

Volume 22 | Number 3 | Fall 2013

The Official KMIT Member Newsletter

Looking Back While Moving Forward

By Don Osenbaugh, Pool Administrator

As most readers know, KMIT became a 'stand-alone' entity on January 1 of this year; after being a 'sub-set' of the League of Municipalities for the first nineteen years of our existence.

And, so, as we finish up the remaining few months of our **20th YEAR**, it is good to look back on the changes we have been making, so far, during the dawning of our **New Era**—a short list of which would include:

As is mentioned elsewhere in this publication, KMIT has made numerous improvements to our annual renewal application process, which should make it better for all of our members. Those of you who have completed the renewal application before should notice the difference (when you get the renewal in the very near future). Most of those enhancements are the direct result of the increased efficiencies and technological support gained by the moving of our administrative detail work under the umbrella of **IMA**—and having Deanna Furman become a part of KMIT's great partners, as an IMA employee.

Early in 2013, KMIT, along with its payroll audit partner, Legacy P&C Partners, Inc., put in place a muchimproved remote-only payroll audit system, which includes a single-auditor contact for all of our cities— Carma Neth. The feedback from our member cities has been overwhelming positive.

At its August 24 meeting (in Neodesha), the KMIT Board of Trustees acted to move KMIT's banking and investment services to **Commerce Bank**, with our primary contacts now in **Wichita**. (Our lockbox address to which premium payments are sent, will remain at the same address in Shawnee Mission.) The changeover should be completed by around October 1.

Due to retirements, KMIT has welcomed two new appointed Trustees during this year (two more will be elected in October): **Michelle Stegman** (Garden City) and **Fred Gress** (Parsons).

We hope you can all come to the **KMIT Annual Meeting**, during the LKM Conference in **Overland Park**, in October. As usual, we plan to have a short, but lively, meeting, mixing serious business with a little pleasure.



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CompControl and City Safe are publications of the Kansas Municipal Insurance Trust for the purpose of educating and information cities about loss control methods and risk management. If you have any questions concerning KMIT workers' compensation or risk management that you would like to see answered in this newsletter, please direct those inquiries to:

> Kansas Municipal Insurance Trust 6021 SW 29th St. PMB355 Topeka, KS 66614 Phone: 785.272.2608 Fax: 785.231.2678 deanna.furman@imacorp.com

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Renewal Applications for 2014

Each KMIT member city will receive their work comp renewal application in the next week or so from KMIT. The renewal is for **calendar year 2014**, and is <u>due back to KMIT as soon as possible, but</u> <u>before October 26</u>. Every year at this time, KMIT asks its members to **estimate the upcoming year's payroll**, sorted by the individual class codes which represent the various positions within each city.

There are a number of programming enhancements that have been made to this year's online application process as a direct result of feedback we received from our member cities. One includes the ability to save the application and return later to complete. Class codes are now loaded into the application so that you can select from a list

rather than typing in the information. City contact information is pre-loaded and a number of other improvements have been made as well.

The estimated payroll, by class, is the base for the determination of the city's work comp premium payment due for the next year. Invoices will go out for 2014 in early December 2013.

Please use the **actual 2012 payroll audit results** (included in your renewal packet), along with your



city's budgeted payroll for 2014, to help guide your best estimate for 2014. The closer the estimate turns out to be, the better for the city and for the KMIT pool.

The renewal payroll estimate is an important part of the process of pricing the entire KMIT work comp pool each year. Your active participation in this effort is essential to getting you the most accurate quote possible, and also positively affects the overall performance quality of the pool.

Please contact Deanna Furman (785-272-2608 or deanna.furman@ imacorp.com) with any questions.



What you need to know:

Forklifts are designed to carry heavy loads. But that doesn't mean they make those loads any less dangerous. Be sure to:

Center the material as much as possible to prevent it from tipping over

Keep the heaviest part of the load as close to the lift's front wheels as possible, and

Carry only as much as the lift is rated for and don't overload material.

