

COMPCONTROL

The Official KMIT Member Newsletter

Bad Things Happen During Emergencies

By Don Osenbaugh, KMIT Pool Administrator

Perhaps it goes without saying, but bad things really do happen during an “emergency” (a somewhat difficult term to define, for sure).

When the pressure is on because of unexpected activity, people get hurt...and sometimes get hurt *very badly*.

“Emergencies” and other unexpected events lead to people doing things they don’t do every day, often in an adverse environment, and often they are trying to get things done with which they are unfamiliar, while in a hurry, and sometimes without a well-thought-out “game plan”.

It should come as no surprise that “emergency”-related activities account for a *fairly high percentage of the worst accidents and injuries* suffered by KMIT-City employees. And, such injuries are not limited to “emergency” personnel. Police, fire and ambulance people (and other “first responders”) are not the only ones who work in an “emergency” environment...in fact, because they often do work such incidents, they are the groups that tend to have better (written and other) procedures for staying safe during “emergencies”...though more complete procedures alone is not enough to keep from getting hurt. Members of this group (“first responders”) have had a number of very serious (and fatal) accidents while working in KMIT cities.

Public works employees also work “emergencies” and/or while in sudden adverse circumstances, and, over the years, there have been a number of very serious injuries (and even deaths), coming from within KMIT, from this grouping, as well.

Regardless of whether employees are “first responders” or public works, or even clerical staff for that matter, the fact is that working on tasks which are unfamiliar, during an “emergency” or other difficult condition, or under stress of any kind, is certainly accompanied by a *much higher severe-injury rate* than “normal” daily work activities.

All supervisors should train themselves to recognize and “red flag” such periods (even moments) of “emergency” or unfamiliar activity, and react accordingly. IMMEDIATE extra caution and warnings should be transmitted to employees when such situations are imminent, anticipated or just potential. And, SUPERVISORS must remain vigilant, and stay very “tuned in”, during the entire duration of such events. Excellent supervision is never more necessary than during an emergency.

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CompControl is a publication of the League of Kansas Municipalities and the Kansas Municipal Insurance Trust for the purpose of educating and informing 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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Letter from the Pool Administrator

Dear KMIT Members and Others,

Greetings. Here's hoping you are having a wonderful late-summer/early-fall season. I find that, as I get older, the thought of the coming of autumn sounds better and better every year.

This is one of those really busy times at KMIT. Each member city recently received a renewal application in the mail from the KMIT office. Those should be completed by the city and back in our hands no later than about mid-October. Mark Morris has his hands full reviewing the annual renewals, so the quicker you can get those back, the better. The renewal submission/review is the first step in the process of working up premium quotes for 2006—those are due out around December 1.

And, we are gearing up for the KMIT Annual Meeting (see the reminder in this issue), which will be on October 10. Please try very hard to get to the annual meeting, and bring others from your city with you. You will have a good time (free drinks and munchies), and you may even win a nice prize.

One of the main purposes of the annual meeting is to elect Trustees to serve on the Board. This year, there are six (6) two-year terms open. The Nomination Committee met recently, and have put forth all six of the eligible Board 'incumbents' to be elected to another term, including: Linda Jones (Osage City), Bud Newberry (Ulysses), Keith DeHaven (Sedgwick), Lana McPherson (De Soto), Carol Eddington (Oswego), and Cheryl Lanoue (Concordia).

Lastly, please think about what I wrote in this month's cover article...it is imperative that all of us pay special attention in those times when our work starts getting wild and crazy. And, let's do be careful out there!

See you in Wichita.



Pool Administrator

KMIT Renewal Applications

KMIT renewal applications were mailed to all current pool member-cities September 12. We would like to have them completed and **returned by October 15**. (If your city did not receive a blank form, or needs another one, etc., one can be obtained by going to the KMIT website and clicking on the KMIT Applications button.)

Each city also should have received a copy of your AUDITED 2004 PREMIUM, as well as a copy of your 2005 FINAL QUOTE (**DO NOT PAY** from either of these; neither of which is your 2006 quote). The purpose of the two pages is to help guide you through the process of estimating your 2006 payroll by class code. The 2005 FINAL QUOTE page is reflective of your payroll estimate from a year ago at this time. The 2004 AUDITED PREMIUM is your audited and actual 2004 payroll—from the payroll audit completed early 2005.

Please do not hesitate to contact KMIT should you need additional assistance in completing the renewal application. It is important that this process be completed as accurately as possible, and that your estimate is as close to your expected actual payroll for 2006 (calendar year) as it can be.

Premium Quotes for 2006 will be developed from the applications and **will be mailed to KMIT cities sometime around December 1**. Premiums for 2006 are due and payable upon receipt, and will be considered late after January 31, 2006.

