

# COMPCONTROL

## KMIT 2011 Work Comp Premium Invoices Sent

KMIT mailed out workers compensation insurance premium notices to each member city during the first week in December. The premium invoices are due and payable-in-full when received, and are considered **past due after January 31, 2011.**



A number of cities budget to make this annual payment in the current year (in this case, December 2010), while others budget to pay in January (in this case, 2011). Payment in either calendar year is acceptable to KMIT.

Please contact Deanna Furman (785-354-9565 or [dfurman@lkm.org](mailto:dfurman@lkm.org)), immediately, should you have any questions about your quote invoice.

If for some reason, your city does not receive an invoice by the date of this publication, there is likely a problem with the mail, and KMIT needs to be notified.

The coverage year for KMIT begins at 12:01AM on January 1, 2011. Your work comp policy is in place as long as you pay the premium invoice on or before the absolute payment deadline of January 31, 2011.

### 2011 Supervisor Training Sites

Goodland	Thursday, February 10
Marysville	Thursday, February 17
Clearwater	Thursday, March 3
Larned	Thursday, March 10

*Watch for upcoming enrollment forms for 'Work Comp Management for Supervisors' to be sent via email in January!*

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CompControl/City Safe are publications 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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# Learning From 'Near-Misses'

**'Near-misses' are free lessons.** Along with being life's 'do-overs', they're add-ons to life's safety manual from which everyone can profit...but, only if the people who have them fight the instinct to save face. After all, many/most 'near-misses' are not witnessed by others.



Have you ever had a near-miss as you went along life's path? Most of us have had too many to recall (and some are almost too scary to think about). The trick is to learn something from the event, and, hopefully, not repeat the incident again.

But, how does a manager or supervisor get people to speak up about near-misses? Most people are naturally reluctant to admit they have messed up, especially if no one else knows.

In a recent article in *Injury Prevention & Cost Control Alert*, the author gave some great suggestions on bringing forth the lessons to be learned from near-miss situations, in a five-step process:

1. **Define.** What exactly IS a 'near-miss';
2. **Educate.** How does a near-miss differ from a 'good catch', etc.;
3. **Break down barriers.** Let people know that they are free to bring forth their own near-misses, under a 'no harm/no foul' policy.
4. **Publicize.** Set up a campaign. Make sure everyone knows... have meetings, do posters, etc.
5. **Show the value.** Establish a measurement system. Make it a point of pride and achievement to learn from mistakes.

Ultimately, like anything else, a 'culture change' is necessary to implement a truly worthwhile process of learning from near-misses. Employees need to buy into this valuable (maybe even life-saving) learning opportunity. It should be worth the effort.

[Adapted from the article, "Five steps that finally get workers to report near-misses" (Injury Prevention & Cost Control Alert, November 5, 2010).]

# Did You Know?

... that **inexperienced workers** are MUCH more likely to be injured on the job?

Most of us would accept this premise intuitively, but recent National Council on Compensation Insurance, Inc. (NCCI) statistics bear it out, too.

What do we do about that?

Here are some suggestions:

1. **TRAIN** every new employee on EVERY procedure and on EVERY piece of equipment, and/or make each new person demonstrate his/her proficiency and knowledge of each job and tool. Do not assume anything, or take a workers word for it on anything, to begin with.
2. **CLOSELY SUPERVISE** new people. If a new person does not need close supervision, you will know it soon enough. But, new people, especially less-experienced workers, often need more supervision than a supervisor might think or that the new person wants. Even a person who has done your kind of work before may not have done it YOUR way or with your equipment.
3. Stress **SAFETY FIRST**, especially with new workers, but also with the entire work force. Having a 'culture' of safety, and stressing that to new people, goes a long way toward avoiding injuries. 'Safety First' is not just a slogan, it's the RIGHT WAY to do business.



## KMIT Loss Prevention 'Training Tools'

KMIT and IMA have teamed up to offer valuable information geared towards supervisors. These **Training Tools** provide our cities with a wealth of information to be utilized when holding 'toolbox' safety meetings with employees.

A complete library of **Training Tools** can be found on our website, [www.kmit.net](http://www.kmit.net) and then click on "document center." Each issue is in PDF form, so you may print issues for your use.

