

COMPCONTROL

Back to Basics

Building A Safety Culture Reduces Losses

by Nancy Germond, MA, SPHR, ARM, AIC, ITP

This article will explore some of the top ways to reduce injuries and improve profits. Companies that “go back to the basics” will develop a comprehensive risk management program that reduces injuries—and ultimately their workers’ compensation costs.

The first task that organizations should embrace is critical to reducing accidents and injuries. To build a safer workplace, managers and supervisors must build a ‘safety culture.’ Only a few employees will lead—they expect their bosses to set the example. This includes modeling the values, behaviors, attitudes, and practices that your organization promotes to reduce accidents. Managers have to walk the safety talk, but they must also enforce consequences for unsafe actions—which is critical to accident reduction. Here are the top steps that company officials can take to build a strong safety culture:



Management must model safe behavior

Astute managers understand and reinforce the importance of safety in their organization. Managers and supervisors should always model safe behavior. If managers ask employees not to talk on cell phones while driving, but do so themselves, employees will, too. Managers must display the behavior that they expect employees to practice.

Each employee is a valued resource

No matter their role in the organization, all employees should be treated as valued resources. When raises and bonuses are few, verbal appreciation and encouragement are more important than ever. Rather than frequent criticism, praising performance helps employees feel valued. Catching an employee “doing something right” and reinforcing that correct behavior can help create a safer culture.

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'Safety Culture' Check-Up: 3 Things to Look For



An organization-wide **culture of safety** is a goal all cities should strive for. But, what exactly IS a **'Safety Culture'**? It's the *thorough understanding and acknowledgment* by EVERYONE in your city work force that NOTHING is more important than being SAFE.

Cities (or any other workforce) that have a strong Safety Culture have less accidents, and, certainly, fewer *bad* accidents. Those cities report fewer claims of all kinds to their insurance carriers, including PEOPLE (work comp) claims. It's a fact that fewer employees get hurt in cities that are succeeding in promoting the concept of **Safety First** to its highest level.

Here are **three signs of a GOOD Safety Culture**:

1. Workers are on the CONSTANT lookout for safety.
2. PPE is being worn... EVERY time its use is called for.
3. Safe work is **R-E-S-P-E-C-T**-ed.

A really good (25-minute) video, entitled (appropriately enough), **"Developing a Positive Safety Culture"** is available for loan at no charge from the KMIT/IMA safety library—contact Renee Rhodes, at renee.rhodes@imacorp.com or 316-250-2121.

For a complete listing of all safety videos available from KMIT's partners at IMA, Go to: www.kmit.net to the top right hand corner and select Document Center, IMA Safety Video Library.



Volunteers and Work Comp



Most small-to-medium sized cities in Kansas use volunteers. The overwhelming use of volunteers by cities is for emergency services—Fire, EMS, ‘First Responders’ and Police. And, it would be difficult to imagine being able to adequately provide emergency services without volunteers.

Under Kansas law, **ALL emergency services personnel MUST be covered by workers compensation insurance, including volunteers.** Cities **do not** have to fill out any

kind of special state form for work comp for emergency volunteers (except, of course, that such volunteers must be listed on the renewal application for KMIT each year, by number per position, etc.). However, volunteers other than emergency services personnel are **NOT REQUIRED** to be covered for work comp.

Cities may ‘elect’ to cover non-emergency volunteers. And, while KMIT does not recommend providing workers compensation coverage for non-emergency volunteers, there is a specific mechanism for doing so, and that procedure is determined by regulation of the Kansas Department of Labor (KDOL), Division of Workers Compensation (DWC).

IF your city wishes to ‘elect’ to provide workers compensation insurance for non-emergency workers, it must submit a form to the KDOL-DWC, indicating which position(s) is(are) to be covered. That form, K-WC 123, is available on the KDOL website (at www.dol.ks.gov/WC/frmpub.html), and can also be downloaded from the KMIT website, www.kmit.net.

Providing work comp coverage for volunteers is not free to cities, and there will be a cost involved for the insurance. Hours worked must also be tracked for services provided by all non-emergency workers (as well as for emergency volunteers who are paid per/hour for their services). KMIT staff will happily assist member cities with questions about filing, and/or cancelling existing, volunteer ‘elections’.

