

CompControl



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The Official KMIT Member Newsletter

The Right Question

by Don Osenbaugh, KMIT Pool Administrator

Recently, I had the opportunity and distinct pleasure to share a late-late lunch (the first late was planned; the second late was on me) with good friends Bobby Busch and Ed Truelove, in Neodesha. City Clerk Bobby is a former President of both KMIT and the City Clerks Association (CCMFOA); Ed is the City Administrator, and a 'former' Marine (once a Marine...), former Wichita police officer, and former Sterling Police Chief, whom I first met a few years ago, when he was the administrator in Greensburg...and a really good guy.

About the time the food arrived at our table, Ed asked me a question...The Right Question: "What can we do to improve our work comp program?" And, guess what, I am not all sure I have EVER been asked that question, directly. Really.

Oh, we sure talk about how to do that all the time. In our LONG Supervisor Seminar Series (at this writing we were one down with five to go on this year's leg of our never-ending tour... next stop in Parsons on June 22), that is all we talk about. We give numerous tips on as many work comp processes and best practices as we can in our three-hour sessions. And, there are a WHOLE LOT of things all cities and their employees really should know about work comp that would make things better for everybody.

But, this question was direct and specific: "What can WE do to improve..." It required an on-the-spot direct answer.

I quickly did a computer-type scan of my old brain, but, really, I normally don't know that much about any one city's current record or incidents unless I go look to find it, or somebody brings it to my attention. And, I wasn't really there that day to talk business, as much as I was there to see friends, so I didn't come 'prepared' to talk about Neodesha's work comp in any detail.

After a moment (or two or three), it came to me. The Right Answer.

And, it's obvious, when you think about it. **Be Safe!** Be even Safer. Be the SAFEST you can be.

No Injuries = No Work Comp Claims.

NEVER let Safety take a back seat to expediency or anything else. NEVER let any emergency allow you to forget **Safety First**. NEVER fail to train, and re-train, and re-train again.

Safety Culture is real. When you have it throughout your whole organization, people within your organization will talk about it. They will know you have it.

Safety IS First! And second, too, for that matter.

So, Ed did me the great favor of making me think about the ONE Right Answer that matters most, simply by asking me The Right Question.

What can YOU do to improve YOUR city's work comp program?

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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:

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Post-Offer Employment Testing KMIT's POET Program

Just about **THE** most important part of the hiring process, in WORK COMP terms, is making sure the person you are about to hire can actually DO all the physical things required by the position for which he/she is being considered.

In truth, cities, like most other employers, **tend to 'hire by resume'**. That is, they are inclined to hire the most experienced, knowledgeable and well-trained person they can. Admirable to a certain degree, for sure, but really just not enough.

Work comp experts will tell you that far too many people who are being hired, across all job spectrums, are just NOT PHYSICALLY ABLE to do all the tasks that the job calls for, and/or have some 'hidden' physical issue (known or unknown by the prospective employee) that just may lead directly to a work comp claim... often to an expensive work comp claim; perhaps even one that your city will be paying for a very long time.

Before you actually hire a new employee, make sure that you **Hire THE RIGHT Person** for that job.

KMIT, working with BARDAVON Health Innovations (www.bardavon.com), has developed a specific physical test for every one of your city's different positions.

The cost of a POET test (each test designed for a specific position within your city) is about the same as a 'standard physical' (which is typically of minimal or NO benefit from a work comp perspective), and **KMIT will pay HALF of the cost**.

There is no other cost for a KMIT-member city, and no obligation to start OR continue.

KMIT is committed to doing whatever it can to make things better for its member cities. The **KMIT POET Program** represents a major advancement in the hiring process, and, specifically, in work comp.

Contact KMIT Pool Administrator Don Osenbaugh for more information about POET.

