

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

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## PAYING FOR SAFETY JUST GOT EASIER... Thanks to the 7th Annual IPRF Grant Program!

**In these times of tight budgets and spending freezes  
IPRF is once again offering financial relief to its members.**

If you don't have all the money you need to cover the costs of safety-training and equipment, you are not alone! That is why IPRF has brought back its Grant Program for the seventh consecutive year. And, IPRF has even announced a **40% increase** in grant funds available to members.

Thanks to the grant program, you now have a fighting chance to ensure your organization has the resources to provide the safest working environment for employees. The grant helps members ease the burden of safety-related equipment and training expenses. It will help cover the costs for safety training, protective clothing, defibrillators, security cameras and a lot more IPRF safety approved products.

To add even more value to the program, we have partnered with several Preferred Vendors who will offer IPRF members special discounts on their products. A few of the offers are listed below and more information can be found on our newly designed website.

The Illinois Public Risk Fund celebrated its 25th anniversary in December. Because of our members' long standing commitments to loss control and claims management we are able to offer the grant. Your outstanding efforts in cost reduction provide the resources to fund this cost defrayment program.

For more information on how to apply, please contact your IPRF representative. To be eligible for a grant, you must have been an IPRF member, in good standing, previous to December 15, 2011.

### Get more BANG for your Buck!



For added value, we have partnered with several vendors who are offering discounts on their products to IPRF members. See all the exciting news, the rules and regulations at [www.iprf.com/grants](http://www.iprf.com/grants).

#### SPECIAL OFFERS

**50% OFF One Taser or Buy Two,  
Get A Third FREE!**

Purchase one X-2 Taser Stun Gun and IPRF will reimburse 50% of your cost OR buy three X-2 Taser Stun Guns and IPRF will reimburse you for the third Taser!



**Stryker Power-PRO™ and/or Stair PRO®  
and \$150 Blue Card Incident Command  
Online Program Rebate**

Purchase either one Stryker Power-PRO™ and one Stryker Stair-PRO®, one Stryker Power-PRO™ only, or one Stryker Stair-PRO only, and IPRF will reimburse you 50% of your cost. Upon receipt of completion of the Blue Card Incident Command Certification Program, IPRF will reimburse you \$150.00 per employee.



**Coming Soon! Special IPRF Members-Only  
Pricing for Stryker Power Load System**



FIRST-CLASS MAIL  
U.S. POSTAGE  
**PAID**  
MAILED FROM  
ZIP CODE 60477  
PERMIT NO. 273



# 5 MINUTE SAFETY TALKS

## Snow Removal Preparedness: Guidelines for Plowing Snow

Driving a snowplow is one of the toughest jobs around! It requires driving for long hours in the worst conditions. While you are concerned with providing safe travel for motorists, you must not overlook the safety of your own employees. The following is a list of guidelines to follow for safe snow plowing:

### Trucks/Equipment Inspection:

Trucks and equipment must be road worthy and ready to meet the needs of winter maintenance activities. Before moving anything, a complete vehicle and plow checkup is in order. The following is a list of items to inspect for the vehicle and plow:

### Vehicle Inspection:

- Tire pressure, critical for traction in slippery conditions
- Fluid levels including engine oil, brake fluid, transmission fluid and windshield washer fluid
- Battery terminals for corrosion and tightness
- Horn, headlights, brake lights, turn signals, backup alarm and flashers to ensure they are operating
- Windshield wipers and defrosters for proper visibility

### Plow Inspection:

- Check plow blade for damage, cracks, and proper alignment- install new blade if needed
- Look for missing and loose plow bolts
- Inspect plow pins and hydraulic hoses
- Check flags, markers, deflector springs, welds, etc.
- Operate plow-raise, lower and reverse

### Be Familiar With Your Route:

Perform pre-storm route inspection observing landmarks and the locations of possible hazards (guardrails, curbs, fire hydrants, railroad tracks, bridge joints, mailboxes, manhole covers, cement islands), or other obstructions which may exist above the level surface which maybe hidden by falling or plowed snow.

### Plowing Operation:

When thinking of safety with regards to snow removal, there are some significant considerations that should be taken into account. They are as follows:

- Choose the speed appropriate for conditions. The type of street, amount of traffic and the depth of the snow will dictate your speed.
- Allow proper following distance (4 to 5 seconds depending upon the weather and surface conditions).
- Backing should be limited as much as possible-people tend to follow snowplows closely.
- Observe all traffic laws and signal your intentions clearly. Remember to wear your seat belt.



