

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

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## Good News! Great News!

### The news keeps getting better and better with IPRF.

Paying for your safety and education will keep getting easier, thanks to the 8th annual IPRF Grant Program. When IPRF introduced its new Grant Program in 2005, it was met with overwhelming response and keeps improving with over four million dollars being added to this year's fund.

The Safety and Educational Grant Program covers safety training expenses, protective clothing, defibrillators, security cameras rescue equipment and more. Greater savings are offered with the Preferred Vender Program, which offers IPRF members special discounts on their products. The Helping Hands Program offers matching grants up to 50%.

Look for detailed information and application to arrive in November to members in good standing, prior to December 15, 2012.

**More good news** - The Illinois Public Risk Fund continues to soar with an unsurpassed AAA financial stability rating.

*“We believe that this rating reflects the IPRF’s excellent liquidity as well as the strength of the loss and loss adjustment expense reserves presented in the claims development history of the audit.”*

Demotech, Inc.

### IPRF CLAIMS ADMINISTRATION SERIES



# FALL...

## It's the season and an employee injury reason.

### An intimate look, from a workers compensation perspective on investigating these accidents

When an IPRF Member reports an accident involving an employee injury resulting from a fall, your claims representative focuses on the circumstances of the incident closely, to confirm benefit entitlement under the Illinois Workers Compensation Act. In this IPRF Claims Administration installment, we will provide some insight into what accident facts can influence benefit entitlement for injuries that result from falling while on the job.

Let's begin by refuting the most common misconception associated with falling injuries. It is simply incorrect to approach these accidents by assuming "if they fell on the job, it must be a work related injury". While this is most often the case, it is not a foregone conclusion. There are many reasons people fall and many circumstances that present a risk or inherent potential of falling.

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# 5 MINUTE SAFETY TALKS

## Avoiding Slips at the Office

It may come as a surprise that falls are the most common type of office injury. Yet almost all falls can be prevented by using common safety sense and learning how to recognize and correct typical fall hazards in the office environment.

### Common Fall Hazards:

One of the most common causes of office falls is tripping over an open desk or file drawer. Bending while seated in an unstable chair and tripping over electrical cords or wires are other common hazards. Office falls are frequently caused by using makeshift “ladders” (such as a chair, or a stack of boxes) and by slipping on wet floors (by the water cooler or coffee machine, for example). Loose carpeting, objects stored in halls or walkways, and inadequate lighting are other hazards that invite accidental falls. Fortunately, all of these fall hazards are preventable. The following checklist can help you stop a fall before it happens.

### Fall Prevention Checklist

- ✓ Look before you walk – make sure your pathway is clear!
- ✓ Close drawers after use.
- ✓ Avoid bending, twisting and leaning backwards while seated.
- ✓ Secure electrical cords and wires away from walkways.
- ✓ Always use an appropriate stepladder for overhead reaching.
- ✓ Clean up spills immediately.
- ✓ If you see anything on the floor — a pen, a paper clip, etc. — pick it up.
- ✓ Report loose carpeting or damaged flooring to appropriate manager.
- ✓ Make sure there is ample lighting on all walkways.
- ✓ Walk don't run!



## Chemical Warning Labels *Essential Personal Safety*

**Who?** For ALL employees' protection

### Why? Communicate Hazards

Chemical warning labels provide important information and are attached to the container itself.

Only a warning label can tell you exactly which chemical is inside its container. When you transfer a hazardous chemical, the label you put on protects others who may use the chemical in the future — including you!

### What? Usage, Reactivity, Personal Protective Equipment (PPE), First Aid, Clean-up

Usage – Procedures for handling, storage and disposal.

Reactivity – Is it hazardous? Does the label say “Danger”? How will it react when caught on fire, explodes or becomes a dangerous gas? Is it Radioactive?

Personal Protective Equipment – Gloves, goggles, masks or gowns needed.

First Aid – Critical instructions for immediate decision-making.

Clean-up – How to handle spills and leaks. What kind of fire extinguisher to use.

