

# COMPCONTROL

The Official KMIT Member Newsletter

## Police Officer Safety:

### It's About More Than Dealing With The Bad Guys

By Jay Reyes, Chief of Police, City of Derby

On a scale of one to ten, how important is officer safety? If your answer was "Ten" I'm not surprised. Do you require officers to wear body armor? Yes, of course you do, because we never know when an officer might come under attack. As leaders, we are very concerned for the health and safety of our employees and officers, but did you know that *more officers are killed and injured each year by noncriminal related accidents than by an attacker*? There's truth in the adage "danger lurks around every corner," but it isn't injuries from unknown strangers that takes the greatest toll on our officers and employees, it's the injuries they sustain in **avoidable work place accidents**.

I'm sure everyone agrees it's important that organizations maintain high ethical standards, but what about your organization's safety standards? Take a moment and think of past accidents, especially those that were determined to be avoidable. Consider the pain, both physical and emotional, lost production time, and the equipment damaged or ruined as a result of those accidents. As leaders, it's our responsibility to watch over our organization like good shepherds who diligently watch over their flocks. It's our collective responsibility to ensure that the members of our organizations follow sound safety practices, so that they remain healthy and productive.

**"If it's predictable, it's preventable."** Gordon Graham is a nationally renowned risk management speaker who emphasizes the importance of identifying high-risk activities, and then training employees on how to deal safely and efficiently with those high-risk activities. Graham advocates *regular oversight and monitoring of safe performance* in the workplace as absolutely essential. **"Supervisors must do their job,"** according to Graham, "whether it's in the station or on the scene of an incident." Graham advises that 'Management by Walking Around' (MBWA) and 'Supervision by Walking Around' (SBWA) are essential components in this process. It's important that, as a manager, you literally walk around your areas of operation, and look for deviations from the rules. The benefit that practicing SBWA insures is that you will have an opportunity of seeing people *doing their job right* first hand. Take the opportunity to recognize good performance, *and correct bad*, if you must; those in your charge will rise, or fall, to your level of expectation. **By setting the mark high, you can expect to achieve higher levels of performance.**

'There Ain't No Such Thing As A Free Lunch', or TANSTAAL, is an acronym popularized in Robert A. Heinlein's 1966 novel, *The Moon Is A Harsh Mistress*, which discusses problems in an unbalanced economy. TANSTAAL means that a person or a society cannot get something for nothing. Even if something

(Continued on page 3)

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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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[wflowers@lkm.org](mailto:wflowers@lkm.org)

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## Letter from the Pool Administrator

**Dear KMIT Members and Others,**

Happy Summer!

What a green and lush (and HUMID) summer we have had in most of Kansas. Though humidity is sometimes hard to deal with, green is SO MUCH better than summer brown...don't you think?

This month, we feature a great article by **Derby Police Chief Jay Reyes**. Jay points out that police officer injuries are just WAY too numerous, and most of those injuries are NOT caused by chasing or fighting with bad guys. So, MOST of the injuries being sustained by police officers are PREVENTABLE. Jay hit the nail on the head: Let's be careful out there!

The charts and graphs found in this edition, prepared by our risk control field rep at IMA, **Renee Rhodes**, point out injuries by type and department, and, this too, highlights the number and severity of injuries being sustained by public safety employees.

Soon (early September), **KMIT renewals for 2009** will go out to all our member cities. Be very sure that your payroll, by department and position (i.e., by 'class code') makes logical sense, and that it compares favorably to last year's actual amounts and the 2009 budget estimates. *Getting your estimated payroll as close as possible means that the payroll audits (2009's audit is done in 2010) go as well as possible.* The renewals will be due back in the KMIT office by mid-October. PLEASE be sure to contact KMIT if you have any questions about how the renewal process works, or about any aspect of your renewal.

Your KMIT Board of Trustees meets next in Hillsboro on August 15. The **KMIT Annual Meeting** will be held on the Monday of the League Annual Conference, in Wichita. As always, the Annual Meeting will be an informative and fun time...and will include door prizes and food and drink. Please plan to come, and bring all of your city's conference attendees.

Until next time...



