into the office. The Annual IPRF Grant Program is highly utilized, heading into its eighth year. And the IPRF website ([www.IPRF.com](http://www.IPRF.com)) is offering more information and training resources than ever.

With over 600 members and premiums in excess of \$55 million, IPRF is now the state of Illinois' largest monoline self-insured worker's compensation pool. As a monoline focused on one insurance area, IPRF totally dedicates itself to worker's compensation claims and related loss prevention efforts. Our goal remains the same—to be the best workers' compensation source for Illinois public entities. Part of this effort involves making grant money available to our members for safety-related equipment and training expenses. Since launching in 2005, the Annual Grant Program has accepted and processed around 4,000 requests for funds.

In 2013, IPRF approved and issued over \$4 million in these grants.

In addition to the Annual Grant Program, the IPRF Helping Hands Grant Program was introduced in 2011 and can fund up to 50% of the cost of qualifying safety products, subject to the terms and conditions listed on the IPRF website. The Helping Hands Grant program targets IPRF's loss leaders such as Patient Handling, Combative Prisoners, and Slips and Falls.

**By aggressively attacking the loss leaders all members benefit.**

**New products available in 2013 are:**

- **Body Armor:** All protective panels in this body armor consist of 100% DuPont Kevlar®, recognized worldwide as being among the most reliable, durable and lightweight body armor material available.



• **YakTrax Non-Slip Shoe Covers:** The innovative YakTrax slip resistant over-shoe is a safe, spikeless and cleat-less shoe traction device relied upon by safety/rescue personnel in hazardous icy conditions when they really need sure footing. With more biting surfaces than traditional spiked or cleated overshoes, YakTrax's patented SkidLock coil system gives outstanding traction in every direction. Injuries resulting from slips and falls are one of the largest loss areas for our members. Thanks to Helping Hands grants, IPRF members have acquired over 1,000 pairs of YakTrax to help decrease these incidents.

• **Stryker Power-LOAD™ System:** A new addition to the list of IPRF-approved safety products by Stryker, the Power-LOAD cot fastener system lifts and lowers the cot into and out of the ambulance. Ergonomically designed to reduce operator and patient injuries, Power-LOAD hydraulically lifts patients weighing up to 700 pounds with the touch of a button.

These three join the other Helping Hands eligible products: Stryker Power-PRO™ Cot and Stryker Stair-PRO®, Taser Stun Guns and Blue Card Training. Many IPRF member entities are finding these grants

helpful for acquiring products they otherwise could not afford.

IPRF's ability to dedicate funds for grants results from the excellent efforts of our members to lower their loss risks and the efficient management of the IPRF pool. The Demotech AAA rating reflects the strong financial position of IPRF. Focused entirely on worker's compensation, IPRF is in good financial position to help members effectively prepare for, decrease and ethically manage worker's compensation loss.

IPRF remains committed to offering the latest tools, technology and resources to help members in their loss prevention efforts. Our drive simulator training equipment is so popular we have acquired a second set, which can be scheduled for use now. The drive simulator connects to member vehicles—whether police car, fire truck, ambulance or pickup truck. Trainees use this virtual reality equipment to practice maneuvering through challenging driving conditions and scenarios. Practicing driving in advance of real-world experiences should prepare personnel to handle scenarios they may face in their jobs.

Drive simulator training like most IPRF loss control programs can be accessed at no additional charge by members. Visit the IPRF pool's website ([www.IPRF.com](http://www.IPRF.com)) to access numerous safety videos and other loss-prevention content, also at no additional charge. The safety videos are proving to be quite popular, being accessed almost 5,000 times by members in 2012. This is nearly a 100% increase from the previous year. IPRF will continue to use the website to provide access to such online tools.

As always, IPRF's loss control consultants pro-actively work with members to identify potential loss areas and take steps to decrease the risks. They have the tools to help members establish safety committees and ensure compliance with safety standards. Some of the consultant resources are also available on [iprf.com](http://iprf.com). Members should feel free to contact their loss control consultant with any questions about IPRF prevention programs.

Overall, the IPRF Board looks favorably on our membership growth, financial stability and continuing mission. Our pool is well-positioned to continue helping members mitigate and manage worker's compensation costs. For more information, visit the IPRF website.

