

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 12 No. 3 • Quarterly Issue • July 2013

Two IPRF Standouts Win Loss Control Awards



Lockport Township Fire Protection District Safety Committee members with Chief Dave Skoryi and BC Paul Hertzmann holding award for Outstanding Member of 2012. Also present IPRF Board President Buhs, Loss Control Consultant Jeff Swanson and on far right, Administrator Cronholm.



Sangamon County Auditor Paul Palazzolo (left) and County Trustee Clyde Bunch (center) receive the IPRF Comeback Member of the Year award from IPRF Loss Control Consultant Bill Block.

It is impressive what some IPRF members can accomplish with the support of their loss control consultant and the available IPRF resources.

Every year IPRF honors two member organizations that have had the most success in lowering losses. For 2012, the Lockport Township Fire Protection District won the Outstanding Member of the Year award, while Sangamon County earned Comeback Member of the Year honors. Both organizations were presented with plaques honoring their loss cutting efforts.

Lockport Township Fire Protection District worked with IPRF Consultant Jeff Swanson to promote safety at every level of their organization. They established safety committees that proactively review every work injury including “near misses” to determine what can be done better and what fixes can be put in place. Lockport’s efforts are not only cutting losses but serve as a good example of an overall effective safety program.

Sangamon County worked closely with Consultant Bill Bloch to lower its losses in 2012. They launched safety programs, identified weak areas and reviewed past injury events. Their efforts led to major reductions in losses for the year, exhibiting major improvements in a relatively short time.

“Their loss cutting success was remarkable,”

said IPRF Board President Bob Buhs.

Congratulations to these two members, their loss control consultants and all IPRF members who work hard everyday to promote safety and defend against unnecessary risks.



Summertime Hires

The time to hire seasonal summer help is again upon us. In order to minimize accidents and injuries to our seasonal workers please keep the following tips in mind.

- Inform employees of existing safety rules.
- Give necessary training to new employees.
- Properly supervise the employees.
- Use common sense when assigning tasks to youthful workers.
- Make sure they have and use the proper personal protective equipment

Inside this issue... **2** Fire Extinguisher Training
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Meet Randall House
Loss Control Consultant
Lisle, IL
Southern Illinois Region

Randall House is a loss control consultant based in Lisle, Illinois, whose territory extends west to Moline and south to Marshall County. He works for CCMMSI, having previously served as a construction safety engineer consultant for the College of DuPage and as an EHS engineer and claims manager for a telecom manufacturer. Randall began his career as a telecom specialist with the U.S. Marine Corps.



Randall joined IPRF in February 2013 and enjoys the member diversity of his territory, which includes schools and park districts in addition to police and fire departments. In his personal life, Randall enjoys teaching martial arts as a fifth degree master instructor.

Randall has a bachelor degree from Northern Illinois University in industrial engineering technology with an emphasis in environmental health and safety. He holds numerous certifications and is a member of the American Society of Safety Engineers and the American Nuclear Society. Randall is married and has three children.

Bullseye Fire Extinguisher Training System

IPRF has obtained the BullsEye Fire Extinguisher Training System to help provide another valuable resource for the members of the program. The BullsEye is a Laser-Driven Fire Extinguisher Training System

This state-of-the-art training tool uses digital flame generation and patented sensor technology to demonstrate proper fire extinguishment techniques to trainees. The BullsEye™ system can sense if the trainee has properly aimed the training extinguisher and is properly sweeping back and forth across the base of the fire. The system varies the digital flames in response, only extinguishing the fire if the proper technique is used.



The BullsEye System uses hundreds of LEDs and an on-board control system to dynamically generate digital flames. Depending on the class of fire and level of difficulty selected by the instructor, the flames will grow, diminish and respond as the trainee attempts to extinguish the simulated fire.

Trainees can fight the digital fire using either a laser-driven extinguisher or a pressurized air/water SmartExtinguisher®. The sensors on the BullsEye unit allow the system to interact with the trainee and detect where and how the trainee is using either style of training extinguisher. In each case, the system responds by increasing or decreasing the size of the flames in the area the user is targeting, in relation to the trainee's technique and efforts.

To successfully extinguish the fire, the trainee must sweep the extinguisher across the base of the fire. If the trainee aims just below or just above the base, the flames will diminish, but will not be extinguished. If the trainee aims at only one side of the fire, that side will be extinguished while the other side continues to grow.

To request training at your location, contact your designated Loss Control Consultant or 630-649-6082.

To learn more you can go to their website at:

<http://bullex.com/product-category/training-tools/workplace-safety-training/>

Or view a video demonstration on YouTube at:

http://www.youtube.com/watch?v=UFKNs_C0v3I&feature=player_embedded

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@ccmsi.com or 630-649-6053.