Pool Administrator

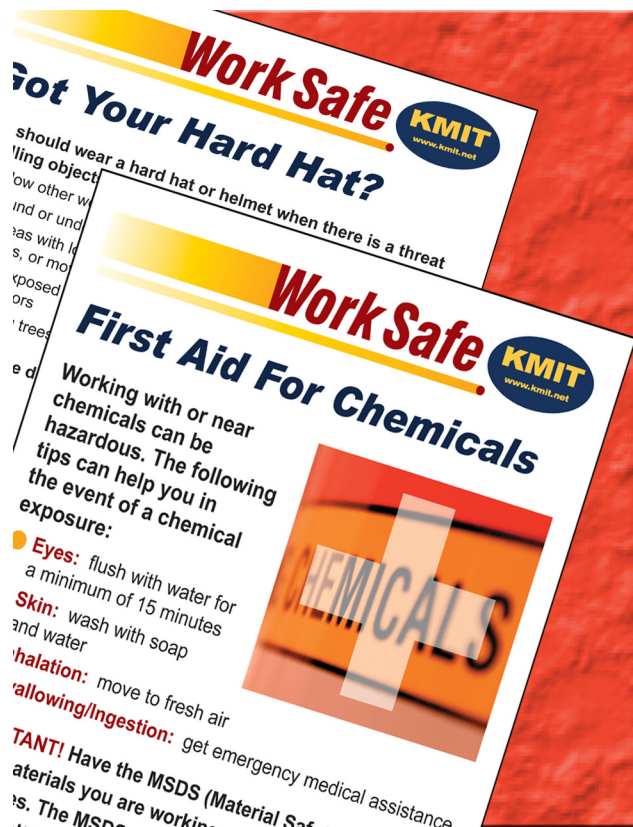
appears to be free, there is always a cost to the person or to society as a whole, even though the cost is hidden or widely distributed. *Workers' compensation insurance is that hidden, widely-distributed expense* that is affected by the number of work related injuries that occur throughout the year. The following are a few examples of the cost of work-related injuries.

Sherlock Holmes, the fictional detective made famous by Sir Arthur Conan Doyle, is credited with saying, "you should hide things in plain sight if you want to conceal them." This principle holds true for culprits of work-related accidents. Unsecured extension cords, chairs with broken legs or rollers, torn carpeting, wet floors, and icy parking areas all lay in wait to ambush the unsuspecting. Even though we see these hazards time and again, after a while we look at them without seeing them. Ignoring these dangers is costly; ***over 150 employees of Kansas police agencies have been, or are currently being treated for some sort of injury associated with tripping or falling.*** To date, the expenses associated with these injuries are nearing \$300,000.

According to Clint Eastwood's famous character, Inspector Harry Callahan, "a man's got to know his limitations." The same holds true for real-life cops, as well. Except the *culprits in this real life story are the likes of bending, lifting, pulling and pushing*, not some homicidal maniac Dirty Harry dispatched in the process of 'making his day.' To date there are over 140 Kansas law enforcement employees who are being, or have been recently treated for some sort of injury associated with a strained back, leg, or neck. These injuries, like tripping, are not cheap; *over \$425,000 has been expended in the treatment of law enforcement officers who have been injured due to some sort of injury associated with muscle strain.* And, by the way, did I mention that the majority of these injuries are not the result of any law enforcement action? No, ***the majority of these injuries were sustained from such actions as getting into a police car; getting out of a police car; lifting a suitcase from the trunk of a police car and picking up shell casings at the range.*** Not exactly the type of activities we think of when we hear of people getting injured on the job and yet these injuries are debilitating, costly, and ***avoidable*** none the less.

Another hazardous activity that we take for granted is driving, and not only emergency or pursuit driving, but ***just plain every day driving.*** Every year, a number of law enforcement officers are killed or seriously injured in automobile accidents. Over my years as a law enforcement administrator, I've had to contend with too many well-intentioned officers that have been involved in some sort of automobile mishap. In almost every incident, a well-meaning officer responding to some sort of call for service becomes involved in an automobile accident; then *ceases to be part of a solution*, becoming, instead, a greater part of the problem. What can we do to stem these avoidable mishaps? One prominent mid-western city recognized that a large number of their officers were being injured, and vehicles being damaged in traffic-related accidents. To combat the problem, they instituted a drivers' training program called the **Non-Emergency Vehicle Operation "NEVO" drivers' training program**. The purpose of NEVO was twofold; it required officers to demonstrate that they could safely execute a series of basic driving skills used nearly every day during normal driving, and that they clearly understood their department's driving standards. Driving-related damages and injuries is a concern for Kansas Law Enforcement officials. ***To date, over \$252,000 has been paid to Kansas law enforcement employees injured in work-related driving accidents.*** Injured officers adversely affect the morale and efficiency of your agency. There are 438 law enforcement agencies in the state of Kansas. The average size of 87% of these agencies is eight officers. ***An officer that is unable to work because of an avoidable work related injury deeply affects the ability for these agencies to adequately meet department staffing needs.*** As managers, we must work to eliminate senseless employee injuries sustained in avoidable accidents.





