

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

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IPRF Drive Simulator Training

The IPRF Loss Control Team has added a very effective training tool to promote safe driving techniques. With the addition of a drive simulator system, we hope to promote safe and defensive driving techniques in a controlled and safe environment. The drive simulator system enables a trainee to drive in a virtual space while operating the controls of an actual vehicle.

We have the ability to connect our drive simulator onto our member's vehicle, whether it is a police car, fire truck, ambulance, or pickup truck. We take the simulator and training to you, and set the system up at your location. Set up takes approximately 30 minutes and consists of driving the front wheels of your vehicle onto turntables which allow the trainee to simulate vehicle turning; sensors are placed onto the gas and brake pedals to simulate vehicle acceleration and braking.

A 360 degree panoramic view of the road and scenery is presented to the trainee via virtual reality goggles. The scenery is computer generated by virtual reality software which is powered by a portable computer. The computer software interacts and receives data from the vehicles wheels and pedals as the trainee performs normal driving activities, providing an extremely interactive driving experience.

There are numerous drive simulation programs that can be presented to the trainee. With just the click of a button on the computer, we can change driving conditions to simulate country driving, city driving, construction zones, intersection manipulation, snowy conditions, foggy conditions, conditions with pedestrian interference, and cooperative on non cooperative drivers. There are special driving scenarios pertaining to emergency vehicle operations (police pursuit, and fire), requiring the trainee to operate sirens and lights to control traffic.

Trainees maneuver through various scenarios while being evaluated on lane usage, speed control, turning control, and obstruction/hazard avoidance. Upon completion of the drive training program, participants are provided with a certificate of completion.



Top Photo:
Trainee with virtual-reality goggles.

Bottom Photos
Vehicles set-up on wheel sensor discs

IPRF CLAIMS ADMINISTRATION SERIES



“The Summer Time Claims”

By Glenn Macey, IPRF Unit Claims Supervisor

Since most employees are more active on and off the job, expanding the boundaries of your initial accident investigation could result in claim costs mitigation.

Summer is here and any veteran workers compensation claims examiner knows that this season generates a greater number of employee accident claims which involve injuries claimed from job duties rather than a specific traumatic event. We often see more strains and sprains as opposed to impact injuries from falling or physical contact with an object, etc. These can be very challenging to confirm as causally connect to employment as they are often reported at the end of a work shift and treatment is often not sought immediately by the employee.

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5 MINUTE SAFETY TALKS

A Sleeping Giant

- I am a compressed gas cylinder.
- I weigh in at 175 pounds when filled.
- I am pressurized at 2,200 pounds psi.
- I have wall thickness of about one-fourth inch.
- I stand 57 inches off the deck.
- I am nine inches in diameter.
- I wear a cap when not in use.
- I wear valves, gauges, and hoses when at work.
- I wear many colors and bands to tell what tasks I perform.
- I transform miscellaneous stacks of material into many shapes and forms when properly used.
- I am ruthless and deadly in the hands of the careless or uninformed.
- I am too frequently left standing alone on my small base, my cap removed and lost by an unthinking workman.
- I am ready to be toppled over, where my naked valve can be snapped off, and all of my power released through an opening only slightly larger than a lead pencil.
- I am proud of my capabilities. Here are a few:
 - I have been know to jet away faster than any dragster.
 - I smash my way through brick walls with the greatest of ease.
 - I fly through the air and reach distances of a half mile or more.
 - I spin, ricochet, crash and slash through anything in my path.
 - I scoff at the puny efforts of human flesh, bone and muscle to alter my erratic course.
- I can, under certain conditions, rupture or explode. You read of these exploits in the newspaper.
- You can be master only under my terms.
- Full or empty, see to it that my cap is on straight and snug.
- Never - repeat - never leave me standing alone.
- Keep me in a secure rack or tie me so I cannot fall.
- Treat me with respect.
- I am a sleeping giant.



Health Lifestyles and Silent Killers

Sometimes while working a demanding physical job, such as lifting and walking, people may tend to neglect the main muscle in their body, their heart.

Factors that have a direct impact on the heart are:

- High Blood Pressure
- High Cholesterol

These factors are similar in the fact that both often have NO SYMPTOMS. The only way to find out is to have your Cholesterol Levels and Blood Pressure checked regularly.

Complications of High Cholesterol and Blood Pressure include:

- Visual Impairment
- Kidney Damage
- Artherosclerosis
- Heart Attack
- Stroke

There are contributing factors that you cannot control such as Heredity, Race, Gender and Age. Contributing factors that can be controlled are directly related to lifestyle. They include:

- Diet
- Lack of Exercise
- Smoking
- Stress



Healthy Lifestyle Changes include:

- See your doctor and have your Blood Pressure and Cholesterol checked regularly
- Take Medications as Prescribed
- Stay Active
- Eat Healthy
- Reduce Stress
- Quit Smoking

DO YOU KNOW WHAT YOUR LEVELS ARE? IS IT TIME FOR A CHANGE?

