

CompControl



Volume 26 | Issue 4 | Winter 2015

The Official KMIT Member Newsletter

KMIT COMPLETES 22ND YEAR

by Don Osenbaugh, KMIT Pool Administrator

As we wind down 2015, we also wind down the 22nd year of existence for the KMIT workers compensation pool. Sometimes it's good to take just a few minutes to look back, and to think about how things are going, and the end of the year always seems to be one of those occasions.

KMIT was formed as a result of quite a commitment on the part of those relatively few cities who had the courage to take something of a risk, in order to get a problem under control, collectively, that just didn't have an answer for each city acting independently. In the early 90s, the private insurance market just plain didn't want to cover cities for workers comp, and many cities across the country found themselves priced out of the for-profit market, including a number in Kansas. Under the guidance of a steering committee formed by Bernie Hayen at the League, a plan was developed to 'self-insure' the gaggle of cities, collectively, for work comp, as a group (pool). As anybody who has done it already knows, the first few years of any kind of insurance self-funding can be treacherous, and work comp is no exception to that rule. KMIT's first day was January 1, 1994.

And, the first few years **were** hard, and required the Charter, and soon-to-follow, member-cities of KMIT to stay the course through some, at times, very choppy waters. Twenty-two years later, KMIT and its members are still 'staying the course', and the pool is doing very very well, thank you. And still doing new things.

In 2015, the most significant step forward for KMIT was the starting of the POET program, which establishes a state-wide network for giving really meaningful, job-specific physical tests to new-hires ('Hire The Right Person for The Job'). We are very pleased with the first-year progress of this program, accomplished through our partnership with ARC+ Physical Therapy (www.arcpt.com) and Bardavon Health Innovations (www.bardavon.com).

A simple, but powerful, goal of KMIT is to get better each year. As we continue to progress through the years, KMIT will keep making changes, and will keep 'tweaking' the process, we promise. And, that is one New Year's Resolution that KMIT, and I, will keep.

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Don Osenbaugh
Pool Administrator/Agent/Co-Editor

Deanna Furman
Program Administration Analyst, Co-Editor
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Gene Miller
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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:

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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WHAT A NEW HIRE MUST LEARN ON 'DAY ONE'

MANY injuries occur because a New Hire hasn't been properly trained. It's a fact!

Here are some quick tips for working with newly-hired employees on their first day on the job:

- Explain in DETAIL how the job should be performed;
- Talk about POTENTIAL HAZARDS and what they can do to avoid them;
- DEMONSTRATE the task so they can see it done in person;
- Have them PERFORM THE JOB so you make sure they're doing it safely;
- OBSERVE them doing the job;
- STRESS that they should ask QUESTIONS if they need to.



[Excerpted from the September 16, 2015 edition of the Supervisors Safety Bulletin.]

IT IS PAYROLL AUDIT TIME!

The annual process of auditing the previous year's city payroll starts up again in January (actually with phone calls to cities in December). This is a normal part of work comp insurance, with a private insurer or with a self-funded pool, such as KMIT.

KMIT's contracted payroll audit firm is Legacy P&C Partners, Inc. (www.legacypcpartners.com); our longtime auditor, **Carma Drehle-Neth**, will begin preparation by contacting all our member cities in the very near future.

ALL of the KMIT audits are now completed by phone, email and fax. *There are no longer any on-site 'desk' audits.*

This upcoming audit is for **2015 payroll**. The 2015 premium each city paid a year ago was based on estimated payroll for the year. The annual payroll audit is to determine the exact amount of **applicable 2015 payroll** (adjustments are made by Carma for overtime, vacations and sick leave). Following the audit results, and a KMIT staff re-calculation of the city's 2015 premium (quote), **either KMIT or the city will pay the other the difference in actual premium due** (your city will get a check or an invoice).

It is quite a task to complete all 154 KMIT-member audits, and get all the final accounting done, but it all MUST be done in a couple of months, in order for KMIT to complete the required (by state statute) submission of its annual financials to the Kansas Insurance Department. Please work with Carma to help KMIT get this important and necessary annual job completed well and on schedule. Please contact Carma or Deanna Furman with any payroll audit questions or issues.

ANNUAL MEETING RECAP

KMIT held its **22nd Annual General Membership Meeting** in Topeka, on Sunday, October 11, during the LKM Conference. [KMIT's 'birthdate' is officially January 1, 1994, and the first annual meeting was held in October of 1994.] Despite being in serious competition with the (then-soon-to-be World Champion) KC Royals, who were playing the Astros in the ALDS that day, the meeting still drew a respectable gathering of 112 folks, representing 43 KMIT member cities, along with a few guests.