## NEW POSTERS

KMIT and IMA have teamed up to offer a series of valuable safety posters. We suggest each member city post these posters in EVERY city worksite (city hall, wastewater plant, public works shop, etc.). All posters can be found on the website by clicking document center. Posters are in PDF form so you may print for your use or you can get copies by contacting Wendy Flowers at (785) 354-9565 or [wflowers@lkm.org](mailto:wflowers@lkm.org).

## SAFE CITIES as of August 1, 2008

If you would like assistance returning an injured employee to work, or need ideas for modified duty, please contact Victoria, 1-800-288-6732 or [kmitclaims@imacorp.com](mailto:kmitclaims@imacorp.com).

Abilene	Cheney	Fowler	Johnson City	Ogden	Spearville
Admire	Cherryvale	Frankfort	Kingman	Olpe	Spring Hill
Allen	Clay Center	Fredonia	Kinsley	Osawatimie	Stafford
Altamont	Concordia	Galena	Lecompton	Oskaloosa	St. Francis
Andale	Conway Springs	Glasco	Lenora	Oswego	Tampa
Andover	Council Grove	Glen Elder	Leoti	Ozawkie	Tescott
Atlanta	Cullison	Grainfield	Lincoln Center	Palco	Tipton
Baldwin City	Damar	Grandview Plaza	Lucas	Park City	Treece
Basehor	De Soto	Greeley	Maize	Peabody	Turon
Baxter Springs	Douglass	Grenola	McFarland	Princeton	Ulysses
Belleville	Eastborough	Grinnell	Medicine Lodge	Ramona	Valley Center
Bennington	Edgerton	Hamilton	Melvem	Ransom	WaKeeney
Beverly	Edwardsville	Hartford	Minneapolis	Reading	Wakefield
Bird City	Elkhart	Hays	Mission	Roeland Park	Walton
Bonner Springs	Ellsworth	Hesston	Moline	Rose Hill	Wellsville
Brewster	Esbon	Hillsboro	Montezuma	Russell	
Caldwell	Eudora	Hoisington	Mound City	Satanta	
Centralia	Florence	Holcomb	Neodesha	Sedgwick	
Chautauqua	Ford	Jetmore	Neosho Rapids	Sharon Springs	



# KMIT Claims

Top 5 Frequency and Cost Analysis  
January 1, 2008 through July 31, 2008

<u>By Department</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police	90	\$ 309,136
Park	48	142,518
Water	44	224,104
Street	41	180,512
Maintenance	24	36,196

<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or Injury	85	\$ 510,058
Miscellaneous Causes	75	112,865
Fall or Slip	68	421,198
Struck or Injured	31	100,586
Cut/Puncture/Scrape	27	17,734

<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Knee	35	\$ 243,049
Lower Back Area	35	186,879
Multiple Body Parts	34	102,089
Finger(s)	24	57,008
Eye(s)	23	11,005

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

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As organization leaders it's important that we remember, "If it's predictable it's preventable," identify hazardous activities agency members may be required to perform and implement Solid – Realistic – On-going – Verifiable – Training. Practice "MBWA" Management by Walking Around, recognize organization members for following good safety measures, and correct those falling short of the mark. And remember, TANSTAAFL, because workplace accidents are costly and "There Ain't No Such Thing As A Free Lunch."

Good luck and remember, "Let's be safe out there."

Jay Reyes may be reached at [jayreyes@derbyweb.com](mailto:jayreyes@derbyweb.com) or 316-788-1557.

## NOTICE OF ANNUAL MEETING

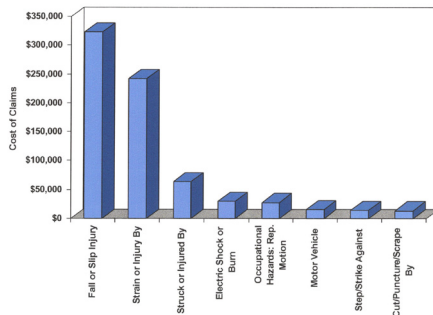
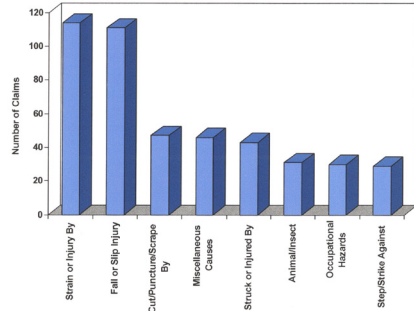
The KMIT Annual Meeting will be held on Monday, October 13, at 4:00 pm, at the Century II/Hyatt Hotel convention center in Wichita (during the LKM Conference). Each KMIT member-city will have one vote during the voting process. **All KMIT member-city conference attendees are invited to the KMIT Annual Meeting.** There will be complimentary food and drink, and door prizes. The meeting will adjourn at or before 5 pm.