# NEWS & NOTES

## SAFE CITIES as of November 30, 2010

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

Admire	Cheney	Fort Scott	Johnson City	Olpe	Stafford
Allen	Cherryvale	Fowler	Kingman	Oskaloosa	Stockton
Altamont	Concordia	Frankfort	Kinsley	Oswego	Tampa
Andale	Conway Springs	Galena	LEAGUE	Ozawkie	Tescott
Atchison	Cullison	Girard	Lecompton	Palco	Tipton
Atlanta	Damar	Gasco	Lenora	Peabody	Tonganoxie
Baldwin City	De Soto	Glen Elder	Leoti	Princeton	Treece
Basehor	Derby	Grainfield	Lucas	Ramona	Turon
Baxter Springs	Douglass	Grandview Plaza	Maize	Ransom	Ulysses
Bel Aire	Eastborough	Greeley	McFarland	Reading	Valley
Bennington	Edgerton	Grenola	Melvern	Roeland Park	Center
Beverly	Edwardsville	Grinnell	Minneapolis	Satanta	WaKeeney
Bird City	Elkhart	Halstead	Moline	Sedan	Wakefield
Blue Mound	Ellsworth	Hamilton	Montezuma	Sedgwick	Walton
Blue Rapids	Esbon	Hartford	Mound City	Sharon Springs	Wamego
Brewster	Eureka	Horton	Neosho Rapids	Spearville	
Chautauqua	Ford	Jetmore	Ogden	St. Francis	

KMIT cities are considered Safe Cities if no lost time claims have been reported during the calendar year, beginning January 1, 2010.

## 2010/2011 KMIT Executive Board

At its meeting immediately following the KMIT Annual Meeting, the KMIT Board of Trustees chose the **KMIT Executive Board** for the upcoming year (October 2010—October 2011). They are as follows:

**President: Bobby Busch, Neodesha City Clerk**

**Vice President: Daron Hall, Ulysses City Administrator**

**Treasurer: Larry Paine, Hillsboro City Administrator**

**Past President: Mayor Sharon Brown, Clay Center**





# City Safe

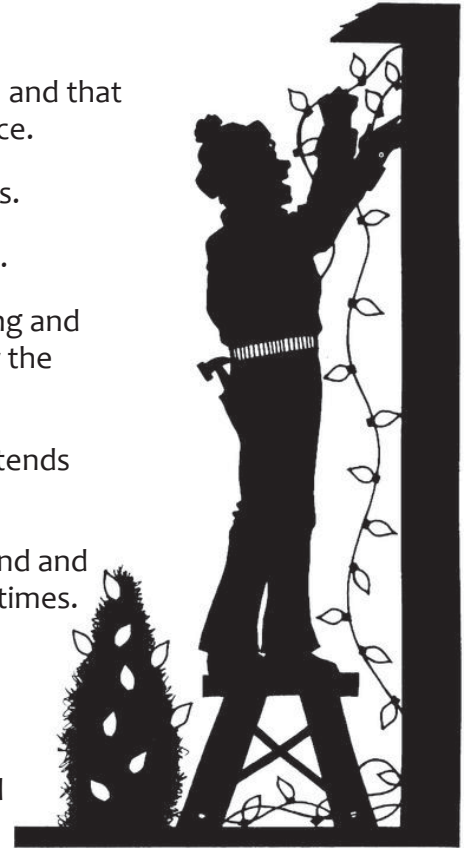
Winter 2010

## Holiday Safety: Ten Tips on Ladder Use

Sure we all get a good laugh when Clark Griswold on “Christmas Vacation” encounters all grades of trouble hanging up his holiday light display. But, in reality, ladder safety is serious business.

### ***Ten Valuable Ladder Safety Tips:***

1. Carefully inspect the ladder for defects, checking for cracks, corrosion and that bolts and rivets are secure. Tag and remove unsafe ladders from service.
2. Make sure the ladder’s feet work properly and have slip-resistant pads.
3. Use a fiberglass ladder if there is any chance of contact with electricity.
4. When setting the ladder, look for a safe location with firm, level footing and rigid support for the top of the ladder. Be sure to set it at an angle per the manufacturer’s guidance.
5. When climbing off a ladder at an upper level, make sure the ladder extends three feet above the landing.
6. When climbing the ladder, use three points of contact — keep one hand and both feet or both hands and one foot in contact with the ladder at all times.
7. Never carry any load that could cause you to lose balance.
8. Never stand on top of a ladder.
9. Don’t pull, lean, stretch or make sudden moves on a ladder that could cause it to tip over. A scaffold or other safe working surface may be a better choice for your task.
10. Avoid setting the ladder near exit doors, near the path of pedestrian or vehicular traffic.



