

COMPCONTROL

The Official KMIT Member Newsletter

Managing the Challenges of An Aging Workforce

Facts about the aging workforce

- Currently, 75 million workers over age 40 make up about 53% of the total work population
- By 2015, 40% of all workers will be over age 60.
- Every day, 8,000 Baby Boomers are turning 60.
- Incrementally increasing eligibility requirements for Social Security mean most workers will work to a later age than the generation before them.
- Many older workers continue to work beyond retirement age, either because they enjoy working or because they are financially unprepared to retire.

Risks to Older Workers

- Older workers have fewer injuries than younger workers, but the injuries are costlier and involve longer recovery periods.
- Common injuries are slips, trips, falls, and soft tissue strains and sprains.
- Older workers are more susceptible to injuries related to repetitive stress as their bodies are less resilient than younger workers.
- Other age and health related conditions, such as diabetes, arthritis, hearing, and vision loss, can precipitate and exacerbate work injuries, making treatment more difficult and more costly.



Age Proofing the Workplace

- Ensuring safety in the workplace for older workers may require some adjustments to the workplace, but many of these commonsense measures will have positive effects and reduce injuries for the work force as a whole.

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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,

So much for my wish for a milder winter... At this writing, yet another snowstorm is headed across our weather-beaten state. Certainly, this winter continues the physical stress nature has been laying on our city workers for too long now. Let's be careful out there. It's much easier to get hurt in bad weather, and in crisis and/or high-stress situations and conditions.

This is the VERY busy season at KMIT. As many of you are probably well aware, **payroll audits** are going on right now (about 35% of our 140 member-cities' audits have been completed), and staff is busy calculating what it means in terms of returned or additional 2007 premium amounts. When you get your returned-premium check or invoice for additional 2007 premium due, please contact staff with any questions you may have.

Soon, IMA field reps will start conducting the **annual KMIT safety reviews**. Please take advantage of this yearly opportunity to make things safer, and procedures better in your city...there is ALWAYS room for improvement, right?

This month also kicks off what we lovingly call the '**KMIT Regional Supervisor Training World Tour.**' The 2008 Tour includes stops in **Andover** on February 14 (bring your favorite valentine!); **Independence** on February 28, and in **Great Bend** (morning) and **Hays** (afternoon) on March 6. (See details elsewhere in this publication.) This work-comp-specific training is something you just can't get for your supervisors anywhere else...and it's very affordable.

In this issue, we focus a bit on some of the challenges related to an **aging city workforce**. As the HUGE Baby Boom Generation ages (and I know this all-too-well), there needs to be ongoing re-thinking about how tasks are performed. Those of us who are over 50 (and older in my case) know that, while we can still do many of the things we always could do, there are things we *can't* do now, and many other tasks that we have to alter a bit in order to be safe. One of KMIT's primary goals is to promote safety in the work place. Safety must include the recognition of the aging workforce. The need for **constant safety awareness** is great no matter what age the worker, but the way a particular task is performed may very well need to be modified to accommodate older workers.

Your KMIT Board of Trustees meets next in Hays on March 7. Other 2008 Board meetings will be held in Andover (April), De Soto (June), Hillsboro (August), Wichita (after the KMIT Annual Meeting, during the LKM Annual Conference in Wichita, in October), and Eudora (December).

Until next time...


Pool Administrator



KMIT

www.kmit.net

2008
Regional Supervisor Seminars

February 14, 2008
Andover

February 28, 2008
Independence

March 6, 2008 (AM)
Great Bend

March 6, 2008 (PM)
Hays

Go to www.KMIT.net for registration form

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- Installation of railings, handles, ramps, and ergonomic controls can help offset loss of balance and reduce risk of slip and falls for all employees.
- Providing lifting aids such as dollies and carts minimize the risk of soft-tissue sprain/strain injuries for all employees.
- Keeping tasks in a range from mid-thigh to mid-chest will help older workers avoid excessive stretching and bending, and thus reduce injury.
- Minimize repetitive stress injuries by ensuring regular breaks and varied tasks.*

Because older workers generally have a wealth of knowledge and experience, and tend to be very loyal employees, measures such as these should pay off, and have lasting benefits for all employees. Keeping all employees safe and avoiding injury means a more productive work environment, reduced workers' compensation costs, and a more effective organization. The best way to manage your workers' compensation costs is by avoiding injuries before they occur.

*Workers' Compensation Outlook, Managing the Challenges of Changing Demographics, February 2007.

Safe Cities as of February 11, 2008

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

Claims

Top 5 Frequency and Cost Analysis
January 1, 2007 through December 31, 2007

<u>By Department</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police	145	\$ 234,222
Maintenance	93	331,926
Water	90	451,869
Sanitation	69	96,629
Park	67	209,888

<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or Injury	159	\$ 527,833
Miscellaneous Causes	129	52,998
Fall or Slip	119	576,573
Cut/Puncture/Scrape	64	54,411
Struck or Injured	53	163,482

<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Multiple Body Parts	79	\$ 304,872
Lower Back Area	60	148,759
Fingers	55	37,445
Knee	54	256,743
Eye(s)	42	18,288

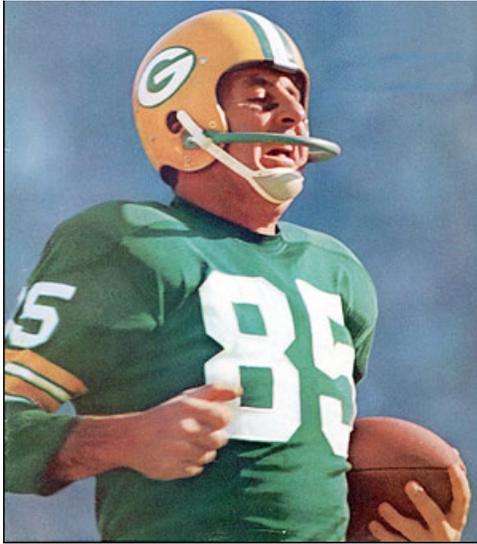
If you would like a similar breakdown for your city, please contact
Victoria Vanderhoof at 1-800-288-6732



KMIT's Newest Ten-Year Members

Each fall, at its Annual Meeting, KMIT honors those cities who have been members of our work comp pool for 10 years. This past October's honorees were **Lenora** and **Tonganoxie**, both of which joined KMIT on April 1, 1997. Ten-Year Members are awarded a plaque and Certificate of Appreciation. Thanks for being committed members, Lenora and Tonganoxie.