# KMIT CLAIMS ANALYSIS

## by Accident Type

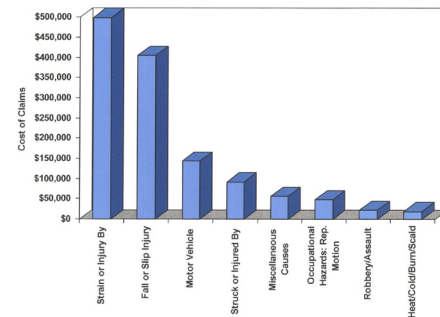
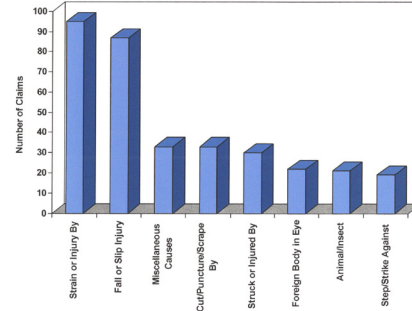
**KMIT Claim Analysis by Accident Type**  
Claims From 1/1/2007 Through 7/31/2007

City: All Cities , Department: All Departments , Claim Values: \$0 - \$100,000,000



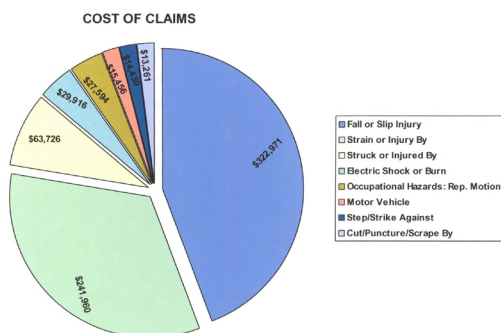
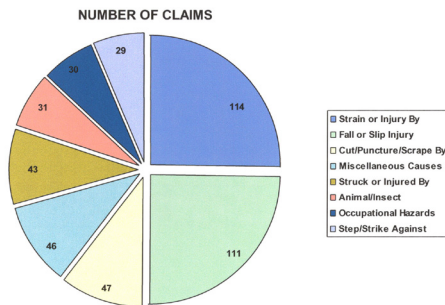
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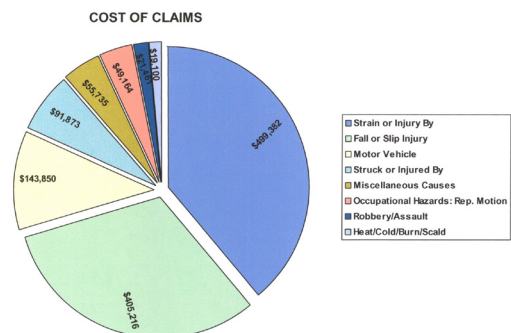
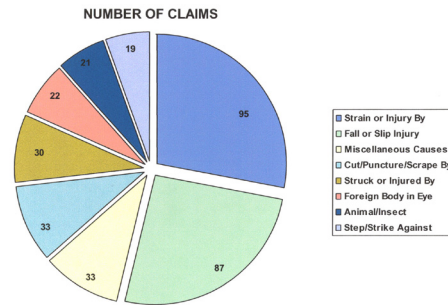
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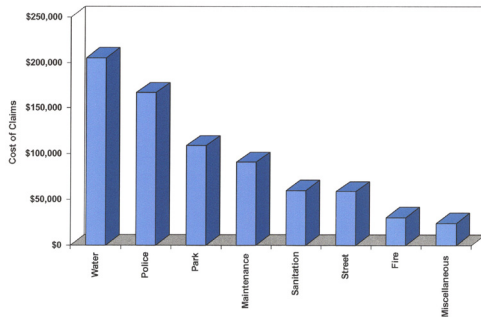
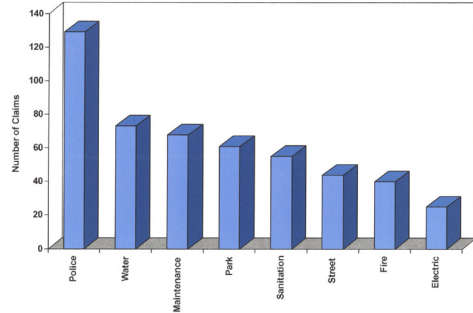
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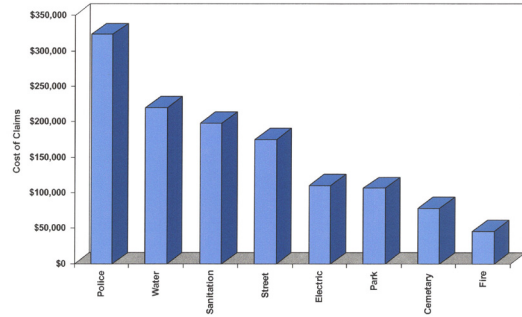
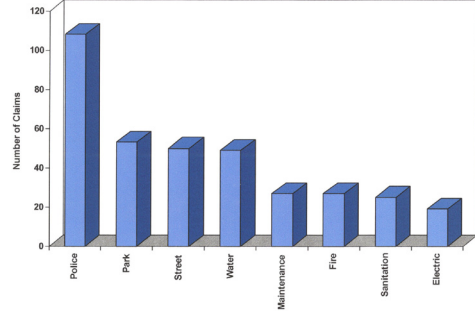
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## by Department