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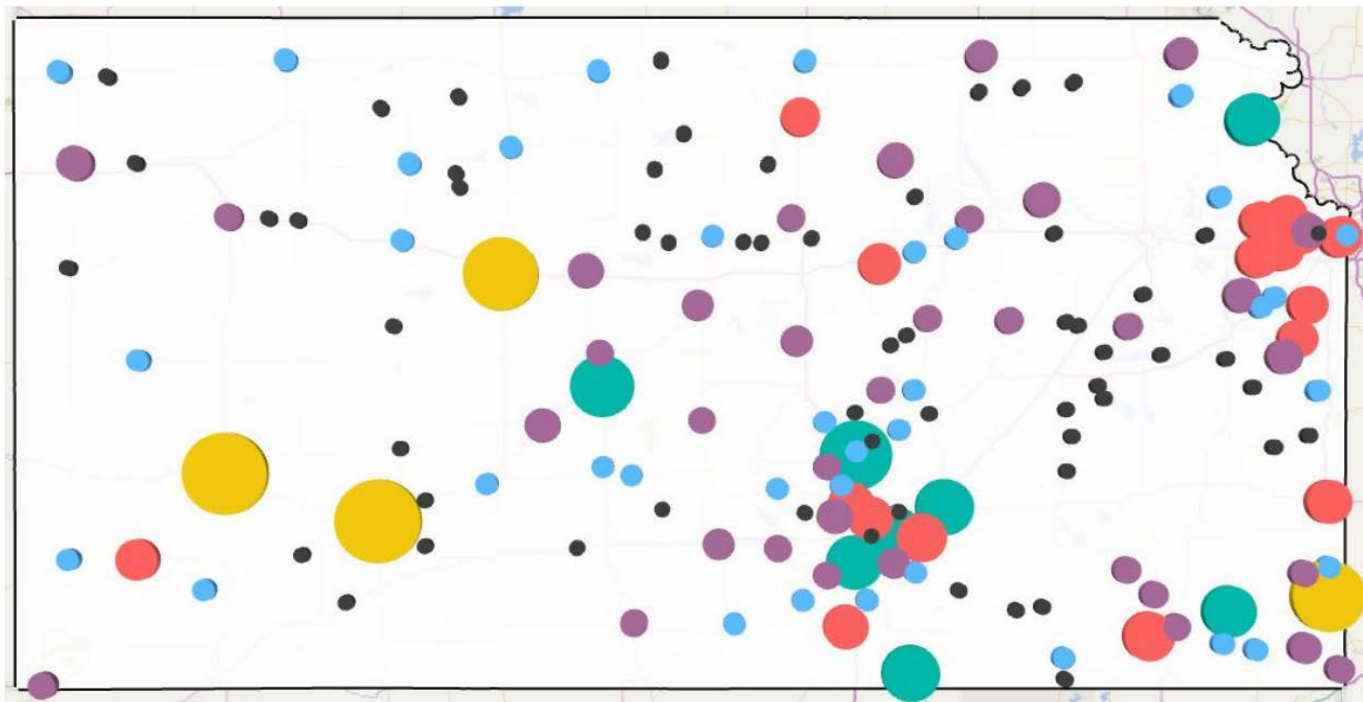
Renee Rhodes:

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KMIT Covers Kansas

2017 KMIT Member City Map - by Population Group



Population Group:

● 0-1,000 ● 1,000-2,000 ● 2,000-5,000 ● 5,000-10,000 ● 10,000-20,000 ● 20,000-30,000

Affidavit of Waiver of Work Comp Insurance

One provision of the work comp 'Reform' Bill enacted by the 2011 Kansas Legislature is that certain contractors and sub-contractors can 'waiver out' of the workers' compensation system by completing an Affidavit of Waiver.

This process also allows cities to choose to NOT COVER small contractors for work comp. Cities would not have to provide proof of insurance or payroll information (to the KMIT payroll auditor) for the smaller contractors who do contract work for cities, and who, by law, are not required to purchase workers compensation insurance; i.e., self-employed contractors and those whose total payrolls do not exceed \$20,000, **if/when** the contractor produces the now-required and correct document.

