Introducing Origami: ICRMT/IPMG's New Policy, Risk, and Claims Management System

We are pleased to announce the launch of Origami, our new enterprise system for policy administration, risk management, and claims reporting. This new platform represents a major step forward in how we manage risk, improve transparency, and support our teams with more efficient, user-friendly tools.

Origami will serve as our single, centralized system for:

- Managing insurance policies and related documentation
- Reporting incidents and tracking claims
- Monitoring risks, trends, and outcomes across the organization

By moving to Origami, we are standardizing our processes and strengthening our ability to respond quickly, accurately, and consistently to risk-related events.

Why Origami?

The Origami system offers several key benefits:

- Improved visibility: Real-time access to policy, risk, and claims information
- Greater efficiency: Streamlined workflows that reduce manual steps and duplicate effort
- Enhanced data quality: More consistent reporting and stronger analytics to support decision-making
- User-friendly experience: An intuitive interface designed for ease of use across roles

These improvements will help us better manage risk, support compliance, and ensure claims are managed promptly and effectively.

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OSHA Lighting Requirements for Shops, Stairwells, and Hazardous Areas

Proper lighting isn't just about seeing clearly—it's about preventing accidents and staying compliant with OSHA standards. Poor lighting can lead to slips, trips, falls, and even serious injuries. Here's what you need to know for general industry shop buildings, stairwells, and areas where flammable materials are present.

Workers need enough illumination to comfortably accomplish their tasks and safely go about their day, but not so much that they're blinded by the light. Lighting needs may vary depending on factors such as the amount of activity and the hazards of the environment.

In addition, the lights and fixtures used need to be the proper type and in good working order to protect from additional hazards like fires and explosions.

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Space Heaters in the Workplace: Balancing Comfort and Safety

Many employees look for ways to stay warm at their desks, and space heaters often seem like a convenient solution. While these devices can provide comfort, they also carry significant risks if not used properly. Fires caused by portable heaters are among the most common seasonal hazards in office environments, where paper, furniture, and electronics can quickly fuel a blaze. Electrical overloads from improper use, such as plugging heaters into power strips, can also damage circuits and create shock hazards.

To reduce these risks, organizations should establish clear policies and ensure employees understand safe practices. Approved heaters should always be UL or ETL listed and equipped with automatic shutoff features. They must be placed on flat, stable surfaces with at least three feet of clearance from combustible materials. Heaters should be plugged directly into wall outlets, never into extension cords or power strips, and must be turned off when unattended or at the end of the workday. Damaged or malfunctioning units should be removed from service immediately.

Equally important is what not to do. Employees should avoid bringing in personal heaters without approval, leaving heaters running overnight, or placing them near flammable liquids. Heaters should never block walkways, exits, or emergency equipment, nor should they be covered with clothing or paper. Using heaters in damp or wet areas is also strictly prohibited.

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Stopping Injuries Before They Start: Smarter Strategies for Managing Repeat Claimants

Managing employees who have multiple workers' compensation claims can be challenging, but it's also an opportunity to strengthen workplace safety and communication. Repeat claims often raise concerns about costs, productivity, and risk, yet public entities must remain fair, supportive, and compliant with the law. The goal is not to blame employees for getting hurt, but to understand why injuries are happening and how to prevent them.

A strong safety culture is the foundation for reducing repeat injuries. Public entities can start by reviewing work areas, checking equipment, making sure employees receive consistent safety training and supervision. When workers see that safety is taken seriously, they are more likely to follow safe practices and speak up when something seems wrong. Encouraging employees to report near-misses or hazards helps identify problems before they lead to injuries.

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How to meet ADA and safety standards to create a safe playground at parks and schools

ADA compliant and safety aren't always the same.

Physical barriers can prevent children with disabilities from accessing many play elements on playgrounds. In addition, barriers or the lack of proper play equipment can exclude play between children with disabilities and children without physical challenges. Who wouldn't want to play with their peers and friends? This is an important part of childhood social development. This is threatened when the playground does not have equally accessible equipment and surfaces. Physical barriers can also prohibit adult caregivers with disabilities from engaging with their children and/or responding when a child may need assistance.

According to the U.S. Access Board (www.access-board.gov) the following playground surfacing materials are commonly used for fall safety, but each have pros and cons:

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Protecting your Business from Insurance Fraud

IPMG's Special Investigations Unit (SIU) provides an added layer of protection and confidence within our comprehensive claims service platform.