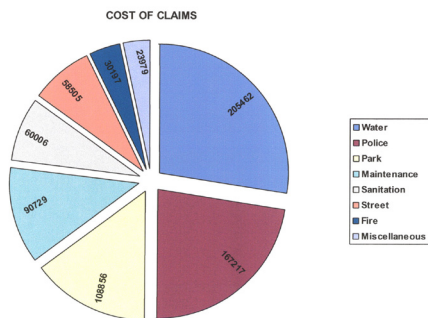
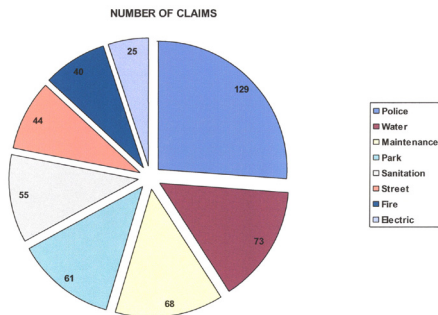
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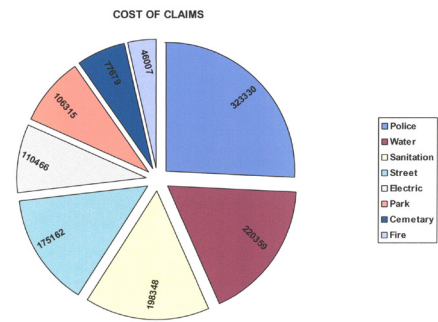
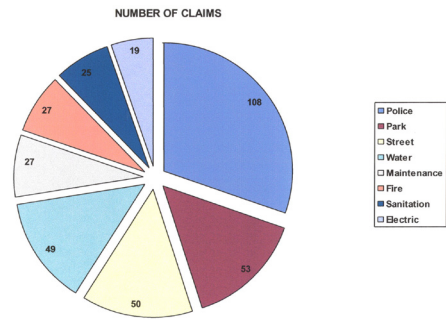
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## KMIT Calendar

### August

**15** KMIT Board of Trustees  
Meeting, *Hillsboro*

### October

**13** KMIT Annual Meeting,  
*Wichita*

### December

**12** KMIT Board of Trustees  
Meeting, *Eudora*

## KMIT Revenues & Expenses June 30, 2008

### Combined Assets

Cash In Bank	\$2,223,224
Investments	6,500,000
Other Assets	<u>699,478</u>
Total Assets	\$ 9,422,702

### Combined Liabilities & Equity

Accrued Expenses Outstanding	\$ 3,169,874
Reserved for Losses	2,232,753
Incurred But Not Reported (IBNR)	2,586,399
Other (IBNR) Adjustments	129,731
Total Liabilities	<u>8,118,757</u>
KMIT Statutory Fund Balance	<u>1,303,944</u>
Total Liabilities and Equity	\$ 9,422,702

## Kansas Municipal Insurance Trust

300 SW 8th Avenue

Topeka, KS 66603