The 2015 meeting was presided over by **2014-2015 KMIT President Keith Schlaegel**, of Stockton.

President Schlaegel presented the President's Message, which highlighted the growth and financial success of the KMIT pool.

Keith also recognized the cities which reached the longevity (as KMIT members) milestones of ten, fifteen and twenty years in 2015, as well as the **NINETY-EIGHT** cities which achieved a **Gold Rating** during this year's Risk Control Assessment — blasting away the old record of 82, which was set just last year.

Pool Administrator Don Osenbaugh gave a brief 'State of The Pool' message, highlighted by announcing this year's **Extra Effort** award winners; eight 2015 recipients were honored for having maintained an **average Experience Modification Factor ('mod') of .85** or better (less) over the last ten years.



KMIT Board Trustees elected (or re-elected), to serve for the period October 2015 until October 2017 (original start year indicated) were:

Position #2: Randy Frazer (2014), Moundridge City Administrator/Clerk

Position #4: Janie Cox (2015), Haysville City Clerk

Position #5: Debbie Price (2011), Marysville City Clerk

Position #9: Ty Lasher (2014), Bel Aire City Manager

Position #10: Jay Byers (2015), Pittsburg Assistant City Manager

Position #11: Michael Reagle (2015), Garden City Police Div. Commander

The meeting was concluded by a presentation of the President's Gavel plaque to outgoing President Schlaegel by former KMIT President Larry Paine (Hillsboro), followed by formal adjournment, followed by continuation of the annual tradition of a drawing for Kansas books and other gifts.



THE RIGHT WAY TO LEARN FROM NEAR-MISSES

You'll want to learn everything you can from a near-miss. But getting the best information isn't easy. Some workers are hesitant to volunteer all the info. To them the "investigation" part might seem accusatory, like you're looking to find out what they "screwed up". So for starters, rather than an investigation, use neutral language like "reconstruction" or "report."

Then make sure your questions focus more on the incident than the worker's role. For instance, "What did you do?" could be reworded to, "Describe the events leading up to the near-miss."

Finally, remind employees this isn't a witch hunt. It's a method to learn a little more about an incident, and come up with ways to prevent it from happening again.



JANIE COX, ELECTED TO KMIT BOARD



KMIT welcomes **Janie Cox**, City Clerk/Treasurer of the City of Haysville, to the KMIT Board. Janie began her career with Haysville during 1985, as a police dispatcher. She was employed by the police department until 1994, when

she transferred to the City Clerk's office as a Data Process Coordinator/Bookkeeper. In 2007, she was promoted to Human Resources/Assistant City Clerk, and became City Clerk/Treasurer in 2011. Janie and her husband, Jeff, enjoy spending time with their two children and four grandchildren.

TIM HARDY CHOSEN AS NEXT KMIT PRESIDENT

At its meeting following the KMIT Annual Meeting in Topeka on October 11, the KMIT Board of Trustees selected its **President and Executive Committee**. These officers will serve through the next annual meeting, in October 2016.

Chosen as the KMIT President for 2015-2016 was **Tim Hardy**, Elkhart City Administrator. Tim has served on the Board since June of 2012.

The new Vice President is **Debbie Price**, City Clerk of Marysville, who has been a Trustee since April of 2011.

The Treasurer of the Board is now **Randy Frazer**, City Administrator/City Clerk in Moundridge, who first joined the Board in May 2014.

2014-2015 President **Keith Schlaegel** (Stockton City Manager) stays on the Executive Committee as Immediate Past President. Keith was first elected to the Board in October 2011.





Winter 2015

Provided by: Kansas Municipal Insurance Trust

2015 KMIT LOSS PREVENTION CERTIFICATION PROGRAM

Gold-Level Cities



(98 Cities)

- | | | | |
|----------------|-----------------|----------------|----------------|
| Abilene | Edwardsville | Independence | Paola |
| Altamont | El Dorado | Jetmore | Parsons |
| Andale | Elkhart | Kingman | Peabody |
| Andover | Ellsworth | Kinsley | Pittsburg |
| Arkansas City | Eudora | La Cygne | Ransom |
| Atchison | Florence | Larned | Reading |
| Augusta | Fort Scott | Lincoln Center | Roeland Park |
| Baldwin City | Fowler | Lindsborg | Rose Hill |
| Basehor | Frankfort | Logan | Russell |
| Bel Aire | Fredonia | Lucas | Sedgwick |
| Belle Plaine | Garden City | Maize | Sharon Springs |
| Benton | Girard | Marion | Smith Center |
| Blue Rapids | Glasco | Marysville | Spring Hill |
| Bonner Springs | Goodland | Medicine Lodge | St. Francis |
| Brewster | Grandview Plaza | Melvorn | Stafford |
| Chapman | Great Bend | Minneapolis | Sterling |
| Cheney | Grenola | Montezuma | Stockton |
| Clay Center | Halstead | Moundridge | Tipton |
| Concordia | Hays | Neodesha | Tonganoxie |
| Conway Springs | Haysville | Newton | Ulysses |
| Council Grove | Herington | North Newton | Valley Center |
| De Soto | Hiawatha | Oakley | Walton |
| Douglass | Hill City | Oberlin | Wellington |
| Eastboro | Hillsboro | Osawatomie | |
| Edgerton | Hoisington | Oswego | |