- Keep your windshield and windows free of snow and ice. Clean lights frequently.
- Look far enough down the road to see hazards before you arrive. This helps you spot problems not only ahead of you but to the sides as well.
- Check mirrors frequently (about every 3 to 5 seconds). It is important to see other motorists before they get into the blind spot behind the equipment.
- Be alert for stalled or parked cars, backing out of driveways and people walking in the street.
- Assist/report stranded motorists as necessary.
- Watch for signs of fatigue. Try to limit hours spent on the vehicle to 16 hours max, with 8 hours off. Let your supervisor know if you are tired or sleepy, or if you cannot do the job for other reasons.
- Before leaving the cab at the end of a plow, set the brakes and disengage the power to the spreader and snowplow. Top off the fuel and re-inspect the truck and equipment.

## Foot Pursuits

A number of officers have been injured in foot pursuits. A foot pursuit will many times require an officer to run through unfamiliar terrain with many unknown and hidden obstacles. Use the following as a guide to avoid a slip/trip/fall type injury in a foot pursuit.

### Ask Yourself...to...Always Consider

- **Do I have any realistic chance of catching the assailant?**
- **Do I know the terrain?**
- **Visibility? Is it totally dark?**
- **Can I see anything?**
- **Do I need help? Should I call in for backup?**





**IPRF ILLINOIS PUBLIC RISK FUND**  
Cost Control Through Cooperation Since 1985

HOME CLAIMS LOSS CONTROL ABOUT LINKS GRANT PROGRAM

**Measure Us Against the Rest**  
We strive to be the best workers' compensation source for IL public entities. [> Learn More...](#)

**IPRF Directory**  
The directory will help you find a claims specialist or loss control representative near your area. [> View Directory...](#)

**Agents Guide**  
If your agency serves public entities, you must have the Illinois Public Risk Fund in your portfolio. [> Learn More...](#)

**Member Newsletter**  
IPRF stresses its commitment to loss control and safety with this timely member newsletter - 'IPRF Issues'. [> View Current Issue...](#)

**Cost Control Through Cooperation Since 1985**  
The Illinois Public Risk Fund (IPRF) is a self-funded workers compensation pool for public entities that was established to provide a cost-effective alternative to escalating workers compensation premiums and related costs. Participating public entities have pooled their workers compensation exposures and controlled costs through a unified loss prevention and claims management program.

Over 500 public entities and governmental agencies rely on IPRF. With over 25 years in the public entity market, IPRF has become Illinois' largest self-insured risk pool for workers compensation coverage.

Performance and service have enabled the IPRF to earn an outstanding reputation among governmental entities throughout the State of Illinois. [> Learn More...](#)

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**Find Help Fast...**  
[Claims Information](#)  
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**Unsurpassed Financial Stability**  
"The Industry's Highest Rating"  
Following a review of audited financial statements, actuarial reports and related financial information and discussions, Demotech, Inc. has assigned a Financial Stability Rating of AAA - Unsurpassed to IPRF.

# iprf.com has a new look!

Take a few minutes to visit our newly designed website at [iprf.com](http://iprf.com). We've taken great thought into making it extremely user friendly and well organized so it can be an even greater asset to our members.



## WALKING ON ICE & SNOW

For the last 3 years Slip & Fall incidents have been the leading source of injuries to members of the IPRF in both January and February. Over 100 injuries were incurred for each 2-month period. This is directly attributable to having to walk and work on ice and snow. The direct financial cost for these injuries has exceeded \$1 million per month in all 3 years. Indirect costs such as overtime hours, accident investigation, reporting property damage cannot be accurately determined. While we cannot prevent the occurrence of ice and snow in Illinois, we can do something to reduce accidents and minimize injuries. Please keep the following in mind this winter:

**CHOICE OF CLOTHING INCLUDING FOOTWEAR** It all begins with what you wear. Wear a heavy, bulky coat that will keep you warm and cushion you if you fall. A bright scarf or gloves makes it easier for motorists to see you. Don't let your clothing block your vision.

**WEAR GLOVES OR MITTENS SO YOU DO NOT HAVE TO PUT YOUR HANDS IN YOUR POCKETS.** Avoid shoes or boots with smooth soles like plastic or leather. Rubber and neoprene soles with grooves provide better traction. A product such as YakTrax that goes on over your shoes or boots gives you added traction similar to putting chains on tires. There are a variety of such products available to meet different needs and usage.

**WHERE TO WALK** When possible, avoid ice-coated surfaces. Snow is less of a hazard. Cleared surfaces are obviously preferable. Walk on designated walk areas as much as possible. When walking on sloped areas, it may be better to walk on the grassy edge than on the slippery slope. If walking in or near motor vehicle traffic, keep an eye on moving vehicles. Walk against traffic so you can see vehicles approaching.