The official approved affidavit is **REQUIRED BY LAW** in order to waive coverage. This affidavit is **NOT** required to be submitted to the state, but will be used by the KMIT payroll auditor (Carma Neth, of Legacy Partners, Inc.), at audit time, to verify proper waiving of work comp coverage by a contractor; so, it needs to be kept in a file in your city office.

Please bear in mind that there are now three required possibilities for ALL contractors:

1. Contractors who are required by law to have work comp coverage must provide a proper 'certificate of coverage' issued by its own work comp carrier.
2. Contractors who are NOT required by law to have work comp may submit (to the city) an official (state) 'Waiver of Coverage Affidavit';
3. Those contractors who are NOT required by law to have comp who chose not to submit a waiver and who do not provide proof of insurance will be required by KMIT to be listed on the city's payroll (meaning that KMIT will collect a premium at audit).

REMEMBER that the overwhelming majority of contractors remain covered by the Kansas work comp law, and must continue to provide the city with a 'certificate of (work comp) insurance'.

The official waiver form can be found online at:
www.kmit.net/DocumentCenter/View/550



2017 Supervisor Training Tour Continues

Following its first stop, in Marysville in late April, the annual KMIT Supervisor Seminars continue in June, and extend through September.

June 22--**Parsons** (pm) **REGISTRATION IS FULL**

August 24--**McPherson** (pm, at the new KMU Training Facility)

September 13--**Atchison** (pm)

September 14--**Edgerton** (am)

September 21--**Cheney** (am)

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.

There is **NO CHARGE** for these seminars.

Contact KMIT Administrative Manager Deanna Furman for details.

KMIT Annual Meeting: Sunday, September 17, 2017

Please plan to attend the **23rd Annual Meeting** of the Kansas Municipal Insurance Trust (KMIT), which will be held during the League of Kansas Municipalities Annual Conference, in Wichita, on Sunday, September 17. (Look for the exact time and room location in the conference brochure.)

The KMIT Annual meeting is open to all elected officials and employees, and spouses, associated with a KMIT-member city.

A **revised By-Laws/Inter-local Agreement** will be voted upon at this meeting. Each city will have ONE VOTE on the issue. A copy of the proposed revised By-Laws will be mailed out (and emailed) to key contacts in every KMIT city on or before August 17, as required.

2016-2017 **President Debbie Price (Marysville)** will chair the meeting. A 'slate' of Trustees to be voted upon by the membership (one city/one vote) will be presented by the KMIT Nomination Committee (David Dillner, El Dorado, Chair).

As always, a brief, but wonderful, food/beverage reception will immediately precede the meeting, and, also as always, some neat 'prizes' will be drawn for following the close of the event.

The KMIT Annual Meeting is not long, but it is important, and is always an enjoyable time. Please come.

SEPTEMBER						
SUN	MON	TUE	WED	THU	FRI	SAT
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17 X	18	19	20	21	22	23
24	25	26	27	28	29	30





Summer 2017

Provided by: Kansas Municipal Insurance Trust

HEAT STRESS!!!

A REAL Danger To City Workers

Believe it or not, some people treat Heat Stress as if it's not real, or some kind of joke. Really! Heat-related symptoms are all-too-often shrugged off by even experienced supervisors, and the affected worker treated as some kind of 'weakling'.

Many, even most, city workers work all or part of their day outside, especially in the summer, when it can be extremely hot and humid in Kansas.

Heat Stroke and Heat Exhaustion are dangerous, REAL things, and should be treated as such by everyone on the staff of the city.

Here is timely excerpt from an excellent online article posted on the OSHA website:

"Why is heat a hazard to workers?"

When a person works in a hot environment, the body must get rid of excess heat to maintain a stable internal temperature. It does this mainly through circulating blood to the skin and through sweating.

When the air temperature is close to or warmer than normal body temperature, cooling of the body becomes more difficult. Blood circulated to the skin cannot lose its heat. Sweating then becomes

the main way the body cools off. But sweating is effective only if the humidity level is low enough to allow evaporation, and if the fluids and salts that are lost are adequately replaced.

