

# COMPCONTROL

The Official KMIT Member Newsletter

## **Risk Management & Workplace Safety: A Conscious Decision**

By Renee Rhodes, IMA

***Second in a Series of articles designed to help Cities understand that Safety is More than “Common Sense” and More than a Written Word***

As I finished off the year with the annual Risk Control visits to cities and the rating process for the KMIT Loss Prevention Certification Program, it occurred to me that even though a city may be rated a “Gold” they may still be struggling to control their injuries.

The Loss Prevention Certification Program rates cities on the safety and claims activities they are currently performing along with administrative programs in place that help reduce accidents and injuries within the city.

If you are meeting the criteria of a “Gold” city and think you are doing everything you can do to control your claims and create a safe work environment, you may be fooling yourself. The criteria set forth in the KMIT Certification Program is just a foundation. There is so much more that goes into developing a positive safety culture. The Loss Prevention Certification Program gives cities the building blocks necessary to work towards achieving a positive safety culture.

### **Step 1: The Commitment from the Top**

For a safety program to be effective, any organization must have a commitment to safety. Every best practices safety program starts with management commitment to safety. City management must make a commitment to safety and set the standards of behavior. If management isn't “on board” with the safety process and practices, how can we expect our employees to find it important?

How many of you evaluate the injuries your city is experiencing and develop new policies and procedures to prevent these injuries from occurring again in the future? For instance, if your loss review indicates a rise in frequency of injuries or injuries within a department, is it time to evaluate the effectiveness of your current practices? If we keep doing the same thing can we really expect to achieve different results?

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## Letter from the Pool Administrator

**Dear KMIT Members and Others,**

Happy Holidays! Here in the south central part of the state, beautiful Indian Summer turned abruptly to Serious Winter last week. Can old St. Nick be far behind?

The annual process of sending out premium quotes is going on this week...each city should have received its quote and invoice by now. And, as mentioned, KMIT did raise its rates this time around, by just over 8% (though that rate is only part of the calculation involved, and each city's premium change will vary for many reasons). No city's premium went up by more than 8.2% as a result of the KMIT rate increase, though **some cities' premiums did increase more than 8.2% for reasons other than the KMIT rate change** (experience mod. change, payroll increase, changes in state rates). If you have any question about your city's quote, please do not hesitate to contact me direct at 316-259-3847 or [dosenbaugh@cox.net](mailto:dosenbaugh@cox.net).

The year 2005 was not a good claims year for our pool, as was discussed at the Annual KMIT Meeting in October, and a number of cities saw their 'mods' go up because of their own tough year in '05 (which is now part of the current 3-year mod calculation done by NCCI)—and, *an increased mod means an increase in premium.*

The last KMIT rate change was four years ago. The Board of Trustees, acting at a Special Meeting on November 16, looked at all the various analyses, prepared by staff, very thoroughly, and made the decision to raise rates, based on its desire to continue to insure both the short- *and* long-term financial health and stability of the KMIT pool.

In this edition of *CompControl*, two of our IMA representatives, Renee Rhodes and Victoria Vanderhoof, offer advice on some of the ways that cities can improve their work comp success, as well as their rating mods. And, sending supervisors to KMIT trainings (see reminder) is another thing members can do...we hope to see a full house in February and March.

Here's to a Happy and Safe Holiday Season to you and yours.

See you down the road...



Pool Administrator

### **Step 2: Supervisors Play Key Roles in Driving the Safety Initiative**

The success of any safety program is dependent on the interest and wholehearted support of our supervisors. It is the supervisor who has the greatest burden in implementing the safety expectations, policies, and safe work practices on a daily basis. The workers expect a supervisor to be a leader, to direct and guide them throughout the work day. If the supervisor doesn't believe that management is committed to safety, he or she will most likely not support the safety program.

### **Step 3: Employee Involvement – The Importance of a Safety Program**

Now is the time to take your safety program to the next level. As IMA Risk Control consultants begin visiting cities for 2007, take the time to talk with supervisors and employees about the effectiveness of your current safety program. If your city doesn't have a safety committee, now is the time to establish one. Safety committees work well because they involve more employees in the safety process and employees tend to take ownership in a program they help develop.

### **Step 4: Implementation**

As we are approaching a new year, set goals for your safety program, evaluate your current program and review the injuries your city is experiencing to determine if you are really achieving your desired results.

During the Risk Control visits to the cities, IMA would like to meet with department supervisors or safety committee members to help answer questions and help your organization develop a safety culture that will drive down losses and keep our city employees safe and healthy.