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



Ten Indicators to suggesting investigation is needed on a workers compensation claim

By Glenn Macey-Unit Claims Supervisor

While IPRF claims examiners always conduct an investigation on every Member's new claim, there many indicators which can suggest further questioning, as the accident reporter, should be initiated.

Here are ten more common 'Red Fags' to keep in mind during the initial questioning process with your injured employee:

1. Delay in the employee notifying you of the accident that seems excessive.
2. Accident details are sketchy or inconsistent.
3. The injured employee presently has job performance issues or is unhappy due to a recent change in responsibilities.
4. The very early Monday morning injury (suggestive of injury occurring over the weekend, off the job).
5. The employee is having personal problems (financial, marital, etc.)
6. No witnesses to the accident when the employee normally works with others doing the specific task.
7. The employee is low or out of paid time off when the accident 'happens'
8. Employee seems to an accident around the same time every year.
9. The employee has just returned from a long vacation or was schedule to take one in the near future.
10. The employee has a physically demanding hobby or pastime.

The vast majority of claims are genuine and these Red Flags are simply for purposes of soliciting further questioning at the time an employee is relating facts so the accident can be reported to IPRF Claims Administration. Your claims examiner is always aware of and on the look out for Red Flags. If any are present, your examiner will discuss them with you to determine if further investigation is necessary.

ILLINOIS PUBLIC RISK FUND

Summary of Relevant Legislation Awaiting Governor's Action

As of June 15, 2013

The following legislation recently passed by both Houses of the Illinois General Assembly is of particular interest to the Illinois Public Risk Fund and its Members. The bills must be forwarded to Governor Quinn within 30 days of their passages. The Governor has the option on signing or vetoing the bills within 60 days of receipt. If he does nothing, then legislation automatically becomes law after the 60-day period. It is expected that the Governor will sign the bills highlighted below.

Amendments to the Intergovernmental Cooperation Act:

SB 2339 passed both Houses on May 22, 2013. It amends the insurance provisions of the Illinois Intergovernmental Cooperation Act (820 ILCS 305/6) by increasing the supervisory authority of the Illinois Department of Insurance over intergovernmental risk pools. Under current law, intergovernmental risk pools like the IPRF are required to file annual audited financial statements with the Department of Insurance. The SB 2339 amendment adds an additional annual filing of an actuarial opinion addressing the pools financial stability. On the subject of member withdrawal, the bill specifies that where a joint insurance pool requires a member to submit written notice in order for the member to withdraw, then the period in which the member must provide the written notice cannot be greater than 120 days, except that this requirement applies only to joint insur-

ance pool agreements entered into, modified, or renewed on or after the effective date of the amendatory Act.

Although the bill intends to accomplish further regulation of Illinois intergovernmental risk pools, if signed by the Governor, the new law will not have an impact on the IPRF operationally or financially. First, every year since its inception in 1985, the IPRF has obtained a review and actuarial opinion of its financial stability. Over the course of the last 15 years, the IPRF has engaged Demotech, a nationally recognized actuarial rating firm to assess the IPRF's financial strength and assign a stability rating. Once again, for 2013 the IPRF received a financial stability rating from Demotech of AAA, Unsurpassed, the highest rating the firm assigns to self-funded entities.



Secondly, the IPRF by Art. VIII, Section 8.3 of its Bylaws, has always maintained a 90-day prior written notice provision for any member resignation or withdrawal.

For the full text of the bill, please visit the following sites:
<http://www.ilga.gov/legislation/98/SB/PDF/09800SB2339lv.pdf>
<http://www.ilga.gov/legislation/BillStatus.asp?DocNum=2339&GAID=12&DocTypeID=SB&LegID=73947&SessionID=85&Session=0&Session=GA=98>

Workers' Compensation Act Amendments:

(1) SB 1847 passed both Houses on May 15, 2013. The bill amends Section 6(f) of the Workers' Compensation Act (820 ILCS 305/6(f)). That section of the Act provides a rebuttable presumption that health conditions resulting from blood-borne pathogens, lung diseases and respiratory conditions, and certain other illnesses affecting firefighters, emergency medical technicians (EMTs), and paramedics are compensable under the Workers' Compensation and Occupational Diseases Acts. The amendment draws a line and specifically provides that the presumption does not apply to emergency medical technicians and paramedics who are employed by private employers and spend the majority of their time engaged in medical transports.

The amendment states that the exception for employees of private ambulance services shall be narrowly construed. The clear intent of the statutory change is to deny the liability presumption to EMTs and paramedics employed by private ambulance companies. But, the true parameters of the amendment may require interpretation by the Workers' Compensation Commission and the courts.