***KMIT Wishes You A Safe and Wonderful Holiday Season!***



# Seasonal Safety Training Videos

## Don't Delay - Order Today!

Videos Offered in the IMA Safety Video Library

### Working Safely in Cold Weather

Working safely in cold weather requires more than just the right clothing. This presentation provides viewers with detailed information on how to safely work in cold weather conditions. It will explain how the systems of the body differ in cold conditions, how to spot frostbite and other cold-related illness, as well as how to properly dress and work in the cold months. Prevention is emphasized as viewers are shown signs of distress to look for in themselves or their coworkers and how to safely handle such situations with essential winter safety tips.

### **NEW!** Available January 1, 2011 - Snow Plow Safety

Snow removal vehicles make the roads safe for others, an important job during the cold weather months. With so much at stake, snow removal vehicle operators must take responsibility by keeping track of their own safety out on the road. This snow plow video will educate operators on achieving safety before, during and after a run. Information covered includes safe vehicle operation, pre-trip inspection, minimizing driving and winter road hazards and how to handle severe weather hazards. Importance is placed on general awareness, preparation and respect for the other drivers on the road. You would be hard pressed to find a snow plow video that does a better job highlighting every aspect of snow plow safety. **This snow plow video covers all possible snow plow safety concerns, like staying warm and avoiding hypothermia, handling breakdowns, and pre-trip snowplow inspections.**



### **NEW!** Available January 1, 2011 - Winter Hazards and Safe Driving

Driving conditions in the winter months can be full of treacherous hazards including, winter ice, poor visibility, strong winds, snow, rain, and more. This safe driving video discusses each weather condition and the risks involved with driving in each. Important snow driving tips are also given. Viewers will learn how to prevent unsafe incidents, starting with awareness, and how to generally stay safe behind the wheel despite the imminent dangers that every driver must face in the cold months.

**To check out these and many other safety training videos, including 12 brand new ones, contact Kristi McCosh at (316)266-6297 or e-mail at [Kristi.McCosh@imacorp.com](mailto:Kristi.McCosh@imacorp.com). A complete list of videos can be found at [www.kmit.net](http://www.kmit.net) within the Document Center - IMA Safety Video Library folder.**

# KMIT Honors 2010 Loss Prevention Certification Program Award Recipients



**(64 cities)**

Abilene	El Dorado	Hillsboro	Osage City
Altamont	Elkhart	Hoisington	Oswego
Arkansas City	Ford	Independence	Palco
Atchison	Fort Scott	Jetmore	Paola
Augusta	Fowler	Johnson City	Park City
Baldwin City	Fredonia	Kingman	Parsons
Basehor	Gasco	Kinsley	Peabody
Baxter Springs	Goodland	Leoti	Ransom
Bonner Springs	Grainfield	Lucas	Roeland Park
Cheney	Great Bend	Maize	Sedgwick
Clay Center	Grenola	McFarland	Sharon Springs
Coffeyville	Halstead	Medicine Lodge	St. Francis
Conway Springs	Hays	Minneapolis	Stafford
De Soto	Haysville	Montezuma	Stockton
Derby	Hiawatha	Neodesha	Tipton
Douglass	Hill City	Newton	Wellington

*Gold-level cities receive a 5% safety discount on next renewal (2011)*



**(18 cities)**

Admire	Girard	Princeton	Turon
Bel Aire	Glen Elder	Russell	Ulysses
Esbon	Grandview Plaza	Satanta	Valley Center
Eudora	Lenora	Tescott	Wamego
Frankfort	Marysville		

*Silver-level cities receive a 3% safety discount on next renewal (2011)*



**(17 cities)**

Andale	Council Grove	Ellsworth	Mound City
Andover	Damar	Hartford	Oberlin
Belleville	Edgerton	Melvern	Oskaloosa
Bennington	Edwardsville	Moline	Rose Hill
Bird City			

*Bronze-level cities receive a 1% safety discount on next renewal (2011)*

# KMIT Injury Stats 2010 as of November 30, 2010

<u>Department</u>	<u># Injuries</u>	<u>Cost</u>	<u>Department</u>	<u># Injuries</u>	<u>Cost</u>
Administration	20	\$75,428	Miscellaneous	5	\$26,719
Animal Control	6	\$19,958	Park	52	\$107,329
Cemetery	2	\$39	Police	122	\$327,536
Electric	39	\$211,125	Recycling	4	\$16,168
Emergency	11	\$8,608	Sanitation	32	\$119,839
Fire	47	\$151,313	Street	97	\$641,957
Gas	1	\$37	Water	67	\$334,399
Maintenance	49	\$265,960	<b>TOTAL</b>	<b>76</b>	<b>\$2,306,415</b>