*Thomas P English*

Chairman  
Illinois Public Risk Fund

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## Meet Terry Berger, *Loss Control Consultant*

IPRF is happy to welcome Terry Berger as a loss control consultant, soon to be servicing the Chicago metropolitan area and its adjacent southeastern counties. Terry is currently in loss control training after joining CCMSI, a third party property and casualty claims management firm based in Danville, Illinois, in January 2013. Terry says he is already looking forward to developing partnerships with IPRF members.



Prior to joining IPRF, Terry built a 27-year career in professional safety and law enforcement, beginning with the Department of Central Management Services Police in 1985. In 2004, the functions of his unit were absorbed into the Illinois State Police where he remained until retiring from the force in 2012. During his career, Terry held a variety of increasingly responsible command positions, ultimately attaining the rank of Lieutenant. He last was responsible for the administration and operations of a shift of personnel consisting of police officers and security personnel within several state building complexes in Chicago.

Terry also served as the training manager for his unit. This responsibility included developing and maintaining a training records data base system as well as researching, planning, and facilitating all training initiatives. He assessed training needs, scheduled all training programs and coordinated professional development activities.

Terry brings a unique perspective about safety to IPRF, thanks to his previous career. Terry should be up and running as a full time IPRF loss control consultant very soon. Please join us in welcoming him to our organization.



## IPRF Loss Control: Law Enforcement Gap Analysis Document

**The Gap Analysis document** is a checklist that was created through the joint efforts and cooperation of a committee of Law Enforcement Officers from current IPRF member police and sheriff departments working with the IPRF Loss Control team. The goal of the Gap Analysis Committee was to create a document that can be used to establish minimum safety standards for all IPRF law enforcement department members. The expectation with this checklist is to assist IPRF law enforcement members to review their existing safety programs and training procedures. The checklist is intended to be used as a tool to validate the status of your safety programs, policies and training procedures. The Gap Analysis document is intended to highlight those safety training programs/policies in which you are lacking documentation or are in need of upgrading to current standards.

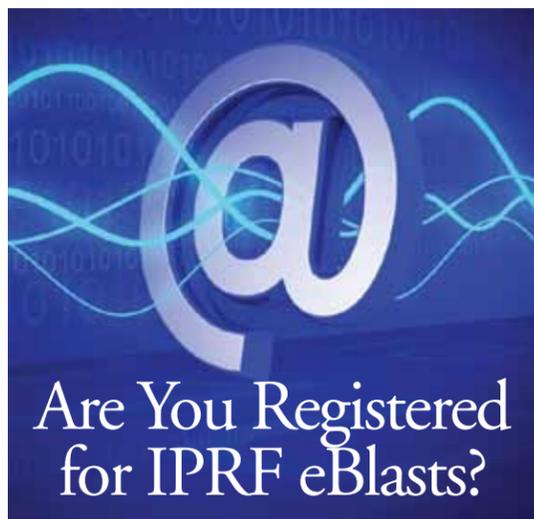
Our goal is consistency, to have all IPRF Law Enforcement Departments working together to create a minimum standard that can be used to promote the safety and health of your employees. The Gap Analysis document will be used to take a snapshot of each law enforcement department's current status of safety programs/policies/training procedures. From the results of the Gap Analysis document, the Gap Analysis Committee, along with IPRF Loss Control, will allocate time and safety resources in areas that will make the greatest impact to employee safety within your organization.

The bottom line is to create safety programs and policies that will help prevent workplace injuries and illnesses to your employees. Look for more information on this topic in the up-coming months.

As always, the Law Enforcement Gap Analysis Committee welcomes new participants. If you have an interest in being a part of the committee, please join us. We welcome the opportunity to grow the existing committee through the knowledge and expertise of all IPRF Law Enforcement Officers.

**If you have any ideas or comments regarding this program; or would like to join the Law Enforcement Gap Analysis Committee, please contact:**

- **Jim Patino, Loss Control Consultant:** [jpatino@ccmsi.com](mailto:jpatino@ccmsi.com)
- **Terry Berger, Loss Control Consultant:** [tberger@ccmsi.com](mailto:tberger@ccmsi.com)
- **Donna Ryan, Admin Asst:** [donna.ryan@ccmsi.com](mailto:donna.ryan@ccmsi.com) or 630-649-6082



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 these eBlasts, you are missing:**

- **Monthly Risk Reminders**
- **Safety News**
- **Available Safety Service Offerings**
- **A featured Monthly On-line 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!" (above) or by visiting the Loss Control page and clicking on the button (right) to sign up. After filling out your e-mail address, first and last name, and department, you'll be added to our email list.

This is a free service for IPRF members. IPRF keeps your information confidential and it is not shared with any 3rd parties.