Safe Cities as of September 14, 2005

If you would like assistance returning an injured employee to work, or need ideas for modified duty, please contact Victoria Vanderhoof, 1-877-502-9897 or victoria.vanderhoof@imacorp.com.

Abilene	Coffeyville	Goodland	McFarland	Roeland Park
Allen	Concordia	Grainfield	Meade	Rose Hill
Altamont	Conway Springs	Grandview Plaza	Medicine Lodge	Russell
Andale	Council Grove	Greeley	Melvorn	Satanta
Andover	Cullison	Grenola	Minneapolis	Sedgwick
Atlanta	Damar	Halstead	Moline	Spearville
Baldwin City	Derby	Hays	Montezuma	St. Francis
Basehor	De Soto	Hiawatha	Mound City	Stockton
Baxter Springs	Douglass	Holcomb	Neodesha	Tescott
Bel Aire	Eastborough	Horton	Oberlin	Tipton
Belleville	Edgerton	Hoxie	Ogden	Tonganoxie
Beverly	Elkhart	Jetmore	Olpe	Treece
Bird City	Eureka	Johnson City	Osage City	Valley Center
Blue Rapids	Ford	Kinsley	Oskaloosa	Wakefield
Brewster	Fowler	Lenora	Oswego	Walton
Caldwell	Frankfort	Leoti	Ozawkie	Wellsville
Centralia	Galena	Lincoln Center	Palco	
Chautauqua	Girard	LKM	Park City	
Cherryvale	Glasco	Lucas	Peabody	
Clay Center	Glen Elder	Marysville	Princeton	

2005 SAFETY OLYMPICS



Abilene
Atchison
Augusta
Baldwin City
Bel Aire
Bonner Springs
Cheney
Cherryvale
Concordia
Derby
De Soto
Dodge City
Fort Scott
Fredonia
Glasco
Goodland
Great Bend

Halstead
Hays
Haysville
Hesston
Hiawatha
Hillsboro
Hoisington
Independence
Kingman
Leoti
Lucas
Maize
Marysville
McFarland
Medicine Lodge
Minneapolis
Mission

Newton
Osage City
Oswego
Ozawkie
Park City
Peabody
Princeton
Ransom
Russell
Sedgwick
Stockton
Tesscott
Tipton
Turon
Ulysses
Valley Center
Wellington



Neodesha

Oberlin

Wamego



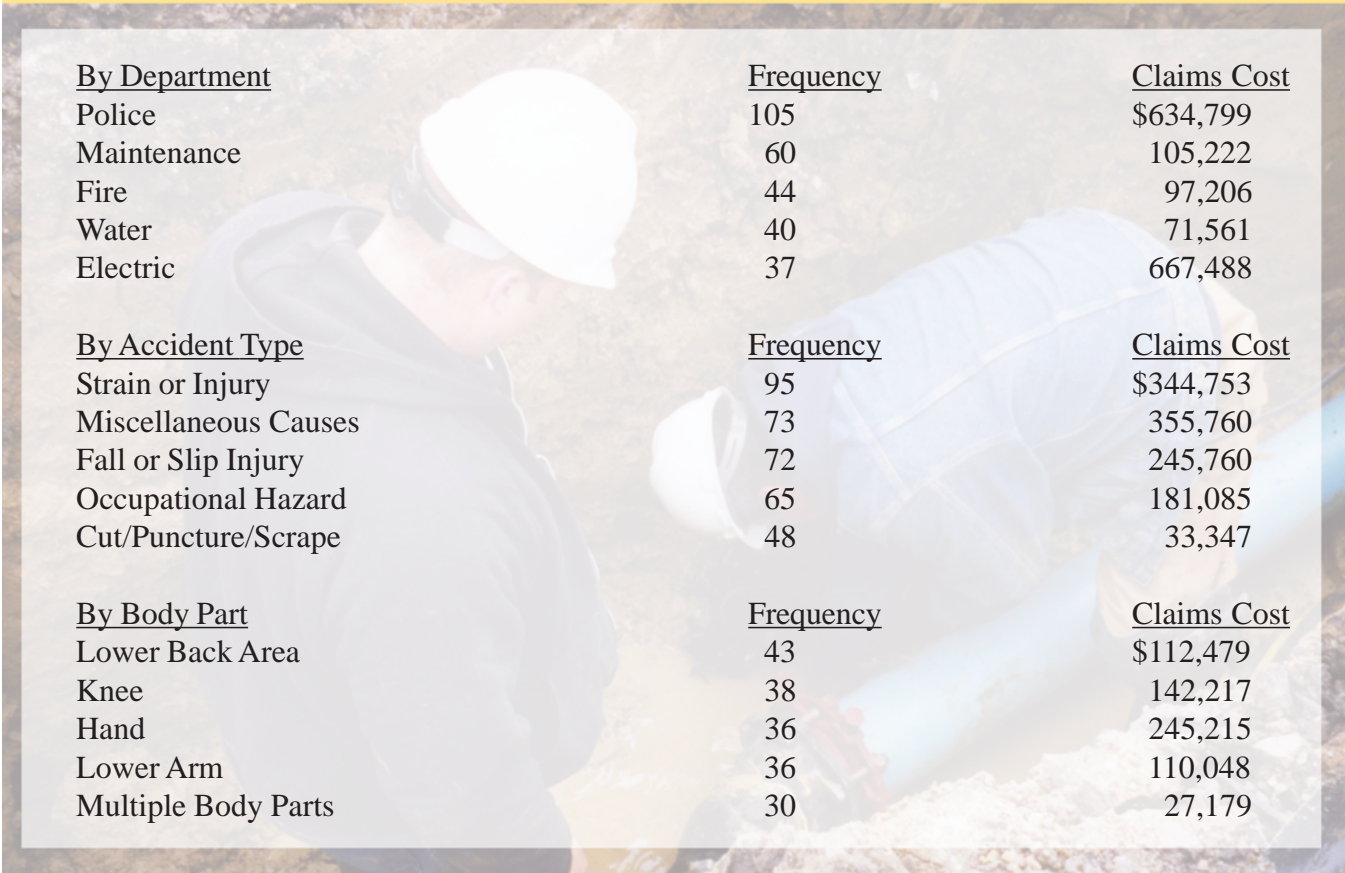
Altamont
Andale
Andover
Basehor
Baxter Springs
Belleville
Brewster
Caldwell
Centralia
Council Grove
Edgerton

