

Arkansas City Receives Ninth Straight KMIT Gold Star Award

By ANDREW LAWSON – City of Arkansas City Public Information Officer

Late in the winter of 2005, the City of Arkansas City had a serious problem. The city's safety record had declined. Injuries to employees were on the rise. Workers compensation costs also were up — a lot. In fact, things were going poorly enough that the City's workers compensation insurance carrier at the time made the decision to drop its coverage for the City.

Administrative leaders recognized that the City had “taken its eye off the ball” when it came to safety. There were just too many accidents and injuries taking place. Too many people were being hurt on the job. And costs were mounting as a result. Even though many City functions have a fairly high risk factor — the work can be hazardous and even dangerous at times — its leaders surmised that at least some of the injuries and missed time were preventable.

Just like for-profit businesses, cities need to be operated with business-like principles. The City recognized that this aspect of its operation just was not running as efficiently and effectively as it could — and should — be. So the City took action.

Joining KMIT

Effective April 1, 2005, the first step taken by City leaders was to join the Kansas Municipal Insurance Trust (KMIT) workers compensation “pool,” consisting of more than 150 cities in Kansas that have banded together as a group to “self-fund” for workers compensation.

KMIT is run by a board of trustees, made up of city officials from all across the state, and managed by a professional pool administrator with years of direct city experience. KMIT's goal is to work together with its member cities, collectively and individually, to keep workers compensation costs down by improving injury rates — through safety — and by professionally managing claims that do occur — and claims do happen, to all businesses — to the highest and best level possible, including arranging for the very best possible care for injuries sustained by City employees.

“Our first priority, in the case of an injury, is to obtain quality care for the injured employee,” said Marla McFarland, the City's human resources manager.

(Continued on Page 3)

In This Issue

What To Look For:

- Arkansas City, Gold Star
- KMIT Comment
- KSIA Conference
- KMIT's Newest Trustee
- KMIT's Newest Cities
- 2016 'World Tour' Dates Set
- Video Library
- Emergency!
- Safety Training Notebooks
- Safety Training Tips
- Safe Cities
- By the Numbers
- Return To Work: Situations To Avoid
- Common Sense Summertime Safety Suggestions

Kansas Municipal Insurance Trust Board of Trustees & Key Contacts

Tim Hardy – President
Elkhart

Debbie Price – Treasurer
Marysville

Randy Frazer – Treasurer
Moundridge

Keith Schlaegel
Stockton
(Immediate Past President)

David Dillner
Abilene

Michael Reagle
Garden City

Carey Steier
Pittsburg

Kerry Rozman
Clay Center

Janie Cox
Haysville

Nathan McCommon
Tonganoxie

Ty Lasher
Bel Aire

Don Osenbaugh
KMIT Pool Administrator/Co-Editor

Deanna Furman
KMIT Administrative Manager/Co-Editor

Renee Rhodes
KMIT Risk Control Manager

Gene Miller
KMIT Claims Manager

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@corisksol.com

Copyright 2016 by the Kansas Municipal Insurance Trust. Contents herein are not intended to provide specific legal or medial advice. Readers should seek advice on specific concerns from a qualified professional.

KMIT Comment

by Don Osenbaugh, KMIT Pool Administrator

The March 1 construction tragedy in Hays, in which two members of a private-contractor crew lost their lives in a sewer repair trench cave-in (the company was doing a contract job for the City of Hays), has initiated much comment through and across city officials in Kansas, as well it should. (That discussion included the KMIT Board of Trustees, who, by chance, met just two days after the incident, in Abilene.) This immediate conversation is a good thing, even while recognizing the enormous pain of the families of those killed.

There is always something to be learned, and re-learned, from terrible accidents, and those messages are often most powerful, and effective, while a specific occurrence is fresh in everyone's heart and mind.

Trenching is serious and dangerous work. It can result in very bad things happening... and with lightning quickness. It is impossible to overstate the importance of RELIGIOUSLY using proper trenching techniques, methods and equipment. And, advance planning for EVERY trenching job is just SO important.

Obviously, there will be an exhaustive OSHA investigation and examination of the Hays accident, and, until then, no one should publicly speculate on the 'whys' or the 'fault' of the mishap to any detailed degree, and we won't here.

Suffice to say that something terribly wrong happened on March 1. Two people died; another, while injured, was successfully rescued by the Hays (and surrounding area) emergency responders.