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Safety Training Tip:

Let workers pick the next safety talk topic

There are always plenty of options to choose from when it comes to safety talk topics. So how can you decide which one is best?

You don't have to.

Try coming up with five different topics that you could give your next safety talk on.

Ask workers at the end of a training session to rank each on a scale of one to five: One being the most useful, five being the one they're most comfortable with.

When they're done, you can tally the results and get a better idea of what to address.

Bonus: If a worker selects a topic that the rest of the group didn't find useful, you can offer him or her extra help on the side.

Or you can add a quick, mini training session on that topic at the end of your next talk.

That way, everyone's concerns get addressed.

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Call To Annual Meeting: 10/13/13

Please makes plans now to attend the KMIT Annual Meeting, which is held each year during the LKM Annual Conference in October. This year the conference will take place in the Overland Park Convention Center. The **2013 KMIT Annual Meeting** will be on Sunday, October 13. A reception will begin promptly at 4:00 p.m., with the official business meeting starting at approximately 4:30 p.m.

All city officials (and guests) are invited to the annual meeting...in fact the more the merrier! As always, the KMIT Annual Meeting will feature food and drink and prize giveaways, and we will have fun. And, as always, recognition will be given to cities performing well in KMIT Risk Control program, and to those cities who have achieved membership longevity milestones.

President Larry Paine will talk about what has happened in KMIT since last October, and about some of the accomplishments and challenges of the pool during that time. We look forward to seeing you and your guests there!



SASHA STILES

So Long, and THANKS, Sasha and Bobby

Sasha Stiles and Bobby Busch are both leaving the KMIT Board in October, each after having served the bylawsallowed three, full 2-year terms. Both Sasha and Bobby were first elected to the Board of Trustees at the KMIT Annual Meeting, in Overland Park, in October 2007.

Sasha is the City Administrator in Andover, a position she has held since 2007, and been employed by Andover since 2005.

Bobby has been with the City of Neodesha since 2003, and has served as that city's City Clerk/Finance Director since 2007. Bobby was the KMIT President from October 2010 to October 2011, and has been the Immediate Past President continuously since that time. He is also the current Vice President of the CCMFOA.

Thanks Sasha and Bobby, for all of your work on behalf of the members of KMIT.

Notes



BOBBY BUSCH



Fall 2013

Provided by: Kansas Municipal Insurance Trust

Safety Question From a KMIT City:

We noticed a new question on the Safety Certification Program this year and wanted to clarify how we can get credit for the question regarding MVR's and Driver Training?

Question #5 "Do you run MVR's and perform driver training for all employees that drive city vehicles" was added to the 2013 safety certification program. This was due to trends showing an increase in motor vehicle accidents in 2012, up by 13 reported incidents from the previous year. This increase cost KMIT cities a total of \$211,831 in 2012.

Our intent in adding this question is to ensure that cities are aware of the driving record for employees that are driving for city business and to ensure that all employees have a valid driver's license. This may sound like common sense, but in the past I have known of several cities that were unaware that city employees were driving on suspended licenses.



For more information on the KMIT Safety Program, contact:

Renee Rhodes renee.rhodes@imacorp.com 316.250.2121

The way to receive full credit for this question is to have your city run annual motor vehicle reports on all drivers (this would include employees driving their personal vehicle for city business) and to perform some type of driver training annually for those employees. There are several topics that would be considered driver training – Of course Defensive Driver Training but you could also cover winter weather driving, distracted driving, load securement and safe backing, to name a few others.

As for the motor vehicle reports, if your insurance company that covers your autos is performing the MVR's for you and asks for a list of driver's licenses each year, that would also give you credit for this aspect of the program. If you have questions or need additional information, please don't hesitate to contact me at (316)266-6345 or email renee.rhodes@imacorp.com

Fall 2013

Reel

Highlights

Highlighting the videos that are timely and relevant to KMIT cities

Video

Haz Com & The Global Harmonizing System: Employee Training – Video # 390

Each City should have already been notified of a change in OSHA regulation regarding Haz Com and the Global Harmonizing System. Required Employee

Training MUST be complete by December 1, 2013. This video is considered sufficient training on the subject.