Fraudulent claims can cost organizations valuable time, money, and trust. Our SIU is designed to identify, investigate, and prevent insurance fraud with accuracy and professionalism. Using advanced technology, skilled surveillance techniques, and data-driven analysis, our highly trained team pinpoints red flags throughout the claims process to help reduce fraud and support ethical standards across the industry.

What Our SIU Offers:

- Identification of suspicious or potentially fraudulent claims, including staged incidents or exaggerated losses
- Thorough investigations supported by surveillance, social media review, and other forensic tools

- Coordination with law enforcement and legal partners to ensure appropriate action is taken
- Training for clients on fraud detection and prevention best practices
- Litigation support backed by strong evidence and expert insight

Questions?
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Important Update: Subrogation Charges

Recently, you might have received your IPMG invoice and questioned how subrogation charges were added. While we thought our system was capable of handling the subrogation recovery, we realized that this clearly was not the case. We apologize for any confusion this may have caused. We are transitioning to a new system that should make subrogation services work more smoothly. When evaluating our fee schedule for this workstream, most ICRMT members with low deductibles will pay no fee for subrogation and also recover more of any deductible.

For those clients who are partially self-insured, the process will work a bit differently. The good news is that all inadvertent subrogation fees will be reimbursed by the end of Q1 2026. As we continue to evaluate this, further information will be provided in advance of any changes made.

If you have a question about your invoice, please reach out to Paige Keegan at paige.keegan@ipmg.com. If you have a question about your claim, please contact your adjuster.

For Illinois Agencies, Liability Training combined with ICRMT Law Enforcement Risk Management Is a Must

Pairing up to date liability training with ICRMT's law enforcement risk management services help agencies reduce risk and lessen liability by sharpening leadership, improving documentation, building dedicated team culture, and reducing a greater likelihood of costly litigation. All while supporting community trust and engaging with government leadership.

Why does this matter now

Across the State of Illinois, police departments operate with lean staffing and tight budgets yet face constitutional standards and litigation environments in both small, medium, and large agencies. Sometimes this is difficult for the smaller to medium sized agencies. A proactive approach, continuous education, development of strong leadership, and consistent documentation, reduces avoidable claims and strengthens an agency's position when that litigation does occur. (Portal.Cop… usdoj.gov)

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Why Liability Training + ICRMT Matter for Illinois Agencies

Small Illinois agencies face rising liability pressures, tighter staffing, and evolving legal standards, not to mention more mandatory training pressed by the State of Illinois. Pairing strong liability training with the Illinois Counties Risk Management Trust (ICRMT) helps departments reduce claims, strengthen supervision, and protect community trust.

WHY IT MATTERS:

Supreme Court rulings require ongoing, relevant training. City of Canton v. Harris holds agencies liable when training failures show deliberate indifference. Connick v. Thompson highlights that obvious training needs must be addressed. Recent civil court settlements equaling over $40 Million Dollars in police pursuits within the last 5 years.

HOW ICRMT HELPS:

- Law Enforcement Liability support: policy guidance, assessments, technical assistance.
- Risk-management services: audits, training, and high-risk policy support.
- Free member training: legal updates, supervisory sessions, and specialized events through professional organizations such as LLRMI.

- Professionalization tools: model policies, critical-incident support, grant assistance.

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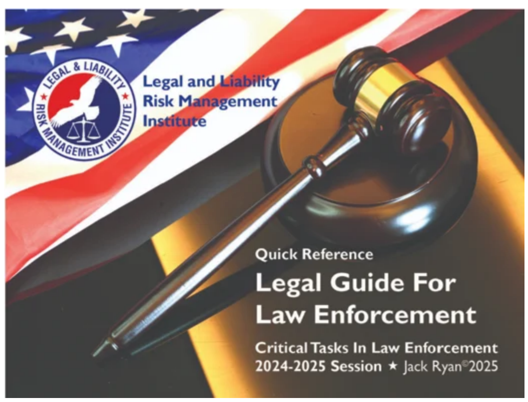
Download LLRMI's Legal Guide For Law Enforcement, FOR FREE!