Keeping track of which cities have, over the years, ‘elected’ to cover some volunteers can be a daunting task. The ‘elections’ submitted are PERMANENT, unless and until they are cancelled by direct action of the city. If your city has one or more such ‘elections’ on file, you will likely hear from KMIT, as staff pursues updating of KMIT’s (and the KDOL-DWC’s) list.

Please contact Pool Administrator Don Osenbaugh (dosenbaugh@lkm.org or 316-259-3847), if you have any questions about work comp coverage for volunteers.



NEWS & NOTES

KMIT Supervisor Seminar Series 2012 'World Tour'



This year's training schedule really did feel like a bit like a world tour. The KMIT Training Troupe made EIGHT stops in 8 cities during the timeframe of early February through early March.

The **KMIT Regional Supervisor Training Seminar Series** dates back to 2002, and normally has been comprised of four training sites each year.

This year, more stops were added due to the **NEW KANSAS WORK COMP LAW**, passed by the 2011 Kansas Legislature, which took effect May 15, 2011. A number of things changed by way of the new work comp law, and some of those changes affected certain procedures that cities (and supervisors) need to know about. Further, the entire three-hour presentation was updated significantly this year, to include much more **loss control discussion**. And, a new video, "**The Risk Is In The Routine**" (developed and produced by CIRSA—www.cirsa.org), was also introduced (the video is available for loan from the KMIT/IMA library).

The bulk of the training was presented by **Paul Davis**, IMA Vice President for Risk Management (who has been with the KMIT program since its inception) and **Marla Dipman** (IMA), KMIT's 'south half' claims adjuster. Pool Administrator **Don Osenbaugh** was the 'MC' for this year's tour, and IMA's **Gene Miller** ('north half' claims adjuster) and **Jess Cornejo**, IMA risk management associate, also took part in most of the sessions.

The stops on this year's tour were in the KMIT-member-cities of **Roeland Park, Coffeyville, Atchison, Abilene, Kinsley, Maize, Goodland** and **Stockton**. Whew! A total of 64 cities sent a total of 274 (mostly supervisory) staff to the trainings. It was a VERY good year. A **SPECIAL THANKS** goes out to all our host cities, which all did a great job on behalf of the KMIT Pool family of cities.

PS... Next year's World Tour will likely make just four stops, but may very well feature something new, too... who knows...





City Safe

Spring 2012

Safety Alert - Helpful Hints For You

by Renee Rhodes
Risk Control Specialist, IMA

Safety Question From a KMIT City:

What do I do if the Bureau of Labor Statistics sends me a request to keep an OSHA 300 Log for Recording Work Related Illnesses and Injuries?

Answer:

If you have never received this request in the past to maintain an Occupational Safety and Health Administration (OSHA) Log for a specific year the process may be unfamiliar to you. BLS will specify the year that they are requesting. The electronic forms are available on the OSHA website www.osha.gov under the recordkeeping section. Additionally, IMA can send them to you if you wish. One thing that is often forgotten when filling out the OSHA 300 log is that not all injuries are considered recordable under OSHA's regulation. Only injuries that received medical treatment beyond first aid (stitches, physical therapy, prescription medication, etc), or injuries that were severe enough that the physician recommended that employee spend time away from work or had restrictions/light duty recommended would be considered recordable. If you are unsure how to move forward in completing this request, feel free to contact Renee Rhodes at IMA (316) 250-2121 for assistance or email renee.rhodes@imacorp.com.

Safety Question From a KMIT City:

We have an employee that has a family member that does electrical work. Is it a good idea to use someone like this for small jobs around our city?

Answer:

In this case as well as all other situations involving outside contractors for city work, it is important to ensure that the person or company that you hire carries appropriate insurance coverage. For instance, if you hire someone to perform work for the city and they do not carry workers' compensation insurance and they or one of their employees are injured while working for the city, the city could be held responsible for paying for the injured employee. Additionally, if they perform work and someone in the community is injured as a result of the work they performed it could fall on the shoulders of the city to pay for any injuries or damages incurred. Always spend the time to qualify contractors you have working for your city. Ensure they follow the same safety policies as you ask of your city employees and always ask for their insurance company to send certificates of insurance for their policies like workers' compensation and general liability. Additionally, make sure the city is named on the certificate just in case the insurance is non-renewed or cancelled. In those situations, the city will be notified as to the cancellation.



Safety Training Videos

Don't Delay - Order Today!

