

Volume 22 | Number 2 | Summer 2013

The Official KMIT Member Newsletter

Get off the Phone! Just 3 seconds can lead to disaster

The dangers of minor distractions

Stopping to check your buzzing cell phone. Pausing to listen in on two coworkers' conversation. Glancing at your watch. These distractions happen countless times throughout the day.

But according to recent research, a three-second distraction doubles the chances of a worker making an error on the job and being injured.

Participants in the Michigan State University study were required to perform a series of tasks, like determining whether a given letter was closer to the beginning or the end of the alphabet. Not surprisingly, the 300 participants did well with few distractions.

But when researchers introduced a short distraction – having to type two letters – error rates doubled. Up the distraction time to 4.5 seconds – the time it takes to read a text message – and error rates tripled.

What it means for safety

For a worker at the computer, a distraction might cause a dip in productivity but probably won't pose a serious safety risk. But what about a worker who stops to check his phone while locking and tagging out a machine and misses a step? Or a worker who turns to answer a co-worker as she walks toward a busy forklift lane in the warehouse?

For workers doing hazardous work, a two-second distraction could lead to a lifelong injury.

The (mobile) elephant in the room

Virtually all workplaces are filled with distractions. But there's no doubt cell phones – especially smart phones – have increased the distractions workers face every minute.

The most effective way to limit distractions is to develop a cell phone policy that works for your city.



A 2-second distraction can lead to a lifelong injury.

For some, that means a blanket ban on cell phones. At the very least, your cityshould designate areas where cell phone use by employees is prohibited – near dangerous equipment, loading docks, parking lots, etc.

Another tip: "Off" is different than "vibrate." A worker will be just as distracted by a buzzing as a ringtone.

A few other ways to cut down on distractions workers face on the job:

- Identify dangerous tasks and discourage others from distracting workers engaged in those activities
- Use engineering controls to minimize the amount of unexpected noise in your facility – machines, phones, announcements, etc., and
- Set a good example by not stopping to check your own phone every time it buzzes or beeps, and encourage other managers to do the same.

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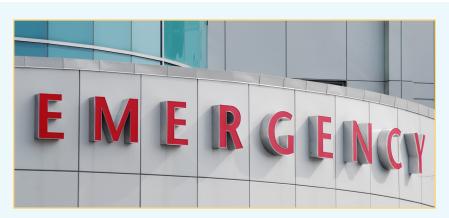
Deanna Furman Risk Management Account Manager, CORnerstone Risk Solutions, LLC

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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If You Have a 'Catastrophic' Work Comp Event...

In the event of a catastrophic work comp claim (something really bad happens), it is extremely important that you IMMEDIATELY contact the appropriate IMA/KMIT claims adjuster to report the claim:

- Marla Dipman (316-266-6347) or
- Gene Miller (913-982-3691).
- Additionally, IMA Risk Control should be notified, by calling Renee Rhodes, at 316-250-2121.

Prompt reporting of the claim to IMA immediately following your knowledge of it occurring can make a significant impact on the medical treatment the employee receives, and of the overall outcome and cost of the claim — especially when there are potential subrogation (a possible claim against a third party involved in the accident) issues involved.

The City and/or the adjuster should then QUICKLY notify IMA's Risk Control department, who will perform a thorough investigation of the incident and scene — to help determine what can be done in the future to prevent similar injuries from occurring, and also to help any subrogation effort.

As with any investigation, the sooner a field investigation is completed, the more accurate the information and details, and the better the result for the city and for the KMIT pool. Every single work comp claim should be reported on a timely basis. Any claim resulting in severe or multiple injuries and/or a third party of any kind should absolutely be reported immediately.

IMPORTANT - CHANGE IN THE WORKERS' COMPENSATION LAW

An amendment (See Below) to the Kansas Workers Compensation Act's provision regarding the time for reporting a work related injury by the injured worker to the employer went into effect April 25, 2013:

Employees have 20 calendar days from the date of accident or the date of injury by repetitive trauma to notify their employer of the accident and/or injury.

If an employee seeks medical treatment for any injury by accident or repetitive trauma; they have 20 calendar days from the date such treatment is sought to report the accident.

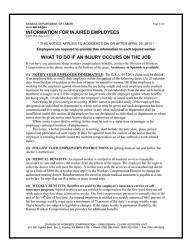
If the employee no longer works for the employer; the employee has 10 calendar days after the employee's last day of actual work for the employer to report the accident.