“The Summer Time Claims”

As the initial accident investigator, in addition to collecting the usual information when preparing your first report to IPRF Claims, it is also important to consider broader circumstances surrounding the employee's claim, and communicate such details to your IPRF claims examiner as well.

As a guide, here are some of the circumstantial factors that are important to communicate as part of first report on ‘summer time claims’:

- Employee reported a non-specific strain or sprain injury on the first day of his/her work week (Monday morning).
- Injury reported just before or just after a scheduled vacation.
- Employee known to participate in organized sports or seasonal recreation activities.
- Employee has a history of seasonal accidents on the job.
- Employee has a limited amount of paid time off available.
- The employee is known to have a seasonal, secondary job.
- Employee involved with or lives on a farm.
- The employee is remodeling or involved with a major project at his/her residence.

These are some of the characteristics we often see with ‘summer time’ claims. It should be stated that your IPRF claims examiner focuses on confirming benefit entitlement on every employee injury claim. The vast majority of cases reported are found to be compensable. However, reporting additional information beyond what is required can be of great benefit in using the best strategy to bring a case toward a prompt, economic and fair conclusion on behalf of an IPRF Member.

Above all, complete and timely reporting once you have been informed of an employee injury on the job, is the best way to mitigate costs and insure the injured employee receives the benefits he/she is entitled to under the Illinois Workers Compensation Act.

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, 2012 to July 14, 2012	\$966.72	\$1,288.96
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

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 or 630-649-6053.

OSHA's Campaign to Prevent Heat Illness in Outdoor Workers

PROTECTIVE MEASURES to Take at Each Risk Level

Use the protective measures described for each risk level to help you plan ahead, and schedule and train your workers so that everyone is prepared to work safely as the heat index rises.

Summary of Risk Levels and Associated Protective Measures

The most critical actions employers should take to help prevent heat-related illness at each risk level:

Heat Index	Risk Level	Protective Measures
<91°F	Lower (Caution)	<ul style="list-style-type: none"> • Provide drinking water • Ensure that adequate medical services are available • Plan ahead for times when heat index is higher, including worker heat safety training • Encourage workers to wear sunscreen <p>If workers must wear heavy protective clothing, perform strenuous activity or work in the direct sun, additional precautions are recommended to protect workers from heat-related illness.*</p>
91°F to 103°F	Moderate	<p>In addition to the steps listed above:</p> <ul style="list-style-type: none"> • Remind workers to drink water often (about 4 cups/hour)** • Review heat-related illness topics with workers: how to recognize heat-related illness, how to prevent it, and what to do if someone gets sick • Schedule frequent breaks in cool, shaded area • Acclimatize workers • Set up buddy system/instruct supervisors to watch workers for signs of heat-related illness <p>If workers must wear heavy protective clothing, perform strenuous activity or work in the direct sun, additional precautions are recommended to protect workers from heat-related illness.*</p> <ul style="list-style-type: none"> • Schedule activities at a time when the heat index is lower • Develop work/rest schedules • Monitor workers closely
103°F to 115°F	High	<p>In addition to the steps listed above:</p> <ul style="list-style-type: none"> • Alert workers of high risk conditions • Actively encourage workers to drink plenty of water (about 4 cups/hour)** • Limit physical exertion (e.g. use mechanical lifts) • Have a knowledgeable person at the worksite who is well-informed about heat-related illness and able to determine appropriate work/rest schedules • Establish and enforce work/rest schedules • Adjust work activities (e.g., reschedule work, pace/rotate jobs) • Use cooling techniques • Watch/communicate with workers at all times <p>When possible, reschedule activities to a time when heat index is lower</p>
>115°F	Very High to Extreme	<ul style="list-style-type: none"> • Reschedule non-essential activity for days with a reduced heat index or to a time when the heat index is lower • Move essential work tasks to the coolest part of the work shift; consider earlier start times, split shifts, or evening and night shifts. Strenuous work tasks and those requiring the use of heavy or non-breathable clothing or impermeable chemical protective clothing should not be conducted when the heat index is at or above 115°F. <p>If essential work must be done, in addition to the steps listed above:</p> <ul style="list-style-type: none"> • Alert workers of extreme heat hazards • Establish water drinking schedule (about 4 cups/hour)** • Develop and enforce protective work/rest schedules • Conduct physiological monitoring (e.g., pulse, temperature, etc) • Stop work if essential control methods are inadequate or unavailable.