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January 17, 2013

Mrs. Laura Reyes  
Illinois Public Risk Fund

RE: Claims Services

Dear Mrs. Reyes,

I want to express my deep appreciation and compliments to Ms. Thalia Nevels for the excellent communications and claims handling this past two years. Ms. Nevels has unfortunately been quite busy of late with Argo Community HS claims, some of which are quite irregular and challenging. She is always professional, demonstrates a level of both concern for the employee and the integrity of the claims process to ensure the legitimacy of these claims that are filed. I especially appreciate the email communications, backup documentation and phone calls. As our schedules can get quite hectic these days this allows for me to not only keep up on what the developments are but to address questions when I get a moment rather than playing phone tag and all of the delays of the past. This heightened level of service minimizes delays and provides for timely management of all claims which is what we expect from our provider. Finally, she keeps a sense of humor and a "roll with it" attitude that is refreshing. This increased level of service and assistance is most welcome and appreciated.

Sincerely,

Edward J. Hoster

## #1 CAUSE OF ACCIDENTS IN IPRF

# Slips, Trips & Falls: Travel Areas

Slips, trips, and falls constitute the majority of employee accidents in the United States. They cause 15% of all accidental deaths, and are second only to motor vehicles as a cause of fatalities. They are the number one cause of accidents and injuries in the Illinois Public Risk Fund program also. Surprisingly, approximately 70 percent of slips, trips, and falls occur on level walking surfaces.

Although there are a number of injuries associated with slips and falls, there exist few safety regulations. Thus proactive inspections, housekeeping and general awareness are key elements for injury prevention. Causes of slips, trips and falls vary and include a number of sources of exposure. For this quarter the IPRF team is evaluating exposures and controls related to designated travel areas within your organization related to entries and exits: Please use the document to evaluate you organization's controls and to help identify higher risk areas.

- 1 Start by reviewing past accident reports. Review incident trends and evaluate what controls have been put in to place since the accidents occurred.
- 2 Are designated travel routes identified and marked? This is especially important for when employees are traversing outdoors. Are walkways in good repair and free of holes, changes in level walking surfaces, broken or loose tiles, uneven steps/thresholds and free of debris accumulation to prevent slips and falls? Are your designated travel routes leading to entries and exits wide enough to allow for safe travel? Look for items stored in the designated routes that can cause tripping hazards. Are employees using designated travel routes or are they creating short-cuts, which are difficult to maintain to ensure safety?
- 3 Are there any problems with the guttering and water discharge that is allowing accumulation near entries and exits of the building? Are mats or grating used where drainage is needed? Are the mats lying flat and the grating in good repair to not cause a tripping hazard?
- 4 Floor mats should be placed in building entrances and higher risk areas where walking-working surfaces may encounter wetness or other slippery conditions. The design of floor mats should have the following features: slip resistant surfaces on both top and bottom sides; slots or similar design to help promote drainage; antibacterial treatment to help prevent the growth of mold and mildew. Evaluate your mat replacement program.
- 5 Are areas adequately illuminated and is all lighting in proper working order?
- 6 Ensure a handrail is in place for stair navigation. The handrail should be mounted so that it is capable of withstanding a load of at least 200 pounds. Ensure the rise and the run of the tread of stairs is not too steep or shallow to create a potential fall. Ensure the risers of the staircase are in good condition have non-slip coatings.
- 7 Does your organization have a concern about employee's texting while walking? While navigating in high risk areas your employees could be at a greater risk if they are not paying attention to their surroundings. At your place of employment distracted walking can mean misstepping or walking into a stationary object. Take responsibility for your own safety and avoid texting while walking.

Sources: Bureau of Labor Statistics. Lost-Worktime Injuries & Illnesses: Characteristics and Resulting Time away from Work, 2010. NIOSH: Fall Injuries Prevention in the Workplace / OSHA: Slips, Trips & Falls - Identification & Prevention



At the conclusion of your evaluation, a report of the deficient findings should be developed. From that point a plan of correction should be established and implemented. The IPRF LC Manual Section 08, has additional information on inspections which can be utilized. Employees should be reminded of the importance of good housekeeping and safe work practices that must be followed to reduce injuries.