### When? Read Every time

Before you use a chemical, even if you have used it before, you should read the label. There may have been a change.

For further information or questions about a chemical, read the Material Safety Data Sheet (MSDS)—it provides valuable information. Remember, if you make it a habit to read all labels, you'll be confident that your health and safety are protected.



# Material Handling **Safety Tips**



**Improper handling of material may cause common injuries such as strains and sprains that result in lost workdays. Here are some tips for the reduction of injuries.**

1. Pre-plan the job with the human interface in mind to minimize manual material handling hazards such as heavy and repetitive lifting, repetitive reaching, and carrying of material. **A mechanical means should be considered as the first alternative during the pre-planning.**
2. Use slings & hoists safely. Types of slings & hoists include chains, web, rope, and wire or cable. Here are some good practices to follow to protect yourself while using slings & hoists to move materials.
  - First, learn as much as you can about the materials with which you will be working.
  - Second, analyze the load to be moved - in terms of size, weight, shape, temperature, and sensitivity - then choose the sling which best meets those needs.
  - Third, always inspect the sling or hoist before and after a move. Always be sure to give equipment whatever "in service" maintenance it may need.
  - Fourth, use safe lifting practices. Use the proper lifting technique for the type of sling and the type of load. These include:
    - Make sure the load is not secured to ground or floor
    - Take up the slack slowly
    - Check the tension by raising the load inches off the ground
    - **Keep all personnel clear**
3. Develop protocols for handling material at the work area. Try to eliminate heavy lifting, bending, and reaching.
  - Stage materials close to where they will be used, off the ground preferably at waist height, especially items that are heavy or frequently used. Simple solutions such as using saw horses with plywood to raise materials off the ground can have a great effect.
  - Have material delivered in small quantities that weigh less and are easier to use.
4. Conduct regular material handling and lifting inspections. Look for places where the principles discussed above are violated such as:
  - Materials, including tools & equipment placed on the floor or ground.
  - Work methods that encourage repetition or awkward postures. For example, how many times does a worker unnecessarily pick up material off the ground and then place it back on the ground before making final installation?
5. Where possible, incorporate variety into the job so workers can perform less stressful tasks which utilize different muscle groups following heavy lifting, bending and carrying. It is desirable to alternate between higher periods of stress and less stressful periods to allow the body to recover and thus reduce cumulative trauma to the body.
6. Encourage workers to warm-up by performing the motions they will use on the job for a few minutes before full exertion.
7. Provide workers with appropriate personal protective equipment (PPE).
8. Train workers on the proper techniques for lifting, bending and carrying. For example:
  - Don't twist when lifting. Move feet instead.
  - Keep the load close to the body. If possible, arrange for work to be done in the power zone. (the area between mid-thigh and mid-chest height.)
  - Lift in a smooth motion, don't jerk
  - Use two people to handle loads heavier than about 40 to 50 pounds. If the load looks like more than you can handle, get help either from another person or by using a mechanical lifting/moving aid. If the load can be divided into smaller units that can be safely handled, do so.

Continued from cover

## FALL...

**It's the season and an employee injury reason.**

Using stairs or walking on a public sidewalk covered in ice can increase a person's risk of falling. Yet, we all know that we face this degree of increased risk no matter where we are or what we are doing. In other words, would the potential to fall on ice not be present if a person was unemployed? –Of course not.

Here in lies the basic question that must be satisfied by investigation of injuries from falling: Was the risk or hazard of falling increased due to employment? Let's look at some general examples and see if you can decide if there is an increased risk present due to employment.

### 1) Accident from Falling Description:

An employee was walking up the stairs, which are used by everyone, in a public building. There were no defects with the stairs and the stairs were clean/dry, well lighted. The employee did not lift her foot high enough and caught it on one of the raisers, tripping as a result and falling. The employee was on duty, going to a second floor office at the time, she had nothing in her hands.

### 2) Accident from Falling Description:

An employee was coming into work after parking in a public lot used by everyone. The pavement was wet due to rain; she lost her footing and fell on the pavement.