Gold-level cities receive a 5% safety discount on next renewal (2016).

Silver-Level Cities



(11 Cities)

- | | |
|--------------|------------|
| Cherryvale | Osage City |
| Columbus | Princeton |
| Esbon | Satanta |
| Glen Elder | WaKeeney |
| Johnson City | Wamego |
| Ogden | |

Silver-level cities receive a 3% safety discount on next renewal (2016).

Bronze-Level Cities



(7 Cities)

- | |
|------------|
| Belleville |
| Centralia |
| Clearwater |
| Hamilton |
| Leoti |
| Palco |
| Scranton |

Bronze-level cities receive a 1% safety discount on next renewal (2016).

THE RIGHT EQUIPMENT FOR THE JOB?

Before allowing equipment to be taken out, does someone in charge check to be sure:

1. Who is going to be using the equipment?
2. Whether they have proper training, or certification, if necessary?
3. What job or task the equipment will be used for?
4. Whether it's appropriate for the job, or if there might be a safer alternative?

Even something seemingly as routine as grabbing equipment for the truck for a job can be done right, and it can be done wrong. It's certainly worth a little extra effort and time to be sure that it's done RIGHT. The safety of your employees could be at risk. Routine tasks are easy to take too lightly, and too often lead to accidents.

Admire	Ford
Allen	Fowler
Andale	Frankfort
Atlanta	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
Edgerton	Lincoln Center
El Dorado	Lindsborg
Elkhart	Logan
Esbon	Maize
Eureka	McFarland
Florence	Melvorn



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

Safe Cities are as of 12-1-15. 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 gene.miller@imacorp.com.

KMIT cities are considered Safe Cities if no lost time claims have been reported during the calendar year, beginning 1-1-15.

2015 KMIT SUPERVISOR SEMINAR “WORLD TOUR” RECAP

The 2015 leg of the KMIT Supervisor Seminar ‘Forever World Tour’ made stops in September in four KMIT cities: Bel Aire, Independence, Tonganoxie and Herington.

Now held each September, these trainings provide a rare opportunity for supervisors in our member cities to get information about how to manage a successful work comp program. (And, cities get a bit of credit on their annual risk control scorecard, too.)

A total of **139 supervisors**, who work at all levels of our cities’ organizations, representing **thirty-one of our member cities**, attended one of these three-hour sessions.

Our KMIT Training Troupe also thoroughly enjoyed the tour, as we always do. It really does give us a great chance to see people we don’t get to see very often, or ever, any other way.

In September of 2016, our tour will once again make stops in at least four cities; at least one, and probably two, of those will be in the western part of the state. Let us know if your city would like to host a session.



HORSING AROUND

‘Horseplay’ (aka, ‘goofing around’, ‘grab *ss’, etc.) at work is as old as work itself. All of us have seen it many times; most of us have DONE it on at least one or more occasions. Still, horseplay is really not a good thing when it comes to injuries at work and work comp. Horseplay and goofing off may seem like innocent fun, but they can put workers in danger of injury or worse.

Be sure to:

- **Emphasize the danger.** Most employees think of joking around as harmless, so remind them of the safety risks.
- **Ban and enforce.** Make sure you explicitly tell workers horseplay will not be tolerated—and discipline any violations.

In Kansas, work comp claims resulting from injuries arising out of horseplay activity can be denied. If your city has rules against horseplay, and enforces those rules, KMIT will may very likely refuse such a claim for workers compensation benefits. It’s the law.

[Lightly edited from an article published in the November 18, 2015 edition of Supervisor Safety Bulletin.]

COMPCONTROL PAST EDITIONS

KMIT archives all past issues of *CompControl* on its website, www.kmit.net. Specifically, the back editions of this quarterly newsletter can be found within the Document Center, at <http://kmit.net/documentcenterii.asp>.