PLEASE MAKE SURE YOU UPDATE THE FOLLOWING TWO FORMS:



- 1. KWC-40A Workers Compensation Rights and Responsibilities: Employers are required to post an updated publication referencing these changes in one or more conspicuous places. It is recommended that the KWC-40 for injuries before April 25, 2013 continue to be posted to accommodate requirements for injuries before April 25, 2013.
- 2. KWC-27A Information for Injured Employees : Per K.S.A. 44-5,102(a), this form must be provided by mail or delivery to an employee by the employer when they report an injury.

These forms are available on the KMIT website as well as the KDOL website. If you have questions, please contact your KMIT adjuster.





Safety Tip: What You Need To Know

3 keys to safe cleanups

Safety doesn't stop when work finishes – putting away materials and tools is essential to making sure the workplace is injury-free. Here are three things to remind workers about:

Watch your stacks. Don't pile material floor-to-ceiling. Keep it to a safe, secure height.

Keep aisles clear. Require walkways and aisles be kept free of debris. Make sure to keep them that way.

It's not optional. Don't wait until you're asked to clean the work area. Keeping the workplace organized is part of the job.

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Valley Falls Becomes Newest KMIT Member

On April 17, the Valley Falls City Council voted to join the KMIT work comp pool, thus, Valley Falls officially became a part of the KMIT family on May 1, bringing the pool up to 152 members (including the League), an all-time high membership total for KMIT.

Valley Falls was added in cooperation with Mark Jepson of Jepson & Associates of Valley Falls. We look forward to a long and productive relationship with our new city and agent.

Welcome to KMIT, Valley Falls!



Fred Gress is Newest KMIT Trustee

Parsons City Manager Fred Gress was named to the KMIT Board of Trustees by President Larry Paine, at the KMIT Board meeting in Goodland, on April 26.

Following several years of service to the Kansas communities of Independence and Fort Scott, Fred served as City Administrator for the City of Willard, MO for 2 years, before being named to his current position in 2007.

In years past, Fred had served as a principal planner for the Nebraska State Office of Planning and Programming, and completed numerous city and county land use plans with the associated zoning and subdivision regulations. Fred and his wife Vicki also once owned and operated a family business in

Independence during one phase of his work life.

Fred graduated from Independence High School and Independence Community College, and then graduated from Fort Hays State with a Political Science degree. He earned his Masters Degree in Regional and Community Planning from K-State.

Annual Meeting: 10/13/13

Please make 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.

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!



Summer 2013

Provided by: Kansas Municipal Insurance Trust

Safety Question From a KMIT City:

Q: Our city has met with IMA Risk Control on the Safety Certification Program and received an initial rating. What is the process if we want to increase our score to receive a higher discount on our work comp premiums?

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A: The copy of the questionnaire you received at the time of the visit shows the activities you received credit for towards the overall score. Review that



For more information on the KMIT Safety Program, contact:

Renee Rhodes renee.rhodes@imacorp.com 316.250.2121

guestionnaire and look for items that you did not receive a score of 1 or 2. Those would be activities that could be implemented or developed to add to your score. Cities have until August 1st to submit documentation that will increase your overall score. Documentation can be emailed, mailed or faxed to:

Renee Rhodes | renee.rhodes@imacorp.com Fax: (316)266-6254 Mail: PO Box 2992, Wichita, KS 67201-2992

Protect Your Employees From Heat Stress



With warmer weather approaching, this is always an appropriate time to remind everyone about the importance of avoiding heat stress. OSHA has offered an incredible amount of information and training resources for you on Preventing Heat Illness in Outdoor Workers such as training guides, posters and Smartphone apps. Visit http://www.osha.gov/SLTC/heatillness/ for more information.

IMA has provided a SAFETY MATTERS training tool on Avoiding Heat Stress. Access by visiting http://www.kmit.net/documents/19/ Avoiding%20Heat%20Stress%207-2008.PDF.

Click on the QuickCard graphic on the right visit http://www.osha.gov/Publications/ or osha3154.pdf for a printable version that can be photocopied and distributed to your city's various departments. These tips are applicable to all of us, whether at or away from work.



When the body is unable to cool itself by sweating, several heat-induced illnesses such as heat stress or heat exhaustion and the more severe heat stroke can occur, and can result in death.

Factors Leading to Heat Stress High temperature and humidity; direct sun or heat; limited air movement; physical exertion; poor physical condition; some medicines; and inadequate tolerance for hot workplaces.

Symptoms of Heat Exhaustion

- Headaches, diziness, lightheadedness or fainting.
 Weakness and moist skin.
 Mood changes such as irritability or confusion.
 Upset stomach or vomiting.