KMIT/IMA offers Risk Control assistance through our Loss Prevention Certification Program that will help cities to identify exposures to loss and assist in developing the proper controls needed to reduce losses as well as helping cities implement injury management techniques that will control the cost of claims when they do occur. We concentrate our efforts and your resources to make the biggest impact on employee safety and your bottom line.

If you would like information on a 5-year loss analysis for your city or learn more about how to take advantage of the discounts available by participating in the KMIT Loss Prevention Certification Program, contact Renee Rhodes, IMA of Kansas (316) 266-6345 or e-mail [renee.rhodes@imacorp.com](mailto:renee.rhodes@imacorp.com)

### **Changes to the KMIT Safety Certification Program**

Since the inception of the KMIT Insurance Pool, IMA Risk Control has provided KMIT members loss control services to help reduce workers' compensation claims within your operations and increase the level of safety awareness among your employees through the KMIT Safety Certification Program.

The KMIT Safety Certification Program has always been a **voluntary program** for most members within KMIT. By complying with the guidelines set forth in the certification program, members have had the opportunity to earn discounts on their workers' compensation premiums each year.

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In December 2005, the KMIT Board of Trustees approved a new KMIT 'Loss Prevention Certification Program', which started in 2006. The new questionnaire rates member cities on the safety and claims activities they are currently performing, along with administrative programs in place to help drive losses down within each city's organization. The ratings are scored into three levels that equate to a discount on the next KMIT work comp premium. Under the new program, a 'bronze' rating means a 1% discount; 'silver' is 3%; and 'gold' is 5%.

IMA will be contacting the cities to schedule a time to visit your community and review the aspects of the new Loss Prevention Program and perform a Safety Audit. If you have any questions or need additional information, please do not hesitate to contact Renee Rhodes, IMA of Kansas (316) 266-6345 or (316) 250-2121.

## Safe Cities as of November 30, 2006

*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](mailto:victoria.vanderhoof@imacorp.com).*

Admire	Derby	Hartford	Moline	Sedgwick
Allen	Douglass	Hays	Montezuma	Spearville
Altamont	Eastborough	Hill City	Mound City	Spring Hill
Andale	Edgerton	Hillsboro	Neosho Rapids	St. Francis
Andover	Elkhart	Holcomb	Oberlin	Tampa
Atlanta	Ellsworth	Horton	Ogden	Tescott
Baldwin City	Esbon	Hoxie	Olpe	Tipton
Belleville	Eudora	Jetmore	Oskaloosa	Tonganoxie
Bennington	Florence	Johnson City	Oswego	Treece
Beverly	Ford	Kingman	Ozawkie	Turon
Bird City	Fort Scott	Kinsley	Palco	Ulysses
Blue Rapids	Fowler	Lenora	Park City	WaKeeney
Brewster	Frankfort	Leoti	Parsons	Wakefield
Caldwell	Fredonia	LKM	Peabody	Walton
Centralia	Glen Elder	Lucas	Princeton	Wamego
Chautauqua	Goodland	Maize	Ramona	Wellsville
Cheney	Grainfield	Marysville	Ransom	
Clay Center	Grandview Plaza	McFarland	Reading	
Conway Springs	Greeley	Medicine Lodge	Russell	
Cullison	Grinnell	Melvorn	Satanta	
Damar	Hamilton	Minneapolis	Sedan	

# Claims

Top 5 Frequency and Cost Analysis  
January 1, 2006 through November 30, 2006

<u>By Department</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police	131	\$ 280,592
Street	65	132,486
Maintenance	61	266,572
Park	57	61,304
Water	54	244,514

<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or Injury	142	\$ 681,243
Occupational Hazard	78	107,270
Fall or Slip	70	396,569
Miscellaneous Causes	64	32,814
Struck or Injured	47	28,089

<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Lower Back Area	70	\$ 493,175
Multiple Body Parts	60	271,905
Fingers	40	30,409
Shoulder(s)	39	265,365
Knee	37	151,406

If you would like a similar breakdown for your city, please contact  
Victoria Vanderhoof at 1-800-288-6732

## 2007 Regional Supervisor Training Schedule

Work-comp-specific **supervisor trainings** will be held in four KMIT cities in late winter. These 'half-day,' afternoon (1-4) sessions will focus on the things that supervisors can do to make work comp work best, while helping to minimize employee lost time and employer expense, and are designed specifically for supervisors at all levels—from front-line supervisors, to department heads (including police chiefs, superintendents, utility directors, and others), to city clerks, city administrators, and managers.

