

The Official KMIT Member Resource



Lyme disease is a multistage disease caused by infection with a spiral-shaped bacterium (called a spirochete) known as *Borrelia burgdorferi*. It is a widespread and potentially serious disease that is carried by Ixodes ticks that transmit the infection from animals to humans. Lyme disease has become the most common tick-borne illness in the country, with cases being reported in 48 states. According to the Center for Disease Control and Prevention, over 99,000 cases of Lyme disease have been reported from 1982 to 1996. Experts believe that the disease may still be underreported by as much as 12 times.

Early warning characteristics commonly associated with Lyme disease are skin rashes and flu-like symptoms including headaches, fever, fatigue, joint aches, muscle aches and a stiff neck. If diagnosed early, Lyme disease can usually be successfully treated with antibiotics without any long-term complications. Diagnosis can be difficult because symptoms may imitate other illnesses. If the disease is not detected and goes untreated, the Lyme bacteria can spread to other parts of the body for months and even years following a tick bite—progressing to late-stage Lyme disease. The bacteria can affect the joints, tendons, heart or nervous system, resulting in arthritis, heart abnormalities such as heart block and myocarditis (inflammation of the muscular walls of the heart) and Bell's palsy (paralysis of one or both sides of the face).

In December of 1998, LYMERix[™] [Lyme Disease Vaccine (Recombinant OspA)], the world's first vaccine to prevent Lyme disease, was approved by the U.S. Food and Drug Administration (FDA) for the prevention of Lyme disease.

LYMERix[™], manufactured by SmithKline Beecham Biologicals, was evaluated in a 20-month clinical trial on 10,936 individuals ranging from 15 to 70 years of age. The study was conducted at 31 sites across the United States reporting high incidences of Lyme disease. The vaccine demonstrated efficacy rates of 78% against definite Lyme disease (characteristic symptoms with serologic diagnosis) and 100% against asymptomatic infection (no symptoms, but serologic diagnosis of infection) after three doses.

LYMERix[™] was declared a major medical breakthrough in the prevention of Lyme disease by the American Lyme Disease Foundation (ALDF). The ALDF is dedicated to the prevention of Lyme disease and believes that the availability of the vaccine will make a significant difference in reducing the number of people that will contract this disease. According to a recent study published in *Clinical Therapeutics*, the economic burden of Lyme disease in the United States is projected to be \$2.5 billion in direct and indirect medical costs over a five year period.

People at the highest risk for contracting Lyme disease are those living in, working in or traveling through the Northeast, upper Midwest and Pacific coastal areas although ticks carrying the disease continue to spread geographically across the country, including into Kansas. Cities with employees who could possibly be exposed to Lyme disease, (anyone who works outdoors, etc.) should make themselves and their employees aware of this potentially devastating disease. The ALDF strongly recommends people at risk of contracting Lyme disease talk to their doctor about vaccination. Other preventive measures include avoiding tick-infested areas, tucking in pants and shirts, wearing light-colored clothing to spot ticks, using insect repellent containing DEET and checking family members and pets for ticks.

Information in this article was contributed by Pamela Meeker, Senior Vaccine Account Manager, SmithKline Beecham Pharmaceuticals, Leawood, Kansas.

For more information on LYMERix[™], call toll-free 1-888-LYMERIX, x500 or visit the website at <http://www.lymerix.com>. You may also contact Pamela Meeker, Senior Vaccine Account Manager with SmithKline Beecham Pharmaceuticals, 12601 Pawnee Lane, Leawood, KS 66209, (913) 327-8631. LYMERix is a trademark of SmithKline Beecham. For more information on Lyme disease and its prevention, visit the American Lyme Disease Foundation's website at <http://www.aldf.com>.

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CompControl is a publication of the League of Kansas Municipalities and the Kansas Municipal Insurance Trust for the purposes 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 Member:

As we approach summer, I would like to remind all city employees how important it is to work smart and SAFE every workday!

We have been very fortunate as a pool to continue to see major accidents decrease across our KMIT membership. However, the number of claims reported continues to increase annually as reflected in the following table:

	1996	1997	1998	1999
Number of cities	84	84	87	86
Number of claims	423	519	568	600 (est)
Incidents only	193	267	279	300 (est)
Cost per claim	\$1,752	\$3,118	\$1,502	\$1,124

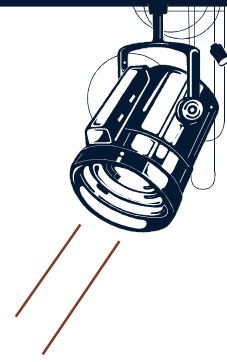
Interestingly, you will note that the average cost per claim has decreased annually (the exception being 1997 when the pool incurred two major claims).