The Max McGee Story



By all accounts, Max McGee was the ultimate ‘go-to’ guy...the man that people called on when they wanted to get the job done, and it seemed like Max ALWAYS came through—whatever it took; he let *nothing* stand in the way. That’s just the way he lived his life; if there was work to be done, he did it.

Max McGee was a famous football player, and, though he was a good player, most of his fame came about virtually entirely because of ONE game...the very first Super Bowl (Packers vs. Chiefs). Max was nearing the end of his career (he played one more year and also appeared in the second Super Bowl), was no longer a starter, and did not expect to play at all in that first Big Game in 1967—he was a tight

end, and only caught four passes in the entire Packers 12-2 regular season. So, Max, who liked to party almost as much as he enjoyed playing football at that stage of his life, went out and partied the night before the game, and admitted to a hangover on the big day. He even forgot to bring out his helmet to the sidelines.

But, the starting tight end got hurt on the Packers’ second series. Max borrowed a teammate’s headgear, and caught a pass and scored the first touchdown in Super Bowl history. On the day he snagged a total of seven passes for 138 yards and two touchdowns, as Green Bay beat Kansas City 35-10. Max came through; he did what the job called for, and then some.

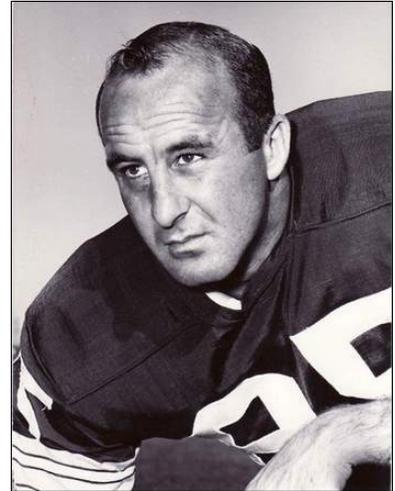
Max lived his post-football life in the same all-out, get-‘er-done manner in which he played the game. Max was the guy that jumped in and did it himself. When his youngest son was diagnosed with Type 1 diabetes, at the age of two, Max started the Maxi Fund, for the purpose of finding a cure for juvenile diabetes. The Max McGee National Research Center for Juvenile Diabetes at the Children’s Hospital of Wisconsin has as its focus the job of finding out why and how Type 1 diabetes occurs. Max accomplished many other things in his life; for example, he was a founding partner in the highly-successful Chi-Chi’s Mexican restaurant chain.

Max McGee led a meaningful life, always underscored by his desire and willingness to get the job done, whatever it took. Max was the friend that always came through; the father and husband who took care of everything.

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Early last fall, Max wanted to clean the leaves off his roof. Before she left on an errand, Mrs. McGee reminded Max that, at 75, he was simply no longer physically able to be *safely* climbing a ladder and scrambling around on a roof. As always, Max just wanted to get the job done, and as always, he wasn't about to ask someone to do something for him...it just wasn't his nature.



You might have anticipated the sad ending here...Max died on October 20, 2007.

Max's longtime friend, football great and former Packer teammate, Paul Hornung, lamented, "I just lost my best friend. Denise was away from the house. She'd warned him not to get up there. He knew better than that." Another friend and former teammate, the great Jerry Kramer commented, "It's hard to admit and distinguish the fact that you're no longer what you were and you're no longer capable of certain activities."

It happens to all of us eventually. Our bodies change. We can't do what we used to be able to do. As our bodies and our physical capabilities change, we need to change what we try to do. It is a normal part of the life process to have to slow down some as we age. That does not mean that we can't do anything productive as we go through the aging process. It does mean, however, that the physical tasks that we take on need to be modified.

Max McGee could have gone on being the 'go-to' guy that characterized his entire life. He did not need to climb ladders to do that. I am sure Mrs. McGee wishes Max would have just listened to her, and to his body, this one time. He should have had more years to pursue his life's good deeds and goals.



KMIT Calendar

- Feb.** **14** KMIT Regional
Supervisor Training,
Andover
- 28** KMIT Regional
Supervisor Training,
Independence
- March** **6** KMIT Regional
Supervisor Training,
Great Bend
- 6** KMIT Regional
Supervisor Training,
Hays
- 7** KMIT Board of Trustees
Meeting, *Hays*

KMIT Revenues & Expenses December 31, 2007

Combined Assets

Cash In Bank	\$2,991,340
Investments	3,661,000
Other Assets	<u>5,023,551</u>
Total Assets	\$11,675,892

Combined Liabilities & Equity

Accrued Expenses Outstanding	\$ 6,410,475
Reserved for Losses	2,563,962
Incurred But Not Reported (IBNR)	2,542,255
Other (IBNR) Adjustments	(546,207)
Total Liabilities	<u>10,970,484</u>
KMIT Statutory Fund Balance	<u>705,407</u>
Total Liabilities and Equity	\$11,675,892

Kansas Municipal Insurance Trust

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