The training dates and cities are as follows:

- Thursday, February 1, **Dodge City**
- Thursday, February 8, **Bonner Springs**
- Thursday, February 15, **Coffeyville**
- Thursday, March 1, **Haysville**

Details will be available early in the New Year.

# The Importance of a *Good* Pre-Employment Physical

By Victoria Vanderhoof, IMA (KMIT Claims Adjuster)

A good pre-employment physical is an essential part of managing your workers' compensation claim costs. Over the years, we have learned that although many of our member cities do pre-employment physicals, the information being gathered during these physicals is not of any use in handling a workers' compensation claim. Keep in mind that in addition to screening out applicants who are unable to perform the essential functions of the position, you are also establishing a baseline of the employee's abilities and limitations at the time they started working for you. This baseline information can be used to discontinue physical therapy once the employee has returned to his or her pre-injury status, which we will never know unless documented through a physical at the time of hire. Additionally, a claim can be defeated entirely if it can be shown that the condition existed prior to employment and has not been aggravated; but again, the only way to know this is with documented range of motion measurements from a pre-employment physical.

Following is a comprehensive listing of the components of an ideal physical. If your organization is currently doing pre-employment physicals, we would encourage you to visit with your provider to ensure that all of these components are included in your physical, and documented for your records. If you are not currently doing pre-employment physicals, we would strongly recommend that you use this information as a guide in setting up physicals with your provider. Please contact us if you would like assistance with creating a pre-employment physical plan.

The ideal physical should include the following components:

Standard information at check in: scheduled appointment time, time arrived, time completed, job applying for, name of employer, Social Security Number, date of birth, address, phone.

- Detailed medical questionnaire
  - Questions addressing previous work history
  - Questions addressing previous work injuries or illnesses
  - Questions addressing previous exposures (asbestos, coal, vibratory tools, pesticides, etc.)
  - Questions addressing current problems including aches, pains, medications, hearing loss, vision, etc.
  - Questions asking if time was taken off from work due to injuries
  - Questions asking all surgical history
  - Questions addressing current work restrictions
  - Questions addressing medical history (heart disease, high BP, etc.)
  - Questions addressing family history
- Standard vital signs before and after physical
- Range of motion of all major joints (actual measurements)
  - Note scars and abnormalities
  - Spine (cervical, lumbar, forward, side, back, rotation)
  - Shoulder (flexion, extension, internal rotation, external rotation, abduction)
  - Elbow (flexion, extension, supination, pronation)
  - Wrist (flexion, extension, ulnar deviation, radial deviation)

- Hip (flexion, extension, abduction, extension rotation, internal rotation)
- Knee (flexion, extension)
- Ankle (dorsal flexion, plantar flexion)
- Muscle Strength testing
  - Performed either manual or with equipment
  - Upper extremity (lift, bicep, deltoids, triceps, wrist extensors and grip, pinch, endurance)
  - Lower extremity (lift, endurance)
- Neurological exam
  - Reflexes, manual muscle, proprioception
  - Back exam noting posture analysis with gait, heel/toe, heel walk, sitting attitude, skin roll
- Other vision, hearing, or respiratory as required
- Drug screen

**The most important factor is obtaining actual range of motion measurements and values on these tests, and not accepting “within normal limits” or “yes/no.” Encourage the provider to make comments and observations on this report as well.**

One final note on pre-employment physicals, once you have the results back and have established your baseline information, be sure to provide a copy of the physical to Victoria in the event that the employee suffers a workers’ compensation injury. This information cannot be put to use unless Victoria is aware of it, and it will not be useful if tucked away in drawer!



## KMIT Calendar

### February

- 1 Regional Supervisor  
Training, *Dodge City*
- 8 Regional Supervisor  
Training, *Bonner Springs*
- 9 Board of Trustee  
Meeting, *De Soto*
- 15 Regional Supervisor  
Training, *Coffeyville*

### March

- 1 Regional Supervisor  
Training, *Haysville*

## KMIT Revenues & Expenses October 31, 2006

### Combined Assets

Cash In Bank	\$1,520,731
Investments	3,515,445
Other Assets	<u>407,421</u>
<b>Total Assets</b>	<b>\$5,443,596</b>

### Combined Liabilities & Equity

Accrued Expenses Outstanding	\$ 228,804
Reserved for Losses	1,812,338
Incurred But Not Reported (IBNR)	2,146,391
Other (IBNR) Adjustments	<u>336,987</u>
<b>Total Liabilities</b>	<b>4,524,520</b>
KMIT Statutory Fund Balance	<u>919,077</u>
<b>Total Liabilities and Equity</b>	<b>\$5,443,596</b>

## Kansas Municipal Insurance Trust

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