The KMIT website also features general information about KMIT, about the KMIT Trustees, about KMIT's extensive safety video library, along with other materials and information often to be found needed and useful. The Document Center itself also houses virtually all of the various forms recommended and/or required by KMIT and the Division of Workers Comp (KDOL).



ANNUAL RENEWAL INVOICES



KMIT mailed out its 2016 Renewal Notices during the first week of December. The notices include a quote, premium-due invoice and certificate of coverage. KMIT invoices are due and payable when received, and are considered past due after January 31. The coverage period begins on January 1, 2016.

Please review your information when you receive it, and contact Deanna Furman, at 785-272-2608 or deanna.furman@imacorp.com, should you notice any irregularities, or have any questions concerning your quote or statement. The best time to resolve issues is as soon as possible.

Be sure to remember:

1. Checks are to be made payable to 'KMIT';
2. Checks MUST be mailed in care of KMIT's special lockbox:
KMIT
P.O. Box 541
Shawnee Mission, KS 66201-0541

Please check to see if your vendor/address is current; this address changed a number of years ago, but some checks still seem to get mailed to our 'old' bank.



By the Numbers

KMIT Injury Stats by Department Totals (From 1/1/15 to 12/1/15)

Department	Count	Total Incurred
Administration	15	\$11,648
Airport	1	\$1,300
Animal Control/Shelter	9	\$10,196
Cemetery	5	\$2,203
Electric	29	\$143,534
Emergency	9	\$4,960
Fire	55	\$162,089
Maintenance	51	\$76,604
Miscellaneous	1	\$1.50
Municipality	3	\$4,226
Nursing Home	1	\$1,034
Park	71	\$81,648
Police	141	\$513,914
Public Works	11	\$15,106
Recycling	4	\$463
Sanitation	23	\$334,647
Solid Waste	5	\$1,303
Street	53	\$101,681
Water	67	\$204,534
Zoo	3	\$14,100
Grand Total	557	\$1,685,194

KMIT Nature of Injury Totals (From 1/1/15 to 12/1/15)

Nature of Injury	Count	Total Incurred
Abrasion	20	\$39,552
All Other	31	\$146,223
Asphyxiation	11	\$534
Burn - Chemical	1	\$1,300
Burn - Flash	1	\$144
Burn - Temperature Extremes	11	\$55,377
Concussion	4	\$6
Contusion	77	\$254,705
Crushing	7	\$40,992
Dislocation	2	\$4,900
Electric Shock	2	\$1,766
Foreign Body	21	\$44,049
Fracture	7	\$13,959
Hearing Loss	1	\$165
Hernia	2	\$963
Infection	1	\$1.50
Inflammation	5	\$3,903
Laceration	46	\$134,930
Puncture	44	\$60,647
Sprain	30	\$400,396
Strain	148	\$285,588
Grand Total	462	\$1,490,105

KMIT Balance Sheet (As of 11/30/15)

Assets	
Checking Account	\$1,151,298
Investments	\$11,867,000
Accrued Interest	\$106,509
Accounts Receivable	\$390
Excess Premium Receivable	\$25,550
Specific Recoverable	\$433,537
Aggregate Recoverable	\$61,718
Prepaid Expenses	\$51,750
Total Assets	\$13,697,752

Liabilities & Equity	
Accounts Payable	—
Excess Premium Payable	—
Reserve for Losses	\$2,753,351
IBNR Reserve	\$4,453,613
Deposits on Premium	\$461,091
Accrued Taxes and Assessments	\$475,838
Total Liabilities	\$8,143,893
Total Equity (NET WORTH)	\$5,553,859
Total Liabilities and Equity	\$13,697,752

WORKERS COMPENSATION CLAIMANTS HAVE ACCESS TO IMPARTIAL ASSISTANCE

"Ombudsmen specialize in aiding injured workers, employers and insurance professionals with claims information and problems arising from job related injuries and illnesses. They act in an impartial manner and are available to provide the parties with general information about the current issues within the workers compensation system. For example, the ombudsmen have current information on changes in the law due to legislation, or decisions made by the Workers Compensation Appeals Board, the Court of Appeals or the Supreme Court. The Ombudsman Section can also assist parties on specific issues with current workers compensation claims.

Ombudsmen can provide information on a wide range of topics and issues concerning workers compensation to employees, employers, attorneys, insurance carriers and agents, healthcare providers and others."

Find more information about Ombudsmen at:
www.dol.ks.gov/WorkComp/ombuds.aspx



Kansas Municipal Insurance Trust
6021 SW 29th St. PMB355
Topeka, KS 66614