It is hard to imagine a more appropriate time for YOUR city to review its trenching process. Do you have a plan for ALL types of trenching? Do you follow ALL the established standards? Do you have the RIGHT equipment? Is your team COMPLETELY and THOROUGHLY trained on trenching? When is the job too big for your city crew?

The KMIT Risk Control team is a great resource for learning materials to aid in proper trenching. Contact KMIT's Risk Control Manager Renee Rhodes (renee.rhodes@imacorp.com) for more information. Right now would be a good time to do this.



KMIT phone number: 785.272.2608

Deanna Furman:

Email: deanna.furman@corisksol.com

Don Osenbaugh:

Email: dosenbaugh@cox.net

Phone: 316.259.3847

Gene Miller:

Email: gene.miller@corisksol.com

Phone: 913.982.3691

Arkansas City Receives Ninth Straight KMIT Gold Star Award (Continued)

Creating a 'safety culture'

The City also immediately set out to re-establish the strongest "safety culture" possible within its organization. A great safety culture is in place when safety always comes first, every minute of every day, no matter what the job or the situation — even during, and perhaps especially during, emergencies and crisis situations.

KMIT conducts annual risk control (safety) compliance audits of each member city during the first several months of every year. Members then have several months to correct any "deficiencies" found during the audit — and the standards tend to become "tougher" over time.

The highest rating a city can obtain is "Gold." Cities that are awarded a Gold rating also receive a special 5-percent "safety discount" on the following year's annual workers compensation premium.

Earning Gold Stars

The City of Arkansas City began its relationship with KMIT by immediately putting forth a great deal of effort into qualifying for the Gold Star Award.

Even though the City was ineligible for any discount during its first full year in the KMIT Pool, which was 2006, it still completed in that first year all of the work necessary to reach the top level in risk control:

- Certifying that adequate safety policies are in place;
- Organizing and maintain an active Safety Committee;
- Maintaining records of appropriate safety trainings for each department;
- Providing safe workplaces.

The City's first Gold Discount came in 2007 and it has been receiving Gold Star Awards ever since. Because of its overall improved performance — signified by the actual safety record, as measured by fewer injuries and a reduction in cost claims — the City's total advance discount with KMIT currently is 10 percent — 5 percent for risk-control certification alone. In 2016, the City of Arkansas City will save about \$21,000 due to performance discounting.

To put that into perspective, the City spent about \$65,000 more for workers compensation insurance in 2006 than it will spend in 2016 — a reduction of more than 25 percent — and that is despite the City's total payroll increasing in that 10-year period. Workers compensation pricing is based on total payroll. Since 2006, the City has saved more than \$500,000 due solely to its hard work in lowering the overall cost of workers compensation. It's a simple equation: Better work practices lead to fewer injuries, which equals lower costs.

"It's always a good day when our employees go home, after a long day's work, without injury," McFarland said. "They work hard."

[This story was originally published February 16, 2016 in the Arkansas City Traveler]



22nd Annual KSIA Conference

July 7–8 | Hotel at Old Town | Wichita, KS

Continuing Education Offerings

KSIA has applied for continuing education credits (pending) through the following organizations: Kansas Insurance Department, Kansas State Board of Nursing, Human Resource Certification, Kansas Continuing Legal Education, National Association of Legal Assistants, and CCMC (Commission for Case Manager Certification).

Gini L. Toyne & Associates, Inc. is approved as a provider of continuing nursing education by the Kansas State Board of Nursing. This course offering is approved for contact hours applicable for RN, LPN, or LMHT relicensure.

Sign-up and get more info:

<http://www.ksia.org/NewsEvents/KSIAAnnualConference.aspx>

Meet KMIT's Newest Trustee



Carey Steier is the newest Trustee on the KMIT Board; she was appointed to that role by KMIT President Tim Hardy at the March meeting in Abilene, and replaces Jay Byers on the Board.

Carey has worked with the City of Pittsburg since October 2010, and was promoted to Human Resources Manager in December of 2015 after serving as Administrative Assistant to the Director of Human Resources. Prior to coming to Pittsburg, she worked in the HR Department at Emporia State. Carey is a member of the Society for Human Resources Management (SHRM), and is working on obtaining a SHRM-CP certification.

News & Notes

Welcome Newest KMIT Cities

KMIT's members are the cities of St. John and Goessel, both of which joined our pool as of April 1.

KMIT is proud to have our new cities on board!