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 hazards, of 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.

The first compliance date of the revised HCS is December 1, 2013. By that time employers must have trained their workers on the new label elements and the SDS format. This training is needed early in the transition process

> since workers are already beginning to see the new labels and Safety Data Sheets on the chemicals in their workplace.

> To ensure employees have the information they need to better protect themselves from chemical hazards in the workplace during the transition period, it is critical that employees understand the new label and SDS formats.

If you have questions or need additional information, please don't hesitate to contact me at (316)266-6345 or email renee. rhodes@imacorp.com



Contact IMA Today to Order Videos!

KMIT and IMA videos can be borrowed free of charge one of three ways:
Call IMA at 316.267.9211
Fax the video loan form to 316.266.6254
Email wichitareceptiondesk@ 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.

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Spring Hill St. Francis Stafford Stockton Sylvan Grove Tampa Tescott Tipton Tonganoxie Turon Ulysses Valley Falls WaKeeney Wakefield Walton Wamego Wellington Wellsville Westwood

Safe Cities are as of 8-31-13. If you would like assistance returning an injured employee to work, or need ideas for modified duty, please contact Marla or Gene at 1.800.288.6732 or kmitclaims@imacorp.com.

KMIT cities are considered Safe Cities if no lost time claims have been reported during the calendar year, beginning 1-1-13.

What you need to know:

Seemingly innocent decisions involving safety devices and machine guards can have deadly consequences. Make sure to:

Make sule to.

- Check that guards are in place before work begins
- Instruct workers on the uses of safety devices and the importance of keeping them on at all times, and
- Find out if original safety devices are still in place. Many times, equipment goes unguarded for years before an accident brings them to light.

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5

KMIT By the Numbers

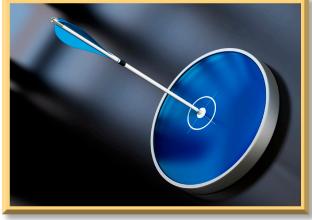
KMIT Honors Newest Ten-and Fifteen-Year Members

The **Cities of Beverly, Greeley and Neodesha** all joined the KMIT work comp pool on April 1, 1998, and now, in 2013, all became 15-Year members of KMIT.

In 2003, five cities became members of KMIT, including: **Douglass**, **Eudora**, **Fredonia**, **Stafford** and **WaKeeney**, and, thus, are now ten-year members.

At the upcoming KMIT Annual Meeting in October, all of the above cities will be honored as longtime members of KMIT by receiving a special plaque to display in the city hall of each city.

Congratulations to all. Your commitment to the KMIT group is outstanding, and reflects the best part of our pool, and that is the stability of our collective effort over the long haul.



KMIT Injury Stats As of August 31, 2013

| Department | Count | Total Incurred | A |
|-----------------------------|-------|----------------|----|
| Administration | 10 | \$29,704 | С |
| Airport | 1 | 288 | Ir |
| Animal Control | 3 | \$2,700 | A |
| Cemetery | 3 | \$19,417 | A |
| Electric | 15 | \$55,577 | E |
| Emergency | 4 | \$6,715 | S |
| Fire | 46 | \$182,866 | A |
| Health | 2 | \$5,450 | Р |
| Library | 1 | \$269 | Т |
| Maintenance | 49 | \$136,588 | |
| Miscellaneous | 3 | \$5,112 | L |
| Park | 61 | \$119,229 | A |
| Parks | 2 | \$3,900 | E |
| Police | 69 | \$255,505 | R |
| Premiere Surgical Institute | 1 | \$2,650 | IE |
| Recycling | 2 | \$2,600 | C |
| Sanitation | 12 | \$44,800 | A |
| Street | 41 | \$63,330 | Т |
| Water | 33 | \$168,891 | Т |
| Grand Total | 358 | \$1,105,590 | Ţ |