This decrease can be attributed in large part to the efforts of Insurance Management Associates (IMA) in Wichita, who administer the claims process and the Precept program for KMIT. Victoria Vanderhoof, our pool's claims manager, deserves much of the individual credit for this remarkable statistic.

However with both claims and incidents on the increase, it may only be a matter of time before a serious (and costly) claim is filed with the pool. So, once again, please remind your employees that their day-to-day safety and well-being is our primary concern—always has been, always will be.

Have a productive and enjoyable summer!

Bernie Hayen
 Pool Administrator



"Safe City" Spotlight on Sedgwick

Sedgwick, the oldest town in Harvey County, is a small community with 1,491 residents located 20 miles north of Wichita. The City of Sedgwick is a third class city with 7 full-time employees, 6 part-time police officers, 20-24 ambulance and fire volunteers, and 2 seasonal workers. Sedgwick has been a valued member of the Kansas Municipal Insurance Trust since April, 1994.

Max Milne, City Superintendent, serves as the City's Safety Manager. Max is responsible for completing accident investigations, reports, keeping the safety manual updated, and safety training of all city employees. Jaci Reimer, City Clerk for Sedgwick, also assists with maintaining records and filing claims.

Workshops and safety training films have become an intricate part of the City's safety program. Max feels that the main weapons against injuries are education and awareness of one's surroundings and fellow co-workers at all times. His dedication to the importance of workplace safety through education and training has paid off for the City of Sedgwick with no worker's compensation claims being filed or injuries reported since 1995.

Since joining KMIT, the City of Sedgwick has incorporated a drug testing policy in its efforts to improve and maintain the City's safety record. One of the City's goals is to continue to offer training

programs at least once a month. Some of the programs already conducted have covered topics including: ergonomics, confined spaces, lockout/tagout, machine operator safety, trenching, and hazmat training.

The City of Sedgwick has designated physicians at Axtell Clinic in Newton, Kansas, but to date have not had to use their services. The City has also not had to implement a policy for finding temporary work for injured workers. Max does say that if an accident should occur, the city would take every necessary measure to find that employee more suitable work until he/she could return to his/her normal position.

Max feels that joining KMIT and being a part of the City's safety program has helped promote pride among the city employees as they do their part for workplace safety. According to Max, employees have started taking safety more seriously, especially since the governing body has lent its full support to the safety program. "We are proud of our town and feel that city employee's safety habits reflect on the entire community in a positive and responsible manner," states Max.

KMIT wishes to share in the City of Sedgwick's pride for their tremendous efforts and excellent safety record. The City of Sedgwick deserves to be recognized as a true leader in workplace safety.

Red, White And How to Prevent Injuries



Every year thousands of Americans are treated for firework-related injuries varying from burns and contusions to seriously permanent damage, such as blindness and hearing loss. Those at the highest risk of injury are children between the ages of 10 and 14. Injuries result most often from the use of firecrackers, rockets, and sparklers.

If you are planning to enjoy fireworks this year, the safest way is by attending a professional fireworks display. If you choose to use fireworks at home, we have a few suggestions to help you prevent injury.

- Always read the directions and warning labels carefully before lighting the firework. If the device is not marked with the contents, warning label, and directions, it is most likely illegal or hazardous. Do not light it!
- Do not buy illegal fireworks. According to U.S. law, any firework containing over 50mg (i.e. cherry bombs) may not be sold to the general public.
- Store fireworks in a cool dry place, away from direct sunlight.
- Never light an explosive indoors.



Bee-ware

Don't let a bee sting spoil your summer fun. Here is an easy home treatment:

- If you can see the stinger, remove it carefully with your fingernails or tweezers. Squeezing may result in more poison being injected. (Note: Only the honeybee leaves its stinger in your skin.)
- Wash the area of the sting with soap and water.
- Apply a paste made of baking soda and water, or relieve the pain with calamine lotion.

If you suspect that a person is allergic to stings, seek immediate medical attention. Signs of allergy include: itching, a rash, shortness of breath, faintness, or swelling in the throat.

- Do not attempt to make your own fireworks.
- Do not throw fireworks at another person or animal.
- Use fireworks only in a wide open area away from buildings and trees.
- Do not carry fireworks in your pocket.
- Never shoot fireworks out of a metal or glass container.
- Children under 14 years of age should always be supervised by an adult.
- Have a flashlight and a water hose close by.
- Wear safety goggles when lighting fireworks.
- Place fireworks in a concrete block before lighting.
- Keep your body back and reach out when lighting a fuse.
- Light one item at a time.
- Do not wear loose clothing while using fireworks.
- Stand in a safe place several feet away from the explosive. Refer to the directions specified on the box for safest distance.
- Light explosives with a jumbo punk or a long-handled butane lighter.
- If a firework does not go off....NEVER stand immediately over it to investigate. Put it out with water.
- Do not try to re-light dud fireworks.
- Drop spent sparklers into a bucket of water.
- Clean up the area after the fireworks show and make sure nothing is left burning.