This is a digital copy, which normally retails for $21.95. The guide serves as a legal reference for law enforcement officers, organized by common critical / high liability tasks they perform. It helps officers prepare for critical duties and provides checklists to guide proper conduct. Supervisors can use it to evaluate whether actions align with U.S. Supreme Court rulings and evolving Circuit Court decisions. Since state laws and constitutions may impose stricter limits on police powers, officers must stay aware of local court rulings and regulations.



Updated Resources from our partner, IFMK

These resources are available to assist with your organizational and policy management. These resources are designed to help you maintain compliance and streamline your internal processes.

If you have any questions or need assistance, please do not hesitate to reach out to your risk management consultant.

1. **Sample Employee Handbook (2026 Edition)**
    - Includes updated policies on discrimination, harassment, military leave, VESSA, and new policies such as Neonatal Intensive Care Leave and Artificial Intelligence Use in Employment.
2. **FOIA Guide**
    - Comprehensive guidance on Freedom of Information Act compliance.
3. **OMA Guide**
    - Best practices and requirements under the Open Meetings Act.

Neogov Course Catalog

https://community.neogov.com/learn/w/risk-pool-training

Below is a list of the new courses available as of 02/01/26.

- Diversity & Inclusion: Communicating Effectively with People with Disabilities (DE16)
- Health & Safety: OSHA Top Four Hazards (SK46)

Business Skills Series

- Business Skills: From Conflict to Clarity (BX61)
- Business Skills: Behavior-Based Interviewing (BX63)
- Business Skills: Risk Management: Risk Treatment (SK47)
- Business Skills: Risk Management: Hierarchy of Controls (SK48)
- Business Skills: Risk Management: Identifying Fraudulent Claims (SK49)

Cybersecurity Series

- Cybersecurity: Protecting Your Work Devices (CY42)
- Cybersecurity: Locking Down Your User Accounts (CY43)
- Cybersecurity: Securing Your Inbox (CY44)
- Cybersecurity: Sharing Files Securely (CY45)
- Cybersecurity: Browsing the Web Safely (CY46)
- Cybersecurity: Protecting Your Personal Devices (CY47)
- Cybersecurity: Verifying Phone Calls (CY48)
- Cybersecurity: Scanning QR Codes Safely (CY49)
- Cybersecurity: Managing Your Social Media Accounts (CY50)
- Cybersecurity: Using Chatbots Responsibly (CY51)
- Cybersecurity: Detecting Deepfakes (CY52)

Upcoming Neogov Learn Community Spotlight calls

On the second Wednesday of every other month, the Learn team hosts a call to share product updates, discuss processes, and collect feedback from NEOGOV customers on upcoming features. Please join this recurring meeting to get your voice heard!

Click Here to Register

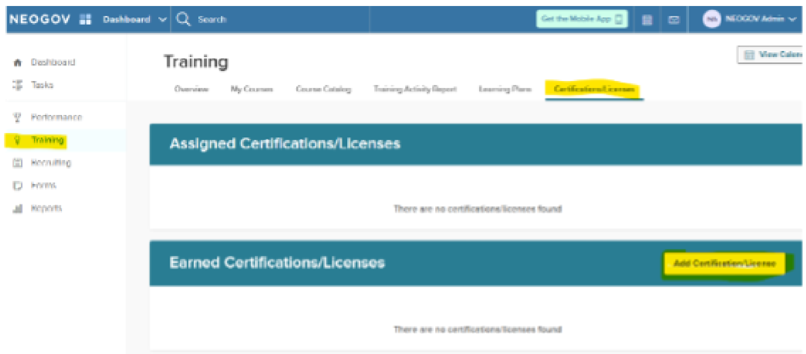
Certificate of Completion Course Codes

Whether you are new to Neogov or an existing member of ICRMT, follow these instructions to ensure that any courses approved for Continuing Education credit are properly recorded. When your HR Administrator adds your certification or license information, any future courses your users take will have the appropriate course code populated on the certificate.

Adding an employee certification/license:

1. When on the **Dashboard**, select **Training**
2. Select **Certification/License**
3. Select **Add Certification/License**

4. Select **Illinois Environmental Protection Agency, Bureau of Water Operator Certification** from the drop down
5. Enter your certification/license information and click **save**
6. Once this is entered, any course that is approved by the State going forward will have the award code on the certificate of completion. If a course was completed prior to the certification/license information being entered, they will not see the information on their certificate and will need to retake the course.



Have questions? Contact our Risk Management Team.

rmsinfo@ipmg.com

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