KMIT Balance Sheet As of August 31, 2013

| Assets | |
|-------------------------------|--------------|
| Checking Account | \$2,067,779 |
| Investments | \$10,411,000 |
| Accrued Interest | \$24,540 |
| Accounts Receivable | \$856 |
| Excess Premium Receivable - | |
| Specific Recoverable | \$372,699 |
| Aggregate Recoverable | \$72,173 |
| Prepaid Expenses | \$184,953 |
| Total Assets | \$13,134,001 |
| | |
| Liabilities & Equity | |
| Accounts Payable - | |
| Excess Premium Payable - | |
| Reserve for Losses | \$3,140,227 |
| IBNR Reserve | \$4,024,604 |
| Deposits on Premium | \$1,758,683 |
| Accrued Taxes and Assessments | \$221,044 |
| Total Liabilities | \$9,144,557 |
| Total Liabilities and Equity | \$13,134,001 |
| Total Equity (NET WORTH) | \$3,989,443 |

Real Life Solutions To Controlling Your Claims

Eliminated struck-by hazards with new plan

In our industry, struck-by hazards are a constant worry.

We've had some incidents in the past, some minor and some serious. Our workers would be up in bucket trucks and unaware of other workers underneath.

It's a problem that lies with both parties: the workers that are up high and the workers back on the ground.

Both need to be aware of each other's presence in order to stay safe.

So to prevent more struck-by incidents from occurring, our safety committee met and brainstormed.

Check-in at the green cones

We came up with a great approach.

If workers will be up in the air, we first establish a perimeter by doubling the length from the ground and mark it with orange cones.

For example, if we're working with a 15-foot structure, the perimeter is 30 feet.

Next, we pick a location just outside the perimeter and mark it off with green cones.

If someone needs to enter the perimeter, they "check-in" at the green cones and get the elevated worker's attention. Once that worker sees someone is trying to enter, they know not to drop anything into the perimeter or to hold off on any activity that would endanger the worker underneath.

Since implementing this, we've had zero struck-by incidents, and our competitors have even adopted our plan!

(Mark Kimbrough, VP of Safety, Townsend Corp., Parker City, IN)

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Missing link in our ergonomics program

Our ergonomics program reduced our injuries and the associated costs.

But when we analyzed the results, we found there were some employees that hadn't benefited as much as others.

One group was those working in the oldest parts of our facility. It just wasn't possible for us to make some of the ergonomic changes we had made in other parts of the building.

Another group was our employees out in the field, where their working conditions changed daily.

And there were our maintenance employees. They performed many different types of tasks each day, so it wasn't as easy to target one set of ergonomic factors for them.

How could we target these workers?

'Super' solution

In this case, it wasn't a matter of improving the equipment they used, it was about improving the worker.

We instituted a targeted stretching program for these employees.

We determined the areas of the body with the most injuries within each group.

Then we developed stretches that targeted those areas of the body.

How did we get 'em to stretch? We explained how stretching reduces injuries. What did the football players on the sidelines do during this year's Super Bowl blackout? They stretched to stay limber for when the game resumed.

Stretching reduced our frequency of injuries 61% and our costs by 30%.

(Adapted from a presentation by Tim Pottorff, Sr. Ergonomic Consultant, Zurich Corp., at the Applied Ergonomics Conference 2013 in Dallas)

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Safety Training Tip:

Turning a near-miss into a learning opportunity

Picture this situation: There's a near-miss in the workplace. Workers could easily have been hurt or killed.

But when you tell workers about the incident all they can think is: Yeah ... but nothing did happen.

Put it another way

It's hard for workers to put themselves in an alternate reality where things go another way and disaster results.

Try this: The next time you give a near-miss talk, introduce it as if the worst-case scenario did happen.

Tell workers: "I wanted to let you know that today at a facility like this one, a worker lost his finger because a machine wasn't properly locked and tagged out during repairs."

When you have their attention explain that this was a near-miss report.

Tell them, "That facility was this one ... and while we were lucky to not have an amputation injury today, there could come a time when we have to have this talk for real."

Helping workers see what could've gone wrong helps them pay more attention to near-misses.

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