If the body cannot get rid of excess heat, it will store it. When this happens, the body's core temperature rises and the heart rate increases. As the body continues to store heat, the person begins to lose concentration and has difficulty focusing on a task, may become irritable or sick, and often loses the desire to drink. The next stage is most often fainting and even death if the person is not cooled down.

Excessive exposure to heat can cause a range of heat-related illnesses, from heat rash and heat cramps to heat exhaustion and heat stroke. Heat stroke can result in death and requires immediate medical attention.

Exposure to heat can also increase the risk of injuries because of sweaty palms, fogged-up safety glasses, dizziness, and burns from hot surfaces or steam."

Find the entire text at:

<https://www.osha.gov/SLTC/heatstress/index.html>.

All city workers should know the symptoms of Heat Stress. It could be a matter of life and death.



KMIT Claims Contacts

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TRISTAR Risk Management
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Please email First-Notice-Of-Loss reports to:
Wichita.FNOL@tristargroup.net.

US Mail Address:
KMIT Claims
c/o TRISTAR
PO Box 2992
Wichita, KS 67201

NOTICE!

When completing and submitting a **FIRST REPORT OF INJURY** statement, please indicate in which department the injury **OCCURRED**, rather than the department in which the employee works. KMIT thanks you in advance for your help.

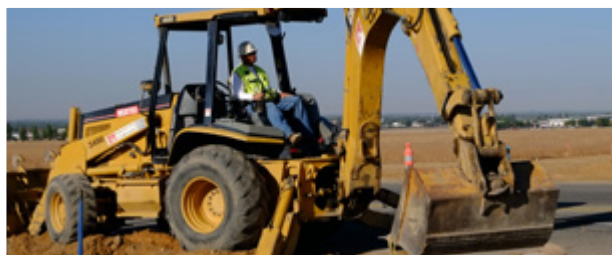


SAFETY

IS OUR CITY'S TOP PRIORITY



EVERY EMPLOYEE IS EXPECTED TO UNDERSTAND AND FOLLOW ESTABLISHED SAFETY POLICIES AND PROCEDURES AT ALL TIMES.



REVISED 6/17

For Loss Control Assistance or Safety Resource Materials to enhance your city's safety activities contact **Renee Rhodes**, Risk Control Manager for the Kansas Municipal Insurance Trust or visit the KMIT website: www.kmit.net

Renee Rhodes, renee.rhodes@imacorp.com | 316.250.2121



Safe Cities

Abilene	Edgerton	La Cygne	Ransom
Admire	Edwardsville	Lake Quivira	Reading
Allen	El Dorado	LKM	Roeland Park
Altamont	Elkhart	Lecompton	Rose Hill
Andale	Ellsworth	Lenora	Satanta
Andover	Esbon	Leoti	Scranton
Arkansas City	Eudora	Lincoln Center	Sedan
Atlanta	Florence	Lindsborg	Sedgwick
Augusta	Ford	Logan	Sharon Springs
Baldwin City	Fowler	Lucas	Smith Center
Basehor	Frankfort	Maize	Spearville
Bel Aire	Fredonia	Marion	Spring Hill
Belle Plaine	Girard	Marysville	St. Francis
Belleville	Glasco	McFarland	St. John
Bennington	Glen Elder	Medicine Lodge	Stafford
Benton	Goodland	Melvorn	Stockton
Beverly	Goessel	Moline	Sylvan Grove
Bird City	Grainfield	Montezuma	Tampa
Blue Mound	Grandview Plaza	Mound City	Tescott
Blue Rapids	Great Bend	Moundridge	Tipton
Brewster	Greeley	Neodesha	Tonganoxie
Centralia	Grenola	Neosho Rapids	Turon
Chapman	Grinnell	Newton	Ulysses
Chautauqua	Halstead	North Newton	WaKeeney
Cheney	Hamilton	Oakley	Wakefield
Cherryvale	Hartford	Oberlin	Walton
Clay Center	Herington	Ogden	Wamego
Clearwater	Hiawatha	Olpe	Waterville
Columbus	Hill City	Osawatomie	Valley Center
Concordia	Hillsboro	Oskaloosa	WaKeeney
Conway Springs	Hoisington	Palco	Wakefield
Council Grove	Horton	Paola	Walton
Cullison	Independence	Peabody	Wamego
Damar	Jetmore	Pittsburg	Waterville
De Soto	Kingman	Princeton	Wellsville
Douglass	Kinsley	Ramona	Westwood

