

CompControl



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The Official KMIT Member Newsletter

CORnerstone Risk Solutions, LLC New Name - Same People

Effective January 1, 2012, our business partners at IMA, Inc. formed a new wholly owned subsidiary named CORnerstone Risk Solutions, LLC. The purpose of the entity is to centralize their alternative risk financing and claims adjudication services. Since then, you may have noticed CORnerstone Risk Solutions used in addition to IMA.

Beginning this year, they have been transitioning to strictly using the CORnerstone Risk Solutions, LLC name for claims services and pool administration. Safety services will still be provided by IMA, Inc.

What does this mean for KMIT members? This change should have limited impact, if any, as the people and processes involved with the services provided to members will remain the same. The only change will be for claims adjudication and pool administration that previously referenced IMA, Inc. will now reference CORnerstone Risk Solutions, LLC such as correspondence, contact information, etc.

CORnerstone Risk Solutions President Paul Davis is working with Don Osenbaugh and Deanna Furman on this transition. Please contact Don or Deanna with any questions.

The following is the list of the primary contacts for your KMIT service team:

Don Osenbaugh (Pool Administrator)

316.259.3847 | dosenbaugh@cox.net

Deanna Furman (Pool Administration)

785.272.2608 | deanna.furman@imacorp.com

Gene Miller (Claims Adjudication)

913.982.3691 | gene.miller@corisksol.com

Amanda Chamberland (Claims Adjudication)

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Renee Rhodes (Safety)

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Gene Miller
Claims Adjuster, CORnerstone Risk Solutions, LLC

Paul Davis
President, 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:

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KMIT Renewal Applications for 2016

The annual process of renewing your city's membership in KMIT (i.e., renewing your work comp insurance policy for another year) has begun. KMIT sent out 2016 renewal application letters during the first week of September.

We hope the improvements made to make the application more user-friendly have been helpful. Some enhancements include the ability to save the application and return later to complete. Class codes are loaded into the application so that you can select from a list rather than typing in the information, and city building information is saved from the previous year and is able to be edited. City contact information is also pre-loaded and is available to be updated.

Specifically, to what person does KMIT send the renewal notice? To the person listed on our information form as the city's designated contact for KMIT. If you have a new person in that spot since last year, it might be a good idea to check in with Deanna Furman (deanna.furman@imacorp.com or 785-272-2608), KMIT Office Administrator, and be sure the KMIT records match up with your needs.

What did the city receive at renewal time? A renewal packet, including letter with a user ID and password to access your electronic application. If you have ANY questions about anything regarding renewal, please contact Deanna. **It is preferable to KMIT that the renewal app be submitted online.**

Your contact person also received the most recent actual total payroll audit—for the 2014 budget year. It is imperative to understand that, while the amounts shown on this page are actual, they are for 2014, and thus, **are now two years old** (when considering that the current renewal app is for budget/calendar year 2016).

The above payroll audit is for reference only. **You should estimate 2016 payroll as closely and as accurately as possible.** It is in the best interest of the City and of the KMIT pool for cities to do as well as they can in estimating the next year's payroll.

The renewal applications are not the same as premium notice and are now past due. **Please DO NOT send a check with the renewal app.** The premium notices for 2016 will be mailed out around December 1. (The premiums are due and payable when received, and will be considered past due after January 31, 2016).

Contact Deanna with any questions about the renewal application process.

KMIT phone number: 785.272.2608

Deanna Furman
deanna.furman@imacorp.com

Don Osenbaugh
dosenbaugh@cox.net | 316.259.3847



KMIT Honors Newest Twenty-, Fifteen- and Ten-Year Members

The following joined the KMIT work comp pool during 1995, and now, in 2015, become 20-Year members of KMIT: **Andover, Fowler, Glen Elder, Hiawatha, Hill City, Hillsboro, Kingman, Medicine Lodge, Oswego, Ransom, Tescott, Turon, Ulysses, Wakefield and Wellington.**

In 2000, **Allen** and **Spearville** became members of KMIT, and, thus, are now fifteen-year members.

In 2005, six cities became members of KMIT, including: **Arkansas City, Blue Rapids, Damar, Eastborough, Parsons and St. Francis,** and, thus, are now ten-year members.

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

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.