For the full text of the bill, please visit the following site:
<http://www.ilga.gov/legislation/98/SB/PDF/09800SB1847lv.pdf>

(2) HB 3390 passed out of the General Assembly on May 31, 2013. Originally the bill contained wide ranging workers' compensation reform. As finally passed, the bill implements only four simple administrative changes, as follows:

(a) Eliminates the current statutory requirement that the Workers' Compensation Commission provide and send a printed workers' compensation handbook to claimants. Years ago the Commission attempted to delegate this function along with the associated cost to the Illinois employer community causing confusion. The amendment makes sense. Specifically, the bill directs the Commission simply to maintain and post its informational handbook on its website. The rarely followed statutory mandate for the Commission to publish an informational handbook for sending to each claimant appearing on the more rarely filed accident reports is eliminated along with a \$62,500 budgetary line item.

(b) Requires the Commission to provide interpreter for pro se settlements, if necessary.

(c) Deletes obsolete references in the Workers' Compensation Act to the Personnel Code dealing with Arbitrator appointments, and imposes a needed requirement that all persons appointed to be Arbitrators demonstrate their knowledge and



experience with the Act in writing.

(d) Changes procedure for filing review in Circuit Court by replacing receipt of proof of payment for preparation of record with notice of intent to file for review in the Circuit Court. It eliminates per page fee and probable cost (the well-known \$35) for preparation of the record and transfers the balance in the Transcript Deposit Fund (reported to be about \$60K) to the Injured Workers' Benefit Fund.

For the full text of HB 3390, please visit the following site:
<http://www.ilga.gov/legislation/billstatus.asp?DocNum=3390&GAID=12&GA=98&DocTypeID=HB&LegID=75259&SessionID=85>

Public Safety Employee Benefits Amendment

SB 1245 passed both Houses of the General Assembly on May 31, 2013, and amends the Illinois Public Safety Employee Benefit Act (PSEBA) by adding a new section (820 ILCS 320/17 new). In general, the bill introduces comprehensive reporting requirements for full-time law enforcement, correctional or correctional probation officer, and firefighters ("PSEBA recipient") and their public employers beginning June 1, 2014, with the Commission on Government Forecasting and Accountability (COGFA). The reports concern the related costs and benefit levels of health insurance provided or available to PSEBA recipients and spouses, and contrast the results to the cost and benefit levels of health insurance. The reporting will involve cooperation with one statewide labor organization representing police, one statewide law enforcement organization, one statewide labor organization representing

firefighters employed by at least 100 municipalities in the State that is affiliated with the Illinois State Federation of Labor, one statewide labor organization representing correctional officers and parole agents that is affiliated with the Illinois State Federation of Labor, one statewide organization representing municipalities, and one regional organization representing municipalities.

The bill further provides that COGFA will summarize the related costs and benefit levels of health insurance provided or available to the PSEBA recipient or the PSEBA recipient's spouse, and contrast the results to the cost and benefit levels of health insurance currently provided by the employer subject to the Act. By June 1, 2014, and by January 1 of every even-numbered year thereafter beginning in 2016, COGFA is directed to submit a report to the Governor and the General Assembly setting forth certain information. The



report will be made available electronically on a publicly accessible website.

This Act takes effect upon becoming law.

For the full text of SB 1245, please visit the following site:
<http://www.ilga.gov/legislation/98/SB/PDF/09800SB1245lv.pdf>



Working Outdoors: Mosquitoes & Ticks

Insects can carry a variety of diseases, so it's best to avoid them whenever possible. If you work outdoors, this isn't an easy task. Here are some tips to avoid mosquitoes and ticks:

Protect your body to reduce your chances of being bitten by mosquitoes and ticks. Cover your skin as much as possible in lightweight, loose-fitting clothing. Mosquitoes are attracted to darker clothing, so wear light colors if possible.

Use spray only on exposed skin or on the outside of clothing. To apply to your face, spray into your hands, then apply. Avoid spraying repellent in open wounds or on irritated skin. If working in sunlight, apply sunscreen before insect repellent.

For additional protection against ticks, use an insect repellent that contains permethrin. If using a repellent with permethrin, however, be sure to wash and dry clothes in high temperature immediately after work.

Be diligent about checking for ticks on your skin and clothing. If you discover a tick, remove immediately with tweezers.

Mosquitoes:

- Generally found around all kinds of bodies of water.
- Are cold-blooded and generally do not feed below 50 degrees Fahrenheit.
- Are most active between dusk to dawn.
- Spread disease by feeding on an infected animal, then passing it on to humans.
- Main carriers of the West Nile Virus.