### 3) Accident from Falling Description:

An employee was getting up from a chair, not realizing his/her shoe was untied, tripped on the shoe lace and fell to the floor. There were no objects struck while falling.

In the above examples, taken at face value, were you able to identify an increased risk of injury arising from employment? –Hopefully not. The common factor in these examples is the absence of anything unique to work. These accidents would happen no matter where the employee was. Stairs, common parking areas, and shoe laces, while necessary at work, are also necessary anywhere else to the same degree.

While we have simplified the unique needs of investigating an injury resulting from a fall at work, this illustrates why such claims require us to obtain all the facts about these types of accidents. This is also the reason why your claims representative will be asking you these types of questions. An excellent practice to undertake in all injury claims involved with falling is to take digital photos of where the accident occurred. The adage of what a picture tells cannot be discounted in accidents involving falls.

The vast majority of injuries involving falls are considered compensable. Yet each accident, especially when they involve falls, has to possess the necessary elements required by the Illinois Workers Compensation Act, to insure benefit entitlement is present for your employee and protect your organization against accepting claims where entitlement is not present, as well.

By Glenn Macey, IPRF Unit Claims Supervisor

## 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, 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
Jan. 15, 2011 to July 14, 2011	\$930.39	\$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@ccmsi.com](mailto:pboecker@ccmsi.com) or 630-649-6053.

# Global Harmonization



To better protect workers from hazardous chemicals, the U.S. Department of Labor's OSHA Administration has revised its Hazard Communication Standard, aligning it with the United Nations' global chemical labeling system. The new standard, once implemented, will prevent an estimated 43 deaths and 585 injuries and illnesses each year.

The Hazard Communication Standard, being revised to align with the United Nations' Globally Harmonized System of Classification and Labeling of Chemicals, will benefit workers by reducing confusion about chemical hazards in the workplace, facilitating safety training and improving understanding of hazards, especially for low literacy workers. OSHA's standard will classify chemicals according to their health and physical hazards, and establish consistent labels and safety data sheets for all chemicals made in the United States and imported from abroad.

"OSHA's 1983 Hazard Communication Standard gave workers the right to know. As one participant expressed during our rule making process, this update will give them the right to understand, as well," said Assistant Secretary of Labor for Occupational Safety and Health Dr. David Michaels.

## Major changes to the Hazard Communication Standard

- Hazard classification: Provides specific criteria for classification of health and physical hazards, as well as classification of mixtures.
- Labels: Chemical manufacturers and importers will be required to provide a label that includes a harmonized signal word, pictogram, and hazard statement for each hazard class and category. Precautionary statements must also be provided.
- Material Safety Data Sheets: MSDS's will now be known as Safety Data Sheets and have a specified 16-section format effective June 1, 2015. Learn more about the new format at [http://www.osha.gov/Publications/HazComm\\_QuickCard\\_SafetyData.html](http://www.osha.gov/Publications/HazComm_QuickCard_SafetyData.html)
- Information and training: Employers are required to train workers by December 1, 2013 on the new labels elements and safety data sheets format to facilitate recognition and understanding.

For more information, visit the OSHA website, [www.osha.gov/dsg/hazcom/global.html](http://www.osha.gov/dsg/hazcom/global.html) or contact your IPRF Loss Control Rep.

## Meet Thalia Nevels, Claims Specialist

Thalia joined IPRF in 2009 and services area code 708 A-L, 708 S-Z and 847 I-Z. With over 23 years experience in Workers' Compensation Claims, she has mastered the art of enjoying the legal and medical aspects of all claims, even the strangest, while protecting the IPRF member. She loves her job because it is never boring and each day brings new and exciting challenges. Thalia has two adult children. She enjoyed raising them to experience all facets of life, with each receiving scholarships. Among her hobbies are reading, crocheting and walking.



## Don't Forget...

Set your clocks back when daylight savings time ends on November 4 and change the batteries in your smoke detectors!



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