## Calendar of Events

### January 2011

31 KMIT Premium Invoices Due

### February 2011

1-28 American Heart Month  
 10 KMIT Supervisor Training, **Goodland**  
 11 KMIT Board of Trustees Meeting, **Goodland**  
 17 KMIT Supervisor Training, **Marysville**

### March 2011

1-31 National Nutritional Month  
 1-31 Workplace Eye Wellness Month  
 3 KMIT Supervisor Training, **Clearwater**  
 10 KMIT Supervisor Training, **Larned**  
 15 Spring Edition - CompControl/City Safe

### April 2011

29 KMIT Board of Trustees Meeting, **Neodesha**

### June 2011

24 KMIT Board of Trustees Meeting, **Andover**  
 15 Summer Edition - CompControl/City Safe

## KMIT Balance Sheet as of September 30, 2010

### Assets

Checking and Savings	\$2,463,767
Investments	\$8,000,000
A/R net of reserve	\$5,920
Premium Receivable (net)	-
Specific Receivable	\$33,068
Aggregate Recoverable	\$131,913
Accrued Interest Income	\$88,944
Prepaid Expenses	\$190,623
<b>Total Assets</b>	<b>\$10,914,235</b>

### Liabilities & Equity

Accounts Payable	-
Excess Insurance Payable	-
Reserve for Losses	\$2,917,303
Specific Recoverable	\$(477,428)
IBNR Reserved	\$3,371,305
Accrued Taxes, Licenses & Fees	\$386,672
Deposits on Premium	\$1,341,782
Deposits on Premium Return	-
<b>Total Liabilities</b>	<b>\$7,539,635</b>
<b>Total Equity (NET WORTH)</b>	<b>\$3,374,601</b>



# 'Willful' Safety Violations

OSHA does not directly enforce its standards in Kansas municipalities. However, OSHA 'reg's' are used by the KDOL as guidelines, and OSHA rules, and violations of those rules, can be very instructive for safety compliance needs of KMIT cities. The following is the most recent OSHA-compiled 'top-ten' list of WILLFUL\* safety violations, across all industries in the US:

1. Excavation, requirements for protective systems
2. Fall protection
3. Scaffolding
4. Excavation, specific requirements
5. Permit-required confined spaces
6. Lockout/tagout
7. Personal protective equipment
8. Process Safety Management of highly hazardous chemicals
9. Machine guarding
10. Asbestos



Many of the work functions involved in the above list of violations are things cities do. Is YOUR city in **WILLFUL VIOLATION** of these (and/or other) safety rules and standards? Are you sure?

In Kansas, work comp claims are sometimes defensible if the claimant knowingly violates *enforced* city policies on safety, but are not defensible if the city willfully ignores recognized safety standards and requirements.

\*defined by Webster as: 1. "Said or done deliberately or intentionally." 2. "Doing as one pleases; self-willed."

## Shorter Training, Longer Retention

You can help employees learn and retain better by making sure they don't bite off more than they can chew in one session. Chances are, you have a long list of topics to cover.

Still, you wouldn't try to cover everything in one day. It would be too overwhelming (not to mention, too disruptive). In fact, weekly or monthly training sessions that last an hour or more might be bigger bites than your crowd can be expected to swallow.

An alternative: Limit training time from five to 15 minutes, but conduct more often—even daily. The start of the day is a good time, and so is the time immediately after lunch. In fact, some have noticed that their incident rates rise in the time period right after lunch, as employees settle back into their routines. Holding short training sessions can be a way to address the two issues as once.

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# How Are Self-Insurance Funds Doing?

“Participants in the vast majority of self-insurance funds (nationwide) are happy with their experience. Self-insurance funds are ***without a doubt the most efficient way to provide a stable source of workers’ compensation over the long run at cost.*** It does not get any better than that.” [emphasis added]

—**Keith Tagman** (“...an experienced auditor of self-insurance groups, has seen a wide range in quality of state oversight. A certified public accountant, Tagman is a shareholder at Orlando, Fla.-based **Shores, Tagman, Butler & Co.**, which has gotten to know the insurance regulatory culture in more than 30 states by auditing many self-insurance groups.”) As quoted in a reprinted article in the Summer 2010 KSIA (Kansas Self-Insurers Association) newsletter.

***KMIT is a self-insurance fund, operated as a pool by its 142 member cities (through a Board of Trustees), and is a member of the KSIA. KMIT Pool Director Don Osenbaugh currently sits on the board of the KSIA.***



## Kansas Municipal Insurance Trust

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