Ticks:

- Generally found in heavily wooded areas.
- Can attach to any part of the body, but particularly areas covered in hair.
- Flourish between April and October because of seasonal humidity and moderate to warm temperatures.
- Carriers of Lyme disease.



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 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.

IPRF DIRECTORY

CLAIMS

Kim DiPirro kdipirro@ccmsi.com	Claims Manager	P: (630) 649-6071 F: (217) 477-5937
Paul Boecker, III pboecker@ccmsi.com	Assistant Claims Manager	P: (630) 649-6053 F: (217) 477-5912
Kim Dubravin kdubravin@ccmsi.com	Unit Claims Supervisor	P: (630) 649-6072 F: (217) 477-5906
Glenn Macey gmacey@ccmsi.com	Unit Claims Supervisor	P: (630) 649-6057 F: (217) 477-5939
Laura Reyes lreyes@ccmsi.com	Unit Claims Supervisor	P: (630) 649-6039 F: (217) 477-5909
Gabriela Bennett gbennett@ccmsi.com	Claims Specialist 217 M - Z / 309 A - M / 618 V - Z	P: (630) 649-6074 F: (217) 477-5929
Laurie Czizik lczizik@ccmsi.com	Claims Specialist 217 J - L / 309 N - Z / 618 A - G	P: (630) 649-6062 F: (217) 477-7281
Christine Dapper cdapper@ccmsi.com	Claims Specialist 708 M - S / 847 A - H	P: (630) 649-6059 F: (217) 477-7283
Ryan Evers revers@ccmsi.com	Claims Specialist 815 A - LI	P: (630) 649-6076 F: (217) 477-5922
Barbara Keller bkeller@ccmsi.com	Claims Specialist Subrogation	P: (630) 649-6067 F: (217) 477-7280
Caryn Maiorana cmaiorana@ccmsi.com	Claims Specialist 630 J - Z / 815 LJ - Z	P: (630) 649-6061 F: (217) 477-5941
Kevin O'Rourke Kevin.orourke@ccmsi.com	Claims Specialist 630 A - I	P: (630) 649-6055 F: (217) 477-7273
Thalia Nevels tnevels@ccmsi.com	Claims Specialist 708 A - L / 708 T - Z / 847 I - Z	P: (630) 649-6069 F: (217) 477-7282
Elaine Serafino eserafino@ccmsi.com	Claims Specialist	P: (630) 649-6064 F: (217) 477-7289
Scott Weber scottw@ccmsi.com	Claims Specialist 217 A - I / 618 H - U	P: (630) 649-6058 F: (217) 477-5914
Mari Curless mcurless@ccmsi.com	Medical Only Representative 217 / 618	P: (630) 649-6060 F: (217) 477-7284
Kathy Kuzmicki kkuzmicki@ccmsi.com	Medical Only Representative 309 / 815	P: (630) 649-6063 F: (217) 477-7286
Nancy Radzienta nradzienta@ccmsi.com	Medical Only Representative 630 / 708 / 847	P: (630) 649-6068 F: (217) 477-7285
Carol Biagi cbiagi@ccmsi.com	Unit Claims Clerk	P: (630) 649-6065 F: (217) 477-7288
May Soo Hoo msoohoo@ccmsi.com	Unit Claims Clerk	P: (630) 649-6066 F: (217) 477-7287

LOSS CONTROL

Kim DiPirro kdipirro@ccmsi.com	Loss Control Manager	P: (630) 649-6071 F: (217) 477-5937
Terry Berger tberger@ccmsi.com	Loss Control Consultant	P: (630) 649-6081
Bill Bloch bbloch@ccmsi.com	Loss Control Consultant	P: (217) 444-1220
Brad Hoffman bhoffman@ccmsi.com	Loss Control Consultant	P: (314) 418-5508
Randall House rhouse@ccmsi.com	Loss Control Consultant	P: (630) 649-6086
Dale Klatt dklatt@ccmsi.com	Loss Control Consultant	P: (314) 418-5532
Jim Patino jpatino@ccmsi.com	Loss Control Consultant	P: (630) 649-6078
Jeff Skog jskog@ccmsi.com	Loss Control Consultant	P: (630) 649-6080
Jeff Swanson jswanson@ccmsi.com	Loss Control Consultant	P: (630) 649-6079
Donna Ryan Donna.ryan@ccmsi.com	Administrative Assistant	P: (630) 649-6082 F: (217) 477-7290

3333 Warrenville Road, Lisle, IL 60532

Toll Free Phone: (888) 532-6981 • Toll Free Fax: (888) 223-1638

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www.iprf.com

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