Safe Cities are as of 6-1-17. 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 1-1-17.



By the Numbers

KMIT Injury Stats (As of June 1, 2017)

Department	Count	Total Incurred
Administration	9	\$6,509.00
Airport	1	\$1.50
Animal Control/Shelter	6	\$2,604.50
Cemetery	1	\$19,776.59
Electric	11	\$160,482.44
Emergency	3	\$3,900.00
Fire/EMS	38	\$123,156.27
Golf	2	\$1,301.50
Housing Administration	1	\$1,300.00
Lanfill	1	\$1.50
Library	2	\$1,301.50
Maintenance	11	\$34,315.20
Miscellaneous	3	\$4,700.00
Miscellaneous	1	\$1,300.00
Municipality	2	\$52,000.00
Park/Rec Center	16	\$34,356.38
Plant	1	\$164.11
Plant operator	1	\$1,300.00
Police	65	\$134,414.36
Public Utilities	1	\$1,300.00
Public Works	21	\$60,001.50
Recycling	1	\$1.50
Sanitation	10	\$25,933.45
Senior Center	1	\$1,300.00
Solid Waste	1	\$1.50
Street	18	\$13,321.50
Water	18	\$76,763.76
Zoo	4	\$1,304.50
Total	250	\$762,812.56

KMIT Nature of Injury Totals (As of June 1, 2017)

Nature of Injury	Total	Incurred
Abrasion	10	\$3,910.50
All Other	11	\$7,173.48
Burn - Temperature Extremes	1	\$1,300.00
Concussion	1	\$1,300.00
Contagious Disease	20	\$16,441.56
Contusion	30	\$53,074.20
Crushing	4	\$1,304.50
Dermatitis	3	\$2,601.50
Dislocation	1	\$41,000.00
Electric Shock	1	\$1,300.00
Foreign Body	21	\$22,514.01
Fracture	9	\$172,600.00
Heart Attack	1	\$15,000.00
Heat Prostration	1	\$1,300.00
Inflammation	4	\$39,214.11
Laceration	26	\$33,066.69
Puncture	14	\$13,210.50
Respiratory Disorders (Gasses, Fumes)	18	\$20,803.00
Severance	1	\$19,776.59
Sprain	14	\$86,353.00
Strain	58	\$208,288.92
Trauma	1	\$1,300.00
Total	250	\$762,812.56

KMIT Balance Sheet (As of April 30, 2017)

Assets	
Checking Accounts	\$ 540,541
Investments	\$ 16,841,233
Accrued Interest	\$ 149,027
Accounts Receivable	\$ 51,000
Excess Premium Receivable	\$ 23,739
Specific Recoverable	\$ 326,611
Aggregate Recoverable	\$ 8,559
Prepaid Expenses	\$ 404,696
Total Assets	\$ 18,345,406

Liabilities & Equity	
Accounts Payable	\$ 11,228
Excess Premium Payable	\$ -
Reserve for Losses	\$ 3,044,592
IBNR Reserve	\$ 5,000,704
Deposits on Premium	\$ 3,921,342
Accrued Taxes and Assessments	\$ 400,422
Total Liabilities	\$ 12,378,287
Total Equity (NET WORTH)	\$ 5,967,119
Total Liabilities and Equity	\$ 18,345,406

'Summer Help' Time Is Here

It's time to start thinking about your 'Summer Help' plans again. *Seasonal employment is different* from full-time, and presents different types and degrees of challenges than full-time.