Hot Mix Hazards and Safety

11 Minutes

This video includes detailed discussion of the many potential hazards of highway work zones. The information included in this presentation will give viewers the necessary tips and information to complete their jobs safely, regardless of the many hazards they face as they go through an average day on the job.



Safety Awareness for Seasonal Employees

23 Minutes

This video covers a variety of safety hazards and safe practices applicable to seasonal and volunteer employees who work in parks and recreation, public works, maintenance, and other municipal departments.

SEASONAL VIDEOS!



Gearing up for warmer weather? Check out a few seasonal training videos such as:

Grounds - Tree Trimming Safety

Hand & Power Tool Safety

Saw Operation Safety

Personal Protective Equipment

Ladder Safety

Scaffold Safety

Heat Stress

KMIT and IMA videos can be borrowed free-of charge by contacting Renee Rhodes with IMA, (316) 250-2121 or email renee.rhodes@imacorp.com. For a complete video library listing, go to KMIT.net and click on the document center (top right corner) then click on IMA Safety Video Library.

KMIT Safe Cities as of February 29, 2012

Abilene	Ford	Moline
Admire	Fort Scott	Montezuma
Allen	Fowler	Mound City
Altamont	Frankfort	Neodesha
Andale	Fredonia	Neosho Rapids
Andover	Galena	Oberlin
Arkansas City	Girard	Ogden
Atchison	Glasco	Olpe
Atlanta	Glen Elder	Osage City
Baldwin City	Goodland	Osawatomie
Basehor	Grainfield	Oskaloosa
Baxter Springs	Grandview	Oswego
Bel Aire	Plaza	Palco
Belleville	Greeley	Paola
Bennington	Grenola	Park City
Beverly	Grinnell	Parsons
Bird City	Halstead	Peabody
Blue Mound	Hamilton	Princeton
Blue Rapids	Hartford	Ramona
Bonner Springs	Hays	Ransom
Brewster	Haysville	Reading
Centralia	Hiawatha	Roeland Park
Chautauqua	Hill City	Rose Hill
Cheney	Hillsboro	Russell
Cherryvale	Hoisington	Satanta
Clay Center	Horton	Sedan
Columbus	Independence	Sedgwick
Clearwater	Jetmore	Sharon Springs
Coffeyville	Johnson City	Spearville
Concordia	Kingman	Spring Hill
Conway Springs	Kinsley	St. Francis
Cottonwood Falls	La Cygne	Stafford
Council Grove	Larned	Stockton
Cullison	LEAGUE	Tampa
Damar	Lecompton	Tescott
De Soto	Lenora	Tipton
Douglass	Leoti	Tonganoxie
Eastborough	Lincoln Center	Turon
Edgerton	Lucas	Ulysses
Edwardsville	Maize	Valley Center
El Dorado	Marysville	WaKeeney
Elkhart	McFarland	Wakefield
Ellsworth	Medicine Lodge	Walton
Esbon	Melvern	Wamego
Eureka	Minneapolis	Wellington
Florence		

KMIT cities are considered Safe Cities if no lost time accidents have been reported during the calendar year, beginning January 1, 2012.

KMIT Injury Stats 2012 as of February 29, 2012

<u>Department</u>	<u># Injuries</u>	<u>Cost</u>
Administration	1	\$1,300
Airport	1	\$20,700
Animal Control	3	\$2,600
Electric	4	\$3,900
Fire	4	\$11,357
Maintenance	6	\$13,150
Park	2	\$2,600
Police	10	\$30,550
Sanitation	4	\$6,550
Street	12	\$15,600
<u>Water</u>	5	<u>\$21,450</u>
TOTAL	52	\$129,757

KMIT Balance Sheet as of February 29, 2012

Assets	
Checking Account	\$4,124,965
Investments	\$9,500,000
Accrued Interest	\$97,159
Accounts Receivable	\$-
Excess Premium Receivable	\$-
Specific Recoverable	\$432,422
Aggregate Recoverable	\$14,660
Prepaid Expenses	\$120,087
Total Assets	\$14,289,293
Liabilities & Equity	
Accounts Payable	\$25,385
Excess Premium Payable	\$-
Reserve for Losses	\$3,406,250
IBNR Reserve	\$2,826,921
Deposits on Premium	\$3,840,227
Accrued Taxes and Assessments	\$445,388
Total Liabilities	\$10,544,171
Total Liabilities and Equity	\$14,289,293
Total Equity (NET WORTH)	\$3,745,122

Seasonal Employees



It's that time of year again—time to start hiring (or planning to hire) **seasonal** ('temporary', 'summer', 'youth', etc.) **employees**. And, therefore, again time for KMIT's annual reminder about some of the things to think about when hiring seasonal workers.

