



WCTI
WORKERS' COMPENSATION
TRUST OF ILLINOIS



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NEWS

Visually Demanding Work

Many jobs, whether in an office setting or out on the manufacturing floor, can be visually demanding. Often lighting may not be adequate to view small piece work (especially in a manufacturing setting where ceilings are extremely high) or we may have incorrect prescription eyewear. The viewing time may also be reduced when the viewing angle is >45 degrees due to postural muscle fatigue. Constant viewing above the horizontal line results in rapid fatigue of the neck and shoulder muscles (an example are bifocal wearers who frequently tilt their head backwards to view items).

When we have difficulty viewing items, we may lean forward to see the items better (resulting in an awkward back posture) or turn our head in various positions (resulting in awkward neck postures). Over time these awkward postures may increase our risk of sustaining a strain or sprain.

Here are some tips for visually demanding work:

- ♦ The best position for constant viewing for long periods of time is:
 - 15 degrees downward from horizontal
 - OR straight ahead viewing
- ♦ If you want some numbers for distances consider:
 - For seated console work:
 - For the primary visual display (the area looked at most often) the view distance should be approximately 20 inches
 - For lateral visual displays they could be approximately 20 inches from either side of the primary visual display
- ♦ Especially if a workstation has multiple users, put monitors etc. on articulating, height-adjustable arms so each person can raise/lower the monitor to their eye level.
- ♦ Eliminate glare or reflective items from work area.

- ♦ Check light levels (Loss Control can do this for you with a light meter). Generally the smaller and reduced-contrast an item is, the more the light levels should be increased. For example, performing visual tasks of high contrast and large size may require approximately 30 footcandles (fc) of light. But, doing the same task of low contrast and small size may require at least 100 fc.

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THE LATEST WCTI INFORMATION
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INCIDENT ALERT



MACHINE GUARDING ALERT

ACCIDENT DESCRIPTION:

Many WCTI members have machines with various guards and interlocks. We have had several incidents on machines where all guards were in place and interlocked. An employee was adjusting a machine with one hand when his other hand accidentally activated the machine. Upon investigation after the accident, the interlock system had adjustment or contact problems. Neither machine had been reported to management or maintenance as working improperly.



CORRECTIVE ACTION:

- All guards should be inspected by the operator at the beginning of each shift.
- All interlock systems should be inspected and tested at the beginning of each shift to make sure they deactivate the machine.
- Documentation of the guard inspection and interlock test should be kept in similar fashion to forklift inspections. These inspections will be part of the 2012 Member Safety Audit Program.
- Machines with missing, improperly aligned guards or non functioning interlock systems should be locked out until they can be put back into safe operating condition.

Driving in Snow and Ice

The best advice for driving in bad winter weather is not to drive at all, if you can avoid it. Don't go out until the snow plows and sanding trucks have had a chance to do their work and allow yourself extra time to reach your destination.

If you must drive in snowy conditions, make sure your car is prepared and that you know how to handle road conditions. It's helpful to practice winter driving techniques in a snowy, open parking lot so you're familiar with how your car handles. Consult your owner's manual for tips specific to your vehicle.



Driving safely on icy roads

- Decrease your speed and leave yourself plenty of room to stop. You should allow at least three times more space than usual between you and the car in front of you.
- Brake gently to avoid skidding. If your wheels start to lock up, ease off the brake.
- Turn on your lights to increase your visibility to other motorists.
- Keep your lights and windshield clean.
- Use low gears to keep traction, especially on hills.
- Don't use cruise control or overdrive on icy roads.
- Be especially careful on bridges, overpasses and infrequently traveled roads which will freeze first. Even at temperatures above freezing, if the conditions are wet, you might encounter ice in shady areas or on exposed roadways like bridges.
- Don't pass snow plows and sanding trucks. The drivers have limited visibility and you're likely to find the road in front of them worse than the road behind.
- Don't assume your vehicle can handle all conditions. Even four-wheel and front-wheel drive vehicles can encounter trouble on winter roads.

If your rear wheels skid...

- Take your foot off the accelerator.
- Steer in the direction you want the front wheels to go. If your rear wheels are sliding left, steer left. If they're sliding right, steer right.
- If your rear wheels start sliding the other way as you recover, ease the steering wheel toward that side. You might have to steer left and right a few times to get your vehicle completely under control.
- If you have standard brakes, pump them gently.
- If you have anti-lock brakes (ABS), do not pump the brakes. Apply steady pressure to the brakes. You will feel the brakes pulse -- this is normal.

WCTI CLAIMS COMMITTEE – WOULD YOU LIKE TO ATTEND A MEETING?



If your front wheels skid...

- Take your foot off the gas and shift to neutral, but don't try to steer immediately.
- As the wheels skid sideways, they will slow the vehicle and traction will return. As it does, steer in the direction you want to go. Then put the transmission in "drive" or release the clutch, and accelerate gently.

If you get stuck...

- Do not spin your wheels. This will only dig you in deeper.
- Turn your wheels from side to side a few times to push snow out of the way.
- Use a light touch on the gas, to ease your car out.
- Use a shovel to clear snow away from the wheels and the underside of the car.
- Pour sand, kitty litter, gravel or salt in the path of the

wheels, to help get traction.