- Keep floor surfaces clean and dry
- Ensure wet-floor warning signs are posted in and around wet floor locations as well as providing and maintaining adequate drainage
- Maintain clear aisles and passageways and prevent obstructions
- Ensure walkway surfaces are in good repair
- Provide floor plugs for power equipment to ensure power cords are not run across walkway paths
- Report and clean up spills immediately
- Provide non-slip coatings or surfaces in slippery locations
- Minimize carpet and matting trip hazards
- Use prudent housekeeping procedures and provide adequate lighting in poorly lit areas such as halls and stairwells
- Maintain and eliminate uneven floor surfaces
- Don't use cell/smart phones while walking

## A Million Dollar Year!



### IPRF's Dedicated Subrogation Efforts Saved Members over a Million Dollars in 2012!

As our Members know, IPRF Claims Administration has a dedicated claim professional whose sole responsibility is to seek reimbursement from responsible third parties when such opportunities are present based on the employee accident facts.

Our subrogation examiner, Ms. Barbara Keller, uses various tools to accomplish this task and save our Members claim costs by obtaining reimbursements under the rights of recovery afforded by the Illinois Workers Compensation Act. This includes obtaining judgments, awards of restitution, direct collection methods and other resources. Reimbursements obtained are directly credited to the total dollars spent on the specific claim, thus reducing that IPRF Members costs for the benefits paid.

In many claims administration offices, there is not a dedicated subrogation specialist and the task is assumed by the same examiners who handle the claim. This situation does not allow for the degree of focus and expertise which a dedicated recovery specialist offers.

As with any business undertaking, success is measured in dollars. For the year 2012 IPRF subrogation efforts surpassed a major milestone by recovering over a Million Dollars back to our Members! ...So rest assured, if there is a third party at fault, IPRF Claims Administration will aggressively pursue those responsible to mitigate your claim costs.

## 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
- Topics to be addressed in this newsletter



Please contact Paul Boecker III at [pboecker@cmsi.com](mailto:pboecker@cmsi.com) or 630-649-6053.

### 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
Jan. 15, 2013 to July 14, 2013	\$990.02	\$1,320.03
July 15, 2012 to Jan. 14, 2013	\$971.60	\$1,295.47
Jan. 15, 2012 to July 14, 2012	\$966.72	\$1,288.96
July 15, 2011 to Jan. 14, 2012	\$946.06	\$1,261.41



## The Life of an IPRF Member's Workers Compensation Claim

*When a New Claim arrives, the claims administration process promptly begins.*

By Glenn Macey-Unit Claims Supervisor

As an IPRF Member, receipt of your First Report of Injury (Illinois Form 45), begins the claims service process that delivers benefits to your injured employee which continues through the life time of the case.

A new claim begins its journey on the date of intake by a review for data integrity. The first report is then promptly routed to a claims unit supervisor, based on the Members geographical information within Illinois. At this point, which is shortly after receipt of the claim, it is reviewed and assigned to a claims examiner by the claims supervisor, conveying direction based on the reported information. The unit supervisor also schedules an initial review, for quality control purposes in approximately ten days from the date it is assigned to the specific examiner. The examiner assigned is then immediately notified of the new claim and provided with all information received with the first report.

To gain a better insight into the quality control and claims service process, you should know that workers compensation claims come in three basic varieties. Simply stated, they are as follows:

**Incident Claims.** This is where an accident occurred and there may have been some informal first aide rendered but no formal provider billing is involved or expected. This claims are reported in the event that something may develop and in the absence of which are automatically closed after monitoring them for 30 days.

**Medical Claims:** These are accidents where formal medical treatment was received but the employee did not or will not miss time from work as a result of the injury. In some cases the employee does lose time from work but is able to return by or on the fourth scheduled work day (the first work day missed is not the date of the accident, in almost every case). Usually these types of claims will conclude in less than 90 days, but do have the potential to become lost time claims, so they must be managed carefully.

**Indemnity or Lost Time Claims:** These claims are the most severe and involve payment of lost time benefits. They are always handled by an indemnity examiner who conducts a detailed and complete investigation, which includes taking formal statements, management of medical care and if appropriate settlement of the case should there be any permanent impairment.

As you can assume, procedures for assignment and servicing of each type of claim will be different. What is consistent is that each pending claim is continuously reviewed by different levels of claims administration supervision/management to insure the prompt delivery of benefit entitlement is achieved as well as every effort to mitigate costs through available resources is utilized.

While there is much more involved than this simple explanation of what occurs when a Member reports a new claim to IPRF, we hope this gives you some general insight into the process. As always we are here, because you are there. Servicing your workers compensation claims is the highest priority we will never compromise on, here at IPRF Claims Administration.

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