**HOW TO WALK** Walk like a penguin! Keep your feet pointed out slightly to increase your center of gravity. Extend your arms to your sides for better balance. This means your hands cannot be in your pockets for warmth. That's why gloves or mittens are important. Its best not to carry a heavy load as that will effect your balance. Walk flat-footed with knees 'loose' – go slowly. Sure its cold and you want to get inside as quickly as you can, but you are more likely to slip and fall while walking too fast. Try to allow yourself more time to get to your destination so you don't have to hurry. Use extra care when entering or exiting vehicles. With only one foot on the ground you have only half the traction.

**HOW TO FALL** Despite all care and precautions, you may still fall. In the event you find yourself falling, try to avoid landing on your knees, wrists or spine. Relax your muscles. You are likely to injure yourself less if you are relaxed when you hit the ground. If you fall backwards, tuck your chin down to avoid hitting your head with full force on the ground.

**INDOOR SAFETY** Just because you made it safely to your destination don't think you are 'home free'. If you wore cleats, take them off before you walk on indoor surfaces. Remove ice and snow from your shoes/boots. Melting snow can lead to wet, slippery floors. Watch for wet floors especially at entrances and exits.

**MAINTENANCE EFFORTS** Whether the removal of snow and ice is the responsibility of an outside contractor or your public entity employees, please remember the walks should be cleared and treated before work begins, during the period of precipitation and towards the end of the work day in order to minimize employees' exposure to hazardous walkways. Chemicals, such as calcium chloride, may be used to melt ice and snow. Sand or similar products may be used to increase traction.

Inside attention must be given to keeping the floors dry. This can be done by mopping, using fans or spreading rugs near doorways. Each has advantages and disadvantages. Mopping requires a lot of attention by manpower. Blowing warm air may not remove moisture fast enough. Rugs can get wet and need to be changed out when they do.

Gutters and drains should not empty onto walking surfaces as water will re-freeze on cold pavement. This will create rather than remove a hazard. Have them deposit melted ice and snow onto non-walking areas such as grass, rocks or soil.

## Jim Patino ARM



Mr. Patino is a Loss Control Consultant for IPRF. He joined Cannon Cochran Management Services, Inc. (CCMSI) in April, 2011.

His professional safety career started in 1980 with a Fire Protection and Life Safety Consulting firm as a Loss Control Consultant. Jim provided safety consulting services for highly protected risks, state municipalities, and fortune 500 companies worldwide.

He next joined a national insurance carrier specializing in Worker's Compensation. He was a Senior Loss Control Consultant and Manager of large premium accounts in the manufacturing industry, construction industry, school districts, and municipalities. He was responsible for marketing and coordinating loss control service to large premium accounts.

In 1980, Mr. Patino graduated from Northern Illinois University with a Bachelor of Science Degree in Industrial Safety Engineering. Mr. Patino earned his designation as an Associate in Risk Management (ARM).

## 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](mailto:pboecker@ccmsi.com) or 630-649-6053.





## Preventing Fatigue On-The-Job

Fatigue is the condition of being physically or mentally tired or exhausted. Extreme fatigue can lead to uncontrolled and involuntary shutdown of the brain. The challenge of just making it through a work shift while fighting fatigue is a battle that many workers deal with everyday.

### Fortunately, there are some ways workers can fight fatigue:

- Get eight hours of sleep before starting work.
- Sleep at the same time each day. If you rotate shifts, encourage your workplace to rotate clockwise (from day to evening to night). Clockwise rotating makes it easier for you to sleep when you go to bed.
- Take all scheduled work breaks; a snack or exercise during your break will refresh you.
- Get acclimatized to working in the heat to avoid heat fatigue. Drink plenty of fluids and take adequate breaks.
- Take a look at the health effects listed in the chemical labels or the material safety data sheets (MSDS's) for the chemicals you use frequently. Is fatigue a side effect of exposure? Protect yourself by using proper personal protective equipment and by following proper procedures.
- When trying to sleep during the daytime, find a cool, dark, quiet location. Use earplugs, soft music or a fan to block out noise.
- See your doctor about sleep disorders, medication for illness or using bright light on the job or during waking hours.
- Eat a well-balanced diet including high-protein foods for breakfast and carbohydrates for dinner. Don't eat large quantities before bedtime; you may have trouble sleeping.
- Avoid caffeine, alcohol and cigarettes. These substances cause sleep disturbance.
- Walking, stretching and aerobics can help a person stay awake. Exercise will give you stamina and help you to fall asleep later.
- Work carefully. Don't rush into a task.
- Drive carefully. Stay alert when traveling home from work.
- Make time in your schedule to be with family and friends.

## 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
July 15, 2011 to Jan. 14, 2012	\$946.06	\$1,261.41
Jan. 15, 2011 to July 14, 2011	\$930.39	\$1,243.00
July 15, 2010 to Jan. 14, 2011	\$925.08	\$1,243.00
Jan. 15, 2010 to July 14, 2010	\$922.45	\$1,243.00

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