Remember, firework injuries are preventable. Have a happy and safe Fourth of July!

Sources: American College of Emergency Physicians and JULY 4TH FIREWORKS.

For Your Information

In the March/April 1999 issue of CompControl we included a list of items to consider when putting together a first-aid kit. We would like to alert cities to a liability issue. Should a city buy over-the-counter (OTC) medicines (aspirin, antacids, etc.) or antiseptics, the city becomes responsible for the proper dispensing of these products. OTC meds may be used by employees, but it is in the best interest of the city to let the employee supply their own medications and antiseptics.

Claims

1999 Frequency and Cost Analysis—Top 5 1/1/99 through 5/28/99

By Job Classification

Classification	Frequency	Claim Costs
Police Officers & Drivers	36	\$ 63,435
Waterworks Operators/Drivers	24	\$ 12,840
Street/Road Construction	22	\$ 29,632
Firefighters & Drivers	19	\$ 3,594
Landscape Gardening & Drivers	16	\$ 2,452

By Accident Type

Type	Frequency	Claim Costs
Strain or Injury by carrying, lifting, pushing	53	\$ 81,622
Falling or Slipping Injury	51	\$ 97,858
Struck or Injured by falling, flying object	22	\$ 2,726
Cut/Puncture/Scrape	21	\$ 2,348
Heat/Cold/Burn/Scald	5	\$ 1,153

By Part of Body

Part of Body	Frequency	Claim Costs
Low Back Area	35	\$ 61,990
Hand/Fingers	32	\$ 28,097
Knee	20	\$ 26,278
Ankle/Foot	15	\$ 45,539
Eye(s)	15	\$ 1,122

Number of Claims Reported

Monthly April 1, 1999 to April 30, 1999 — 39 claims reported
May 1, 1999 to May 31, 1999—36 claims reported

Year to Date January 1, 1999 to May 31, 1999 — 157 claims reported

Note—The above figures are based on claims reported as of 5/28/99. The figures are based on actual accident dates, not date reported. Amounts listed for claim costs are amounts incurred to date.

Your Pool in Action

Member Notes

Calendar of Events

July

30 Solution Session: Ergonomics/
Self Inspections, Topeka

August

2 Solution Session: Ergonomics/
Self Inspections, Wichita

27 KMIT Board Meeting,
Independence

27 Solution Session: Confined
Space Entry/Bloodborne
Pathogens, Topeka

30 Solution Session: Confined
Space Entry/Bloodborne
Pathogens, Wichita

September

24 Solution Session: Respiratory
Protection/Trenching &
Excavation PPE, Topeka

27 Solution Session: Respiratory
Protection/Trenching &
Excavation PPE, Wichita

October

2 KMIT Golf Classic, DeSoto

3 KMIT Annual Meeting,
Overland Park

29 Solution Session: Firefighter
Training, Topeka

November

1 Solution Session: Firefighter
Training, Wichita

12 Solution Session: Defensive
Driving Course, Topeka

15 Solution Session: Defensive
Driving Course, Wichita

December

10 Solution Session: First Aid/
CPR, Topeka

13 Solution Session: First Aid/
CPR, Wichita

17 KMIT Board Meeting

Safety *success*

The following cities had not reported any claims in 1999 as of 5/28/99.

Altamont	Glen Elder	Montezuma
Andale	Greeley	Mound City
Basehor	Grenola	Olpe
Bel Aire	Holcomb	Oskaloosa
Beverly	Hoxie	Ozawkie
Bird City	Jetmore	Princeton
Bison	Kinsley	Ransom
Brewster	Lenora	Rose Hill
Chautauqua	Lucas	Sedgwick
Cheney	Maize	Tescott
Council Grove	McFarland	Treece
DeSoto	Medicine Lodge	Turon
Elkhart	Melvorn	Wakefield
Esbon	Minneapolis	Walton
Fowler	Moline	

K M I T

Revenues & Expenses
May 31, 1999

Combined Balance Sheet	
Cash in Bank	278,160
Investments	2,050,001
Total Assets	2,328,161
Combined Liabilities & Equity	
Claims Payable	(33,628)
1999 Premium Return	9,084
Reserved for Losses	602,415
Incurred But Not Reported (IBNR)	1,242,247
Total Liabilities	1,820,118
KMIT Equity	508,043
Total Liabilities and Equity	2,328,161

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