- Symptoms of Heat Stroke Dry, hot skin with no sweating, Mental confusion or losing consciousness. Seizures or fits.

- Preventing Heat Stress Know signs/symptoms of heat-related illnesses; monitor yourself and coworkers. Block out direct sun or other heat sources. Use cooling fans/air-conditioning: rest regularly. Direk lot or unter about 1 curp great f Springer
- Drink lots of water; about 1 cup every 15 minute Wear lightweight, light colored, loose-fitting clothes
- Avoid alcohol, caffeinated drinks, or heavy meals

What to Do for Heat-Related lilness • Call 911 (or local emergency number) at once.

- While waiting for help to arrive: Move the worker to a cool, shaded area. Loosen or remove heavy clothing.
- Provide cool drinking water.
- Fan and mist the person with water.



Provided by: Kansas Municipal Insurance Trust

Youth Rules: Teen Driving On The Job

Employees 16 years of age and under MAY NOT DRIVE motor vehicles on public roads as part of their jobs – even if they possess a valid state drivers license.

Employees 17 years of age may drive cars and small trucks on public roads as part of their jobs ONLY in limited circumstances.

17 year-olds may drive on the job ONLY if all of the following requirements are met:

- 1. The driving is limited to daylight hours;
- 2. The 17 year-old holds a state license valid for the type of driving involved in the job performed;
- The 17 year-old has successfully completed a State approved driver education course and has no record of any moving violation at the time of hire;
- 4. The automobile or truck is equipped with a seat belt for the driver and any passengers and the employer has instructed the youth that the seat belts must be used when driving the vehicle;
- 5. The automobile or truck does not exceed 6,000 pounds gross vehicle weight; AND
- 6. Such driving is only occasional and incidental to the 17 year-old's employment. This means that the youth may spend no more than 1/3 of the work time in any workday and no more than 20% of the work time in any workweek driving.



Driving by 17 year-olds as part of their jobs MAY NOT involve:

- Towing vehicles
- Route deliveries or route sales
- Transportation for hire of property, goods, or passengers
- Urgent, time-sensitive deliveries (such as pizza deliveries)
- Transporting more than 3 passengers including employees of the employer
- Driving beyond a 30 mile radius of the teen's place of employment
- More than 2 trips away from the primary place of employment in any single day to deliver the employer's goods to a customer
- More than 2 trips away from the primary place of employment in any single day to transport passengers

Additional information about YouthRules! can be found at www.youthrules.dol.gov. For information about the laws administered by the Wage and Hour Division, log on to the Internet at www.wagehour.dol.gov or call the Department of Labor's toll-free help line at 1-866-4USWAGE.

Source: U.S. Department of Labor Wage and Hour Division

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.



A publication of the Kansas Municipal Insurance Trust

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Safe Cities are as of 5-31-13. 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.

Safety Tip: What You Need To Know

Lockout/tagout is never optional. It could mean the difference between a worker making it home safely or never going home again.

Make sure lockout/tagout is used every time workers:

- set up for operations
- inspect or fine-tune a machine
- clean the inside or outside of equipment, and
- clear jams.

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KMIT phone number: 785.272.2608 **Deanna Furman:** Email: deanna.furman@imacorp.com **Don Osenbaugh:** Email: dosenbaugh@cox.net Phone: 316.259.3847

KMIT By the Numbers

KMIT Injury Stats - As of May 1, 2013

Department	Count	Total Incurred
Administration	5	\$23,150
Airport	1	\$288
Animal Control	1	\$1,300
Cemetary	2	\$19,200
Electric	5	\$7,300
Emergency	3	\$5,200
Fire	29	\$127,425
Health	1	\$2,600
Library	1	\$1,300
Maintenance	21	\$80,016
Park	23	\$67,922
Police	37	\$60,508
Sanitation	9	\$42,085
Street	27	\$52,570
Water	19	\$88.581
Grand Total	184	\$579,446

KMIT Balance Sheet - As of March 31, 2013

Assets	
Checking Account	\$2,360,520
Investments	\$11,471,000
Accrued Interest	\$37,831
Accounts Receivable	\$28,442
Excess Premium Receivable	\$14,186
Specific Recoverable	\$404,445
Aggregate Recoverable	\$17,373
Prepaid Expenses	\$390,462
Total Assets	\$14,724,259
Liabilities & Equity	
Accounts Payable	\$23,300
Excess Premium Payable	-
Reserve for Losses	\$3,110,879
IBNR Reserve	\$3,432,014
Deposits on Premium	\$3,964,765
Accrued Taxes and Assessments	\$566,759
Total Liabilities	\$11,097,716
Total Liabilities and Equity	\$14,724,259
Total Equity (NET WORTH)	\$3,626,543

Safety Tip: What You Need To Know

Seemingly innocent decisions involving safety devices and guards can have deadly consequences.