Admire	Florence
Allen	Ford
Andale	Fowler
Atlanta	Frankfort
Baldwin City	Glasco
Basehor	Glen Elder
Belle Plaine	Goodland
Bennington	Grainfield
Benton	Grandview Plaza
Beverly	Greeley
Bird City	Grenola
Blue Mound	Grinnell
Blue Rapids	Halstead
Brewster	Hamilton
Centralia	Hartford
Chapman	Hill City
Chautauqua	Hillsboro
Cheney	Hoisington
Cherryvale	Jetmore
Concordia	Kingman
Conway Springs	Kinsley
Council Grove	La Cygne
Cullison	Larned
Damar	League
De Soto	Lecompton
Douglass	Lenora
Eastborough	Lincoln Center
Edgerton	Lindsborg
El Dorado	Logan
Elkhart	Maize
Esbon	McFarland
Eureka	Melvorn



Minneapolis	Scranton
Moline	Sedan
Montezuma	Sedgwick
Mound City	Sharon Springs
Neosho Rapids	Smith Center
North Newton	Spearville
Oakley	Spring Hill
Oberlin	St. Francis
Ogden	Stockton
Olpe	Sylvan Grove
Oskaloosa	Tampa
Oswego	Tescott
Palco	Tipton
Park City	Turon
Peabody	Ulysses
Princeton	Wakeeney
Ramona	Wakefield
Ransom	Walton
Reading	Wellsville
Rose Hill	
Satanta	

Safe Cities are as of 9-1-15. If you would like assistance returning an injured employee to work, or need ideas for modified duty, please contact 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 1-1-15.



City Safe



Autumn 2015

Provided by: Kansas Municipal Insurance Trust

5 Things Workers Can Do To Prevent Back Injuries

Nearly four out of every 10 missed work days are the result of back and shoulder injuries, often caused by lifting objects that are too heavy or lifting them correctly.

Here are five ways workers can cut down on these devastating injuries:

1. UNLOCK THE 'POWER ZONE'

Whenever possible, store objects that will need to be lifted manually in the "power zone," at a height of mid-thigh to mid-chest. This avoids having to lift all the way from the ground.

2. USE MECHANICAL AIDS.

Use forklifts, pallet jacks or other mechanical tools to help lift heavy loads. If you're not certified to use this equipment, ask for help from someone who is.

3. RAMP IT UP.

When loading material into trucks or higher surfaces, make sure to utilize ramps.

4. PLAN AHEAD.

Consider breaking down heavy loads into smaller ones ahead of time so you can make multiple trips.

5. ASK FOR HELP.

There's nothing wrong with asking a co-worker or Supervisor for help: It's much better than being confined to bed with excruciating back pain.

Safety Motto Suggestion That Covers All The Bases

Here's a safety motto you may want to use at your workplace: **"Do it right or don't do it at all."**

It reminds workers there's a right way to do each job safely, but that the "don't do it at all" part is an option too.

In one sense, that means workers shouldn't try anything that isn't by the book until they ask a Supervisor for guidance.

And in rare cases, it means if a worker can't do things the way they're told, they won't be doing the job at all.



For more information on the KMIT Safety Program, please contact:

Renee Rhodes

renee.rhodes@imacorp.com | 316.250.2121



City Safe



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KMIT Calendar 2015-2016

September 1 – Renewal application mailed out to cities

September 16, 17, 23, 24 – Supervisor training sessions

September 25 – Friday, @ 5 p.m. renewal application and payroll estimate due

End of September – Fall issue of CompControl/City Safe distributed

October 11 – KMIT Annual Meeting, Topeka

First Week in December – Premium notice, quote, invoice and certificates of coverage mailed out, due upon receipt; past due January 31, 2016

December 28 – Payroll audit figures requested by Legacy Partners, Inc. (KMIT Auditor is Carma Drehle-Neth)

End of December – Winter issue of CompControl/City Safe distributed

January 1, 2016 – May 1, 2016 – Safety Certification inspections

February 9 – Payroll audit info due to Carma Drehle-Neth (of Legacy Partners, Inc.)

End of March – Spring issue of CompControl/City Safe distributed

Mid-April – payroll audit refunds and invoices mailed out; commission reconciliations out to agents

End of June – Summer issue of CompControl/City Safe distributed

August 1 – All safety certification responses due to Renee Rhodes, renee.rhodes@imacorp.com

Did You Know?

When it comes to safety glasses, workers can be as stylish as they are protected. There are even protective safety sunglasses made in many fashionable designs for outdoor workers to remain safe.





Call to the KMIT Annual Meeting: October 11, 2015

Please make plans now to attend the **22nd Annual Meeting** of the Kansas Municipal Insurance Trust (KMIT) workers compensation pool. The KMIT Annual Meeting will be held in the Shawnee Ballroom - Maner Conference Center at the Capitol Plaza Hotel, in Topeka, during the LKM Annual Conference. The Annual Meeting will start at **5:00 PM on Sunday, October 11.**

KMIT is a group of 154 cities in Kansas (plus the League of Municipalities) who have chosen to work together to provide workers comp for their employees, via a self-funded insurance pool.