First of all, most 'summer help' is *young...much younger on average than the rest of your work force*. And 'young' means, almost by definition, *less experienced*. And less experience often leads to more accidents. Less experience means *less job training*, overall, and less training on specifics, and it means *less time spent in a variety of working conditions*, and under a variety of circumstances. In sort, it means *less wisdom*, when one understands that wisdom is the result of understanding (training) PLUS experience (life lessons).

And, it is, in fact, *more likely that a temporary ('seasonal', 'summer', etc.) employee will get hurt*, while doing the exact same task, than an experienced hand.

(Originally published in CompControl in the 2014 Spring Edition.)



What can/should you do differently with 'summer help' than you may have done last time around?

1. **Hiring.** If you can (if they are good employees and available), hire the same young people as last year and the year before. If not, hire the ones you believe to be the most trustworthy, are 'teachable', and able to work without constant supervision—and most likely to be able to work for you again next year.

2. **Training.** Have a good trainer show them the specifics of each (and every) task they are sent to do. Don't assume they know how to do the job, even if you think they 'should' already know. A lack of training is probably the biggest reason for injuries of summer workers. And, remember that there are many "little things" that experienced workers know, and take for granted, that you might realize (such as poison ivy, heat stroke, etc.).

3. **Safety Equipment.** Obviously, be very sure you make the necessary safety equipment available to summer help, and BE SURE they use it—EVERY time. Make seat belts, safety goggles, hats and gloves the first things on the list.

4. **Supervision.** EVERYBODY needs some supervision. Temporary help probably needs more supervision than others. Even the 'best' summer employee is likely still in the developing stage of understanding the role of the employee, and also needs more guidance from time-to-time than he/she will ask for.

5. **Communication.** Keep summer help on board with the rest of the crew. Pair them up with experienced hands when possible. Provide them with communication devices ('walkies', etc.), and encourage them to check in regularly.

6. **Remember: A young person is someone's very special child.** Give them the advantage of your experience. Keep them safe.

[Originally published in CompControl in the 2010 Spring edition.]

REVISED KMIT Safety Poster

Please see the **REVISED** KMIT Safety Poster inserted into this edition, and NOTE that it is an **updated version** of the poster from the last *CompControl*. An alert city person caught a mistake in the original, for which we humbly apologize. (If you would like a quick 'Where's Waldo'-type adventure, try comparing the two.)

PLEASE use this poster, and also replace any previous posters you may have already put up.

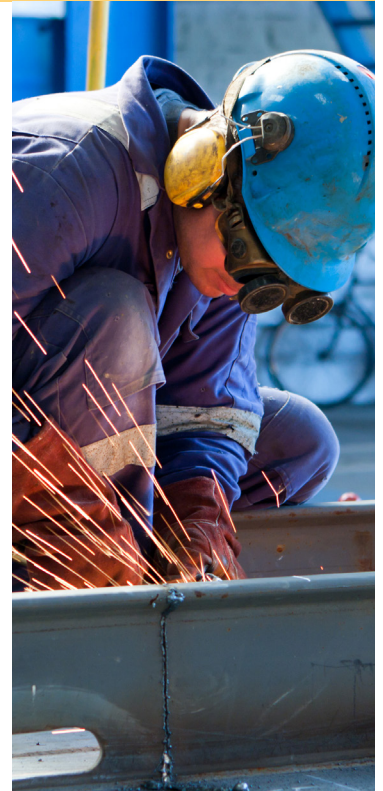
It's good to post these anywhere that your 'troops' gather--break rooms, etc, in all departmental settings.

SAFETY IS KMIT's Number ONE Priority.

Please make sure your City's Number One Priority is Safety, too!

You can find the new poster on www.kmit.net, under documents.

Please print a bunch of these **REVISED** posters and put them 'everywhere'.



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