Make sure 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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Control Your Claims

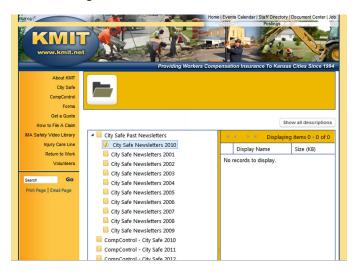
- Is your city utilizing all of the tools KMIT provides to control your claims?
- How many cities share work comp claims information with their various departments and employees?
- Are you looking at the claims information in the quarterly loss runs KMIT provides to determine trends and target specific claims issues through your safety training?

As the IMA Risk Control Consultants visit each city, claims information is shared with each city's contact person. We intend for that information to be shared with all levels of employees to use as a tool for reducing workplace injuries and illnesses. Additionally, up-to-date claims information is also available anytime by calling or emailing Renee Rhodes or Marla Dipman.

At right is an overview of the 2013 claims separated by nature of injury, the frequency and the total cost for the KMIT Pool as a whole – and department totals are included in every edition of CompControl.

Strains are clearly our biggest culprit both in terms of frequency and cost. If your city's statistics look like this, you should be focusing training efforts on safe lifting techniques, developing pre-shift stretching programs, restructuring tasks to limit lifting, etc...in an attempt to reduce on the job strains.

KMIT's website has some valuable resource information on various training topics, go to www.kmit.net and click on the Document Center. In the Document Center, there is an area titled Loss Prevention Training Tools. These documents are intended to keep safety awareness in the forefront of your employee's mind. They are typically a one-page informational sheet that can be used to hold a 20-30 minute safety meeting with a discussion. Studies have shown that shorter 20-30 minute safety/toolbox training meetings on a regular basis will have more impact on employees than a longer, more formal training session.



Nature of Injury Totals Policies from 1/1/2013 to 12/31/2013					
Nature of Injury	Count	Total Incurred			
Abrasion	14	13,863			
All Other	4	5,200			
Burn – Chemical	2	2,600			
Burn – Flash	1	1,300			
Concussion	1	1,300			
Contagious Disease	5	5,434			
Contusion	35	96,761			
Crushing	1	1,300			
Dermatitis	7	7,967			
Foreign Body	4	6,500			
Fracture	3	33,150			
Hernia	1	17,900			
Laceration	18	26,283			
NA	1	1,300			
Puncture	19	17,218			
Repetitive Motion	3	19,624			
Sprain	16	87,361			
Strain	49	234,386			
Grand Total	184	579,446			

The comment we most often hear when visiting the cities is that it is extremely difficult to have employee training sessions during the busy summer months. Most departments are short handed and will also have part-time/ seasonal workers through the summer months. However, this is the time of year that we see a big increase in injuries and should be the time of year you focus more heavily on employee safety. Take the time to have short, 20- 30 minute safety discussions on a regular basis with your departments, reminding them of the hazards they face each day on the job and also use this time to discuss recent accidents and near misses. Part-time/seasonal workers need to have new employee safety orientation to educate them on the hazards associated with their job, even if they are returning from last summer.

Additionally, when we have employees that are injured and off work for any length of time, it puts more strain on the rest of our employees that need to pick up the slack during our busiest time of the year and increases overtime requirements. Fatigue and trying to rush through projects can also lead to more injuries and illnesses, and also negatively impacts employee morale. IMA Claims and Risk Control work hard to control claims and the costs of claims when they occur. If you have any questions or need specific information on work comp claims or safety training, please don't hesitate to contact us.



Safety Tip: What You Need To Know

4 fingers is all it takes to remember safety

Even the most careful workers will occasionally get complacent – and let safety slip. Here's an idea from the Pennsylvania Governor's Occupational Safety and Health Conference that helps get 'em back on the right track.

Keynote speaker Dale Lesinski of DiVal Safety Equipment has workers write down the names of four people they wouldn't want to see hurt. It's usually family, spouses or other loved ones. Then he asks workers: "Wouldn't those people be just as devastated if something happened to you?"

Secret symbol

To represent these four special people, Lesinski will hold up four fingers every time he sees workers neglecting PPE or taking a shortcut. And he has workers do the same when they see a co-worker being unsafe.

The message: Remember, there are at least four people who would be upset with your behavior.

This low-key signal isn't a dressing down. It's a reminder to workers that safety is about more than just them.

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