Many (most) of our KMIT member-cities use seasonal help, especially in the late spring and summer, when there is a LOT of work to do outdoors. Tasks such as summer mowing/trimming and recreational supervision (lifeguards, etc.) are typically assigned, in large part, to temporary workers.

Most often, many of these seasonal employees are young people. Though some may be 'veterans' from past summers; some (many? most?) are new to employment of any kind.

Since the vast majority of seasonal employees are younger, they are not typically well-trained, nor do they come 'pre-packaged' with built-in safety awareness. And, even very 'smart' young people are universally not very experienced, nor do they possess the wisdom that generally comes only with age. Some tips that we have opined before:

1. **Hire people who have worked for you before...** IF they are good, that is. **Experience is** (generally speaking) **a good thing**. Give the good ones more money each year, as an incentive to come back.
2. **TRAIN, TRAIN, TRAIN... and even RE-TRAIN** those who have worked in previous summers.
3. **Totally familiarize them** with all the procedures associated with anything and everything they will be doing... in a very **specific** way.
4. **LIMIT the types of jobs** you expect seasonal employees to do, and focus on training them to do those limited tasks, rather than developing them for the long-term, as you would permanent employees.
5. **SUPERVISE**. Young people need more supervision than you might think they do... or that they want. Check in with them regularly. Give them a phone or radio to contact you if they have a question or need help. **ASSURE** them that it's **OK to ask for your help or advice...** and **MEAN** it.
6. **Stress SAFETY**. Make sure they understand that there is **NOTHING** more important than for them to be **SAFE** from injury. Their moms will thank you.
7. **NEVER ASSUME** that seasonal workers understand what more-experienced hands understand. Even mowing and trimming can be done the wrong way; and, just because they appear to know how to operate the equipment does not necessarily mean that they know how to operate it correctly and SAFELY.

...Building a Safety Culture continued from page 1

Training is thorough and timely

When budgets are lean, managers may cut safety training to reduce expenses. Yet employee training may be more important than ever as layoffs trim ranks and eliminate highly experienced workers. Studies show that new employees are more frequently injured than their long-term counterparts, so all new employees should be trained thoroughly before they work alone on the shop floor. Investing in initial training and reinforcing safe behaviors can keep your employees free of injuries and produce a strong return-on-investment.

Practice good housekeeping and maintenance

As they walk through facilities during inspections, Occupational Safety and Health Administration (OSHA) inspectors respond to poor housekeeping and poor maintenance. A dirty or disorganized work site not only lowers employee morale, but also increases the possibility that OSHA officials will stay longer and dig deeper on site. Improve morale and keep inspectors moving through your facilities by keeping work areas clean, well organized, and well maintained.

Encourage employees to take time to work safely

Lack of time is never an excuse to bypass safety procedures. This message must be clearly communicated and reinforced to all employees—from the new hire to the highly experienced worker.

Listen to line employees

Make sure that line employees are involved in safety processes and feel free to offer input into processes and procedures. Line employees know the realities of the shop floor and the field, so they must feel free to report problems, near misses, and malfunctions without fear. If employees report small problems and management corrects them, companies can sidestep big problems and injuries.

Offer incentives for safe behavior and disincentives for unsafe actions

Rewards programs or safety awards can help promote safety. Just as important is tying safe behavior to salary increases and promotions. Ignoring unsafe behavior sends the wrong message to employees. Building a safety culture can help reduce losses and increase your profitability.

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Safety Rules: NO Exceptions



Even the best efforts of supervisors will not be enough if workers ignore the rules.

Here are three small pieces of advice when it comes to safety rules:

- 1) NEVER grant an exception to a safety rule. Some people will inevitably apply that exception to other such rules.
- 2) The best way to deal with safety violators? Write them up and then re-train them.
- 3) And, remember this: if staffers see ONE person getting away with breaking the safety rules, it's a good bet that they will break safety rules, too.

Safety Rules are not guidelines or suggestions; they are RULES. And, when it comes to Safety, rules are not meant to be broken.

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