Eudora
Fowler
Frankfort
Galena
Hill City
Holcomb
Horton
Johnson City
Kinsley
Lincoln Center
Meade

Melvorn
Moline
Montezuma
Olpe
Paola
Rose Hill
Spring Hill
Tonganoxie
Walton

Claims

*Top 5 Frequency and Cost Analysis
January 1, 2005 through August 31, 2005*



<u>By Department</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police	105	\$634,799
Maintenance	60	105,222
Fire	44	97,206
Water	40	71,561
Electric	37	667,488

<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or Injury	95	\$344,753
Miscellaneous Causes	73	355,760
Fall or Slip Injury	72	245,760
Occupational Hazard	65	181,085
Cut/Puncture/Scrape	48	33,347

<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Lower Back Area	43	\$112,479
Knee	38	142,217
Hand	36	245,215
Lower Arm	36	110,048
Multiple Body Parts	30	27,179

KMIT Annual Meeting

KMIT will hold its 12th Annual Meeting in Wichita, on Monday, October 10. (The exact location will be listed in the League Conference program.)

The meeting will start with an open bar and snacks at 3:30 (the business portion of the meeting starts at 3:45), and will wrap up no later than 4:30—in order for participants to prepare for the evening event of the League Conference.

Those attending the Annual Meeting will sign up for door prizes, which will be awarded at the conclusion of the business agenda. (Must be a KMIT city official to be eligible.) All KMIT city officials (and spouses/guests) are welcome and encouraged to attend the meeting; each city has ONE vote.

Election of the 2005-2007 KMIT Trustees (six; of the eleven on the Board) will be a highlight of the business meeting, along with the President's Address (Dave Alfaro, Augusta) and a report on the pool by the Pool Administrator. The awarding of the Gold, Silver, and Bronze safety designations for this year will also take place.

Please plan to bring a group from your KMIT city to the KMIT Annual Meeting.

KMIT Calendar

October

10 KMIT Annual
Meeting, *Wichita*

December

9 KMIT Board of
Trustees Meeting,
De Soto

February

10 KMIT Board of
Trustees Meeting,
Concordia

KMIT Revenues & Expenses August 31, 2005

Combined Assets

Cash In Bank	\$1,563,193
Premiums Outstanding	
Investments	<u>3,353,282</u>
Total Assets	\$4,916,475

Combined Liabilities & Equity

Claims and Accrued Expenses Outstanding	\$1,161,628
Reserved for Losses	1,749,401
Incurred But Not Reported (IBNR)	<u>79,926</u>
Total Liabilities	2,990,955
KMIT Statutory Fund Balance	<u>1,925,520</u>
Total Liabilities and Equity	\$4,916,475

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For most employees, “emergency” situations don’t happen every day. And, for that reason alone, the worst injuries often result. Please keep yourself and your employees reminded that such periods of increased and/or unfamiliar activity, often under stress, require even more thought and carefulness than everyday activity. The stakes are higher; the facts are indisputable.

Let’s be careful out there!

Kansas Municipal Insurance Trust

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