



PROPERTY

**Roof Repairs: Fire Hazard**

After a long winter, you may be considering repairs or restoration of roofing. When conducting your own repairs, or hiring contractors to perform repairs for you; be sure to post warning signs prohibiting smoking anywhere near the work area, including areas where debris is disposed or supplies are contained. We urge you to observe work area frequently for evidence of smoking and take immediate action. Always obtain Certificates of Insurance reflecting adequate coverage from any contractor working on your premises

AUTOMOBILE

**Automobile Accidents at Railroad Crossings**

Recent automobile accidents at railroad crossings have caught the attention of the media. These accidents often involve fatalities as well as other devastating injuries in addition to significant property damage. Liability is often disputed and questionable. The ILM Group urges you to review safety procedures for your drivers including eliminating distracting noises which may prevent a driver from hearing a whistle, Avoid rushing through a crossing when a train appears in the distance, watching for elevated tracks which might cause the vehicle to "bottom out", etc.

WORKERS'  
COMPENSATION

**Alternate Duty Work**

The ILM Group is committed to helping you reduce Worker's Compensation loss costs. Our recently introduced "Disability Conference" program initiates the opportunity for you to consult with your handling Adjuster, Worker's Compensation Manager, and ILM Nurse Case Manager in order to develop creative alternatives for work. Conferences are now held on any Worker's Compensation case where benefits for Temporary Disability is being paid. We encourage you to take a proactive role in controlling the disability cycle by assisting your employee and ILM to provide creative alternate work. For more details, please contact Mike Arnold at 317-875-3673.