* The heat index is a simple tool and a useful guide for employers making decisions about protecting workers in hot weather. It does not account for certain conditions that contribute additional risk, such as physical exertion. Consider taking the steps at the next highest risk level to protect workers from the added risks posed by:

- Working in the direct sun (can add up to 15°F to the heat index value)
- Wearing heavy clothing or protective gear

** Under most circumstances, fluid intake should not exceed 6 cups per hour or 12 quarts per day. This makes it particularly important to reduce work rates, reschedule work, or enforce work/rest schedules.

IPRF Member Carolyn Anthony chosen as 2013-2014 PLA president



Carolyn Anthony, director of the Skokie (Ill.) Public Library, has been elected the 2013-2014 president of the Public Library Association (PLA). Anthony acknowledged, "I am thrilled with the vote of confidence in my leadership abilities by the PLA membership and I look forward to orchestrating the teamwork that will enable us to address the challenges facing public libraries at the current time."

Anthony has been actively involved in PLA throughout her career, serving on the PLA Board from 1987-1989 and again from 2005-2009, chairing the Public Libraries Advisory Board, representing PLA at ALA's Congress on Professional Education and now chairing PLA's Leadership Task Force. She said, "PLA's work in leadership development will continue to be important as we work with partners in the Edge initiative to establish technology benchmarks. Other outcome measures that capture the ways the public library adds value to people's lives will also need to be developed."

Anthony is a past-president of the Illinois Library Association and was Librarian of the Year in Illinois in 2003. Under her leadership, the Skokie Public Library was recognized by the Institute of Museum and Library Services with a National Medal in 2008. She and her husband have two daughters and enjoy vacationing in Maine.

IPRF Loss Control staff researches the benefits of Safety Analytics

IPRF is embarking on a project to research the benefits of Safety Analytics. It can then be used as an additional tool by our Loss Control Consultants to provide targeted Safety and Loss Control services to our membership. This is an ongoing process and we will put forth more information in future Newsletters to keep you up to date on our progress.

A little background on this subject is in order...what if we, together, had a crystal ball and knew ahead of time which employees were more at risk for injuries in the workplace? Or what characteristics make someone more likely to be injured? Or where those injuries might occur? With this information, we could then evaluate what type of engineering or administrative controls need to be in place to reduce these exposures.

Now, obviously good pre-hire screening is sound risk management. However, after you have hired a new employee or you are working with existing employees that perhaps have five, 10 or even 25 years in service with you, what activities will you undertake to continue to ensure a safe workplace? Perhaps proper orientation, maybe some training, self inspection, written policies and procedures as well as safety programs, even accident investigation...Now that you have done all of that or are in the midst of completing all of it...injuries are still happening...so you buckle down and strengthen them even more... but you scratch your head as you still can't seem to curtail the issue of workplace injuries... you feel like something is perhaps missing. It might be...

What if we could bring additional solutions to you...with Safety Analytics? Safety Analytics can help us make improvements in our safety programs and take it to the next level by identifying jobs, processes, locations, groups of individuals and even conditions that represent the greatest risks to your workforce.

Obviously, there are various risk factors in the workplace. By identifying these risk factors such as employment data, demographics, operations data, work performance data and miscellaneous external data, we can pare it with past claims information and use empirical valuation with metrics such as leading indicators. Examples of leading indicators are safety meetings, safety committee suggestions, safety inspections, safety training sessions and Job Safety Analysis. These leading indicators focus on benchmarking performance and are considered to be pro-active components in your safety program. This type of data is preferred over lagging indicators, which look at issues in the workplace after the fact. Lagging indicators can be manipulated and they don't necessarily reflect a program's current strength. Examples of lagging indicators are near misses, accidents, injuries, loss costs and accident investigations.

In order to identify these areas of high risk, we need data...and lots of it... guess what? We already have it...we simply evaluate claim history trends and combine it with past Loss Control observations and consultations as well as leading indicators and we have the beginnings of...Safety Analytics! We collect and structure these statistically significant data sets for analysis, employing various algorithms (step by step procedures for calculations) and predictive tools to make sense of the data. We can use these models to forecast future behaviors based on current or historical data. We can then take this actionable information and put it in your hands!

By predicting workplace injuries, we can strengthen leading indicators to help prevent future injuries from occurring. With the use of Safety Analytics, you gain a whole new competitive edge because you can allocate time and resources in areas that will make the greatest impact to your organization. Look for more exciting information on this topic in the coming months as we will put forth more information in future Newsletters to keep you up to date on our progress.

If you have any ideas, comments or concerns with this project, you can contact Jeff Skog, CSP, ARM-P, CWCP, at jskog@ccmsi.com.

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