Dates Set for 2016 KMIT Supervisor Seminar 'World Tour'

KMIT's annual **Supervisor Seminar** series will make stops in four KMIT member-cities in late summer 2016.

This year's 'World Tour' kicks off in **Garden City** on Thursday, August 25 (1-3 p.m.).

The second stop will take place in **Goodland** on Thursday, September 15 (1-3 p.m.).

The KMIT Training Troupe makes its final appearances on back-to-back days the following week, with a seminar in **Hoisington** on Wednesday, September 21 (1-3 p.m.), and in **Wellington** on Thursday, September 22 (9 a.m.-noon).

These trainings, which are designed specifically to help city supervisors at all levels of the organization to know what they need to know about how work comp works, and to learn how to have a successful work comp program in each city, are unique to KMIT. You will not find this type of down-to-earth, practical training on work comp anywhere else.

And, it's FREE!!

Mark these dates down on your calendar, and allow for time in your supervisors' schedules. This is training that matters.

To sign up now, or get any questions answered, contact Deanna Furman, at deanna.furman@corisksol.com or 785-272-2608.



IMA Video Library and Live Streaming Video in Full Swing

Each member of KMIT has access to more than TWO HUNDRED Safety DVDs, or live-stream Safety Videos, via the IMA DVD Lending Library program powered by Aurora Pictures.

With hundreds of titles to choose from in multiple languages, let IMA's On-Demand Safety Training Resources help you with your every day safety-training needs.

Features:

- Hundreds of Safety Training DVDs at the click of a mouse;
- One-time, quick-account registration process (handled by KMIT);
- Free online previews of each title offered;
- Nearly all titles are available in multiple languages;
- 3-5 day ground shipping on every order.

Please contact Deanna Furman (deanna.furman@corisksol.com) if you have any questions.

Emergency!

Thankfully, real emergencies are pretty rare. But, they do happen...right? And, people get hurt in emergencies. OFTEN. And, often seriously.

Do you and your coworkers really know what to do in a REAL emergency? Do you have a REAL plan? Does everyone know what she/he should be doing in an emergency... in a somewhat specific, rather than just vague, sense?

The truth is, most workers do not know what they should do when something really bad has happened, or IS HAPPENING at the moment. It is human nature to be surprised when a real emergency comes our way. Nobody really expects real emergencies, and most of us are slow to recognize one when it begins.

Why don't most employees know what to do when a real emergency situation exists? Because they haven't been shown, and don't practice. "Practice makes perfect" may be an old line that all of us have heard our whole lives, but the fact that the saying is old doesn't mean it isn't just as true today as it has been when you first heard it all those years ago. PRACTICE?? Yes, we ARE talking about PRACTICE.

Here are four things ALL departments (supervisors) should be doing in anticipation of the NEXT Emergency (and there WILL be a next one):

1. Conduct REGULAR safety drills for a variety of potential hazards and situations;
2. Make sure the FIRST PRIORITY is to get and keep people safely away from danger;
3. Make sure EVERY worker knows his or her role or responsibility in an emergency;
4. PRACTICE!!!

When the next emergency comes, let's be sure nobody gets hurt. OK?



DID YOU KNOW?

Renee Rhodes and the Loss Control Team at IMA provide support during KDOL City Safety inspections.

For more information please contact:
Renee Rhodes
renee.rhodes@imacorp.com
316.250.2121

NEW! Safety Training Notebook Offered to KMIT Cities

In an effort to assist KMIT members with safety training, Renee Rhodes has created a new safety training notebook, which offers safety training materials for each month of the year, along with a page to document your safety training performed.

If you are interested in having a KMIT Safety Training Notebook mailed to you, please contact Renee Rhodes. Requested notebooks will be mailed upon request.



Safety Training Tips: Getting Young Workers To Value Safety – 3 Keys

Supervisors are often confronted with a difficult task: teaching safety to young workers, a group that may have never had a job before. Young workers can be particularly tough to get on board with safety. They often:

- Take more risks than others
- Are reluctant to ask questions
- Push themselves too far, and
- Are inexperienced and don't yet realize why safety matters

Getting The Message Out

So how can you convince these workers to take safety seriously?

1. Encourage a team approach. Explain to young workers that in your workplace, everybody watches out for and protects each other – no one's in it for himself.
2. Tie safety to their jobs. Explain that having a job is dependent on safety. Working quickly or 'toughing it out' won't impress the bosses – working safely does.