- Try rocking the vehicle. (Check your owner's manual first -- it can damage the transmission on some vehicles.) Shift from forward to reverse and back again. Each time you're in gear, give a light touch on the gas until the vehicle gets going.
- If you are stranded, follow these tips:
 - ♦ Do not leave your car unless you know exactly where you are, how far it is to possible help and are certain you will improve your situation.
 - ♦ To attract attention, light two flares and place one at each end of the car a safe distance away. Hang a brightly colored cloth from your antenna.
 - ♦ If you are sure the car's exhaust pipe is not blocked, run the engine and heater for about 10 minutes every hour or so depending upon the amount of gas in the tank.
 - ♦ To protect yourself from frostbite and hypothermia use woolen items and blankets to keep warm.
 - ♦ Keep at least one window open slightly. Heavy snow and ice can seal a car shut.
 - ♦ Eat a hard candy to keep your mouth moist.

Sources: National Safety Council, New York State Department of Motor Vehicles, Washington State Government Information & Services and weather.com

The Claims Committee is responsible for claims management of the Trust through the establishment of appropriate policies and procedures and the ongoing monitoring of claim activities. The Claims Committee meets quarterly to provide the additional settlement authority that is required for claims over \$10,000 and shared claims, after the member company has been consulted. They review the activities on all shared claims that are valued over \$75,000. They work closely with the claim representatives and legal counsel to resolve these claims in line with the Trust's mission.

They also monitor the managed care savings and the average cost of indemnity and medical claims. In addition, the yearly trending of those costs, substantial reserve increases, subrogation recoveries, Medicare Set Aside costs and trial penalties are reviewed. They identify and review members that have experienced claim difficulties and offer suggestions for improvement. Finally, the Committee also monitors all aged, open cases on an annual basis with the Trust's legal counsel to ensure that they are defending and closing cases in the most appropriate manner.

The Claims Committee is committed to remaining in compliance with all rules and laws enacted by regulatory agencies. This includes, but is not limited to, the Illinois Division of Insurance and the Illinois Workers' Compensation Commission.

Would you like to attend a meeting to discuss a claim from your company? The Committee would like to invite you to attend a meeting, as an opportunity to discuss the details of the claim with the Committee and the CCMSI claims staff. They are committed to guiding members through the difficult and intricate process of resolving a claim within the earliest possible timeframe and with a satisfactory result. Please contact Gina Reynolds, CCMSI, for information about upcoming meetings at greynolds@ccmsi.com or (630) 649-6004.

Visually Demanding Work (continued)

- ♦ For inspection jobs and jobs with small parts, a lighted, magnifying glass lamp may help. It should be on an adjustable arm for easy positioning.
- ♦ Through training, encourage employees to:
 - Avoid fixating on screens
 - Clean screens regularly of dust
 - Adjust contrast, color
 - Get annual eye exams



Sources:
ANSI/IESNA RP-7-01. Recommended Practice for Lighting Industrial Facilities. (2001). New York: Illuminating Engineering Society of North America.
Eastman Kodak Company Ergonomic Design for People at Work Volume 1. (1983). New York: Van Nostrand Reinhold.

WCTI info

Not a Member of WCTI?

If you are not a member of WCTI and would like to see if your company would qualify:

Check out our website at www.wcti.info or call Angie Blakeney at 217-444-1117.

WCTI Joins the Valley Industrial Association

WCTI is excited to announce their recent membership with the Valley Industrial Association. The VIA has represented manufacturers in Kane, Kendall, DeKalb and Dupage counties for over 100 years. The VIA thrives as a forward thinking group, dedicated to helping manufacturers through a variety of business and information resources.

So, what does this mean for WCTI members? The VIA is providing our membership with a valuable opportunity. Members of WCTI will be able to attend some of the general membership events at membership cost. The VIA has networking groups devoted to specific interests. The following will provide you with a sample of some of the events:

CLUSTER

Human Resources
Safety Group
IT Group
CFO Council
Marketing
Operations
Women's Group
Engineering

TOPIC

FMLA Update
Tour of VVF Illinois Services
Joint ITC/CFO Meeting
Joint ITC/CFO Meeting
Online Vide and its SEO/Marketing Value
Tour of VVF Illinois Services
Conflict Resolution
To be Determined

If you would like more information regarding the Valley Industrial Association meetings, please check out their website at www.valleyindustrialassociation.org or call Angie Blakeney, WCTI Marketing, at 217-444-1117.

WCTI - WORKERS' COMPENSATION TRUST OF ILLINOIS SHARED CLAIMS INFORMATION.

When a Member's claim dollars exceed their maximum claims fund, shared claims are generated. The dollars that exceed a member's maximum claims fund are then distributed to the other members of the Trust.

- Shared claims for 2011 are 5.44%
- Shared claims for 2010 are 10.87%
- Shared claims for 2009 are 7.30%
- Shared claims for 2008 are 18.05%
- Shared claims for 2007 are 11.31%
- Shared claims for 2006 are 21.53%
- Shared claims for 2005 are 16.66%
- Shared claims for 2004 are 23.22%



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PROSPECT REFERRALS REAP DOUBLE REWARDS

Members of the Workers' Compensation Trust of Illinois receive a double reward when they provide prospect referrals that ultimately become WCTI members. Each new member that joins WCTI reduces the allocated fixed costs of the Trust for all members. This is the first reward. Additionally, WCTI provides a lunch for all employees of a member that refers a prospect that joins the Trust. There is a maximum of \$5.00 per employee, not to exceed \$2,000.

Spread the word to business associates committed to providing a safe workplace. Introduce WCTI to these safety managed companies and receive double rewards!