The formal KMIT Business Meeting will be called to order by **2014/2015 KMIT President Keith Schlaegel** at approximately 5:25, following an opening food and drink reception.

The 2015 Annual Meeting will feature recognitions for longevity and exceptional performance by member cities. Six Board of Trustee positions will be filled for the next two years, and President Schlaegel will brief the KMIT Membership on this past year's Pool activities and accomplishments.

As always, we will be giving away some 'fun' *post-adjournment* drawing gifts, including the popular 'books about Kansas' feature.

ALL KMIT Cities' officials and spouses/significant others are invited to attend.



Railroad Waivers — Improved System

Many of our KMIT cities work together with railroad companies whose rails run through their cities. In most cases, cities are required to provide **proof of insurance coverage** to the railroad. Sometimes, cities are asked to provide an updated copy of their **certificates of coverage for work comp** as proof of renewal to railroads whose tracks run through their community. KMIT receives quite a few calls asking for assistance to handle these requests, which in the past have been handled on a case-by-case basis.

KMIT allows its member cities a 'grace period', through January 31 each year, in which to pay premiums. Previously, after premiums were received from the members by KMIT, certificates of coverage were generated by KMIT staff. This request for proof of coverage by railroads usually lands on the steps of city hall right after January 1, and had become a timing issue with getting copies of certificates of coverage in hand.

During December 2014, KMIT took steps to improve this experience for our cities. KMIT now mails certificates of coverage to each member city and agent WITH quotes and premium notices the first week in December. KMIT has already received very positive feedback regarding this change which is designed to better serve the needs of our members.

If your city ever receives a request from the railroad for this kind of waiver and you need assistance, please forward the information to deanna.furman@imacorp.com.





By the Numbers

KMIT Injury Stats (As of September 1, 2015)

Department	Count	Total Incurred
Administration	9	\$8,085
Animal Control/Shelter	6	\$7,501
Cemetery	5	\$3,308
Electric	18	\$108,105
Emergency	3	\$2,121
Fire	30	\$135,532
Maintenance	30	\$40,189
Miscellaneous	1	\$1.50
Municipality	2	\$5,400
Park	39	\$61,633
Police	87	\$36,354
Public Works	10	\$19,432
Recycling	4	\$3,286
Sanitation	16	\$67,941
Solid Waste	2	\$2,600
Nursing Home	1	\$1,033
Street	32	\$44,789
Water	45	\$157,864
Zoo	1	\$269
Grand Total	340	\$1,036,444

KMIT Nature of Injury Totals (As of September 1, 2015)

Nature of Injury	Total	Incurred
Abrasion	11	\$38,816
Asphyxiation	1	\$534
Burn - Flash	1	\$149
Burn - Temperature Extremes	10	\$21,700
Concussion	2	\$1.50
Contusion	51	\$165,728
Crushing	5	\$24,410
Dislocation	1	\$1,300
Electric Shock	2	\$2,829
Foreign Body	15	\$44,265
Fracture	5	\$24,541
Hearing Loss	1	\$1,300
Hernia	2	\$1,300
Inflammation	3	\$2,602
Laceration	30	\$60,374
NA	52	208,120
Puncture	35	\$77,043
Sprain	20	\$142,640
Strain	93	\$217,978
Grand Total	340	\$1,036,444

KMIT Balance Sheet (As of August 31, 2015)

Assets	
Checking Account	\$694,947
Investments	\$13,369,000
Accrued Interest	\$112,455
Accounts Receivable	\$765
Excess Premium Receivable	\$25,550
Specific Recoverable	\$482,325
Aggregate Recoverable	\$61,718
Prepaid Expenses	\$206,999
Total Assets	\$14,953,759

Liabilities & Equity	
Accounts Payable	-
Excess Premium Payable	-
Reserve for Losses	\$2,874,446
IBNR Reserve	\$4,372,994
Deposits on Premium	\$1,844,365
Accrued Taxes and Assessments	\$412,369
Total Liabilities	\$9,504,173
Total Liabilities and Equity	\$14,953,759
Total Equity (NET WORTH)	\$5,449,586

Stay 'Tuned In' to New Workers

It's not enough to see 'green' workers demonstrate their competence, and then just move on. Make SURE to:

- Provide careful supervision of new employees until you are certain they'll do the job SAFELY every time;
- Have other experienced workers act as an extra pair of eyes and offer guidance; and,
- Continue to check in on the new worker(s), even after they have begun working on their own.

Newer workers get injured more often than 'old pros' for a reason. Don't take anything for granted when a new employee starts on the job, and don't assume they are 'experienced' before you are thoroughly convinced that they really are.



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