3. Ask questions yourself. Get to know workers by asking them questions about their skills or background. Then explain you expect them to ask questions, too. Not only is there nothing wrong with it, it's actually a sign of a good worker.

One Simple Tip To make Sure Everyone Pays Attention

Your safety message needs to get out to everyone on the team. Here's a way to make sure they'll all get the same attention in training:

When you're presenting, make eye contact with the same person or group for five seconds at a time before moving on to the next.

That gives individuals enough time to realize they're being addressed and they should pay attention, and it prevents any worker or group from going unnoticed for a prolonged period of time.

Reprinted with permission from Supervisors Safety Bulletin – Malvern, PA 19355; 800-220-5000

Admire	Damar	Haysville
Allen	De Soto	Herington
Altamont	Douglass	Hiawatha
Andale	Eastborough	Horton
Andover	Edgerton	Independence
Arkansas City	Edwardsville	Jetmore
Atchison	El Dorado	Kingman
Atlanta	Elkhart	Kinsley
Augusta	Ellsworth	Lake Quivira
Baldwin City	Esbon	Larned
Basehor	Eudora	LKM
Bel Aire	Florence	Lecompton
Belle Plaine	Ford	Lenora
Belleville	Fort Scott	Leoti
Bennington	Fowler	Lincoln Center
Benton	Frankfort	Logan
Beverly	Fredonia	Lucas
Bird City	Galena	Maize
Blue Mound	Garden City	Marion
Blue Rapids	Girard	Marysville
Bonner Springs	Glasco	McFarland
Brewster	Glen Elder	Medicine Lodge
Centralia	Goodland	Melvorn
Chapman	Grainfield	Minneapolis
Chautauqua	Grandview Plaza	Moline
Cherryvale	Great Bend	Montezuma
Clay Center	Greeley	Mound City
Clearwater	Grenola	Moundridge
Columbus	Grinnell	Neodesha
Conway Springs	Halstead	Neosho Rapids
Council Grove	Hamilton	North Newton
Cullison	Hartford	Oakley



Oberlin	Spring Hill
Ogden	St. Francis
Olpe	Stafford
Osawatomie	Sterling
Oskaloosa	Stockton
Oswego	Sylvan Grove
Palco	Tampa
Paola	Tescott
Parsons	Tipton
Peabody	Tonganoxie
Princeton	Turon
Ramona	Ulysses
Ransom	Valley Center
Reading	WaKeeney
Roeland Park	Wakefield
Rose Hill	Walton
Satanta	Wamego
Scranton	Wellington
Sedan	Wellsville
Sedgwick	Westwood
Sharon Springs	
Smith Center	
Spearville	



By the Numbers

KMIT Injury Stats

(As of April 1, 2016)

Department	Count	Total Incurred
Administration	6	\$ 22,501.50
Animal Control/Shelter	1	\$ 1.50
Cemetery	5	\$ 3,903.00
Electric	2	\$ 5,800.00
Emergency	3	\$ 64,100.00
Fire	10	\$ 29,910.00
Fire Department	1	\$ 1,300.00
Landfill	1	\$ 1,300.00
Maintenance	9	\$ 42,237.42
Park	9	\$ 14,999.21
Police	43	\$ 94,208.78
Public Works	9	\$ 33,427.87
Recycling	1	\$ 1,300.00
Sanitation	1	\$ 1,300.00
Street	15	\$ 77,007.50
Water	8	\$ 8,148.31
Zoo	1	\$ 1.50
Grand Total	125	\$ 401,446.59

KMIT Nature of Injury Totals

(As of April 1, 2016)

Nature of Injury	Total	Incurred
Abrasion	6	\$ 6,501.50
All Other Cumulative Injuries	1	\$ 1.50
All Other Occupational Disease	1	\$ 1,300.00
Contagious Disease	9	\$ 9,103.00
Contusion	19	\$ 91,127.50
Crushing	3	\$ 2,601.50
Dermatitis	2	\$ 1,300.00
Foreign Body	1	\$ 1,300.00
Fracture	3	\$ 14,400.00
Hernia	1	\$ 12,160.00
Inflammation	1	\$ 1,300.00
Laceration	16	\$ 12,679.08
NA	2	\$ 1,301.50
Puncture	8	\$ 7,475.62
Respiratory Disorders (Gases, Fumes)	2	\$ 4,400.00
Severance	1	\$ 8,250.00
Sprain	9	\$ 22,819.21
Strain	40	\$ 203,426.18
Grand Total	125	\$ 401,445.59

KMIT Balance Sheet

(As of February 29, 2016)

Assets	
Checking Account	\$ 3,806,896
Investments	\$ 13,071,000
Accrued Interest	\$ 91,557
Accounts Receivable	\$ 6,231
Excess Premium Receivable	
Specific Recoverable	\$ 391,000
Aggregate Recoverable	\$ 8,559
Prepaid Expenses	\$ 409,110
Total Assets	\$ 17,784,354

Liabilities & Equity	
Accounts Payable	\$ 41,740
Excess Premium Payable	\$ -
Reserve for Losses	\$ 2,760,275
IBNR Reserve	\$ 5,312,039
Deposits on Premium	\$ 4,286,620
Accrued Taxes and Assessments	\$ 541,121
Total Liabilities	\$ 12,941,796
Total Equity (NET WORTH)	\$ 4,842,559
Total Liabilities and Equity	\$ 17,784,354

Return To Work: Situations To AVOID

The following situations are those that should either be avoided or may be indicative of problems that may exist within your company, and could become a source of increased claim frequency, length of disability, or legal involvement.

AVOID:

1. Establishing a confrontational environment to workers' compensation claims.

All workers' compensation claims should be treated as legitimate unless proven otherwise by careful investigation by the claim representative. If an injured employee feels that they are being denied what they are entitled, the employee will probably seek legal representation. Attorney representation will not only complicate, but may increase the cost of a claim. If employees know that all cases will be investigated, and if a few questionable claims are uncovered, the number of questionable claims will diminish.

2. Keeping employees in the dark about their benefits or claim process.

Most employees do not understand the workers' compensation system. If it is not clear to the injured employee what the company will provide in terms of wage replacement, medical cost coverage, rehabilitation and return to work efforts, the employee is likely to seek outside legal counsel. Questions about benefits should be referred directly to your KMIT Claims Adjuster (Gene Miller).

3. Not contacting employees on a regular and frequent basis during extended disability.

Take an active interest in their recovery. Make them feel that you truly care about their rapid return to work. Don't let the employee feel cut off from the events at the company. Keep them informed as to what is being done to modify a position for them.

4. Presenting a negative attitude towards a workers' compensation claimant.

Even though you have an active safety program some injuries will occur. Don't blame an employee for their injury. Instead, take the opportunity to involve the injured person in making changes to prevent future similar injuries. Try to head off negative attitudes by co-workers who may assume workers' compensation claimants are only after a few days off. Work to maintain a positive environment in the department to speed a successful and complete return to the job.

5. Not being willing to make concessions for a permanently partially disabled employee.

Employees who know that the employer is making a good faith effort to modify a job to meet work capabilities tend to maintain a better attitude about returning to work. Such efforts by the employer go a long way to improve department morale and productivity when all employees know that if they have the misfortune to be hurt that the company will look out for their interests.

6. Pushing an employee beyond work restrictions or allowing them to perform tasks which would complicate or delay recovery.

The restrictions set forth by the treating physician are important in the recovery process. If either the supervisor or the employee ignore them, recovery could be delayed or additional related complications could develop.

[This lighted-edited story was originally published in CompControl in the April/May edition of 2007. It was written by Victoria Erway (formerly Vanderhoof), who was the KMIT Claims Adjuster at that time.]

The image shows a close-up of a pen writing on an "INSURANCE CLAIM FORM". The form has several sections with checkboxes and text fields. Visible text includes "OTHER", "1a. INSURED'S I.D. NUMBER", "4. INSURED'S NAME (Last Name, First Name, Middle Initial)", "7. INSURE...", "CITY", and "ZIP CODE". There are also checkboxes labeled "F", "Other", and "Other".

Common Sense Summertime Safety Suggestions

- Drink LOTS of water or a 'replenishing' drink (such as Gatorade). P.S. – soda pop is NOT a good 'hydrator'.
- Wear light-colored (white is best) shirts, sunscreen, and a hat (preferably one that 'breathes').
- Take frequent breaks out of the sun. Find a breeze.
- TRAIN, TRAIN, TRAIN summer help.
- SUPERVISE, SUPERVISE, SUPERVISE summer help.

[This article first appeared in the June 2009 edition of CompControl.]



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

