

Member Notes

Calendar of Events

September

- Children's Eye & Health Safety Month
- Baby Safety Month

19-25 National Farm Safety Week
19-25 National Safety Town Week

October

- American Heart Walk Month
- National Flu & Pneumonia Alert Month
- Child Health Month
- Brain Injury Awareness Month
- Sudden Infant Death Syndrome Awareness Month
- Family Health Month

2 KMIT Golf Classic, DeSoto
3 KMIT Annual Meeting, Overland Park
3-9 National Fire Prevention Week
4-11 National Burn Awareness Week
17-23 National School Bus Safety Week
23-31 National Red Ribbon Week

November

- Diabetic Eye Disease Month

Safety *success*

The following cities have not reported any claims in 1999 as of 8/31/99.

Altamont	Greeley	Mound City
Andale	Grenola	Olpe
Basehor	Holcomb	Ozawkie
Bel Aire	Hoxie	Princeton
Beverly	Jetmore	Ransom
Bird City	Kinsley	Rose Hill
Bison	Lenora	Sedgwick
Brewster	Lucas	Tescott
Chautauqua	McFarland	Treece
Cheney	Melvorn	Turon
Esbon	Moline	Wakefield
Fowler	Montezuma	Walton

K M I T

Balance Sheet
August 31, 1999

Assets	
Cash in Bank	64,250
Investments	1,719,856
Total Assets	1,784,106
Liabilities & Equity	
Claims Payable	(272,881)
Reserved for Losses	632,266
Incurred But Not Reported (IBNR)	1,092,205
Total Liabilities	1,451,590
KMIT Equity	332,516
Total Liabilities and Equity	1,784,106

COMPCONTROL[®]



COMP CONTROL[®]

The Official KMIT Member Resource

FIRE SAFETY



Fire safety is important business. According to the Occupational Safety and Health Administration (OSHA), fires in the workplace kill approximately 200 workers and injure more than 5,000 each year. Over 75,000 workplace fires occur annually with an estimated cost of \$2.3 billion in damage.

The 1911 fire at the Triangle Shirtwaist Factory in New York, where nearly 150 women and young girls lost their lives due to locked fire exits and inadequate fire extinguishing systems, has served as the model for the incorporation of today's workplace safety and health awareness. Despite new advancements in fire technology and response time, the United States still ranks highest in the world for the worst fire death rates, according to the Federal Emergency Management Association (FEMA). Fires are tragedies that can be prevented.

Training

One of the most important components needed for an effective workplace fire safety program is an emergency evacuation plan. Detailed training in workplace fire safety should be provided to all employees—including new, part-time, and temporary employees. Safety coordinators should also ensure that all employees working on shifts or outside normal operating hours, such as custodians, be included in all fire safety training.

Fire safety training should be conducted at least once a year, although twice a year is preferable. Subjects to be covered in each training session include: general fire prevention; action to be taken upon discovering a fire; the method of raising the alarm; the action to be taken upon hearing a fire alarm; the correct method of calling the fire department; the location and use of firefighting equipment; knowledge of escape procedures, assembly points and roll call procedures; stopping machines and isolating power supplies where appropriate; and the

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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 KMIT's sixth annual membership meeting, I wanted to take a moment to reflect on your pool's short, yet impressive, history.

As you know, KMIT has grown from its initial 13 member cities in January 1994, to 86 members today. While growth has been minimal since 1996 due entirely to the nationwide "soft" insurance marketplace, I remain confident that KMIT will continue to grow and prosper. Perhaps the most impressive thing about KMIT is not the size of the pool, but rather the dedication and performance of its member cities.

By the end of 1994, KMIT had 58 members and 310 claims that had been filed for payment. The average cost per claim that year was \$2,394 with an average of five claims incurred per member – not a bad record for any pool.

In 1999, KMIT has 86 member cities (including the League). We are estimating that the pool will incur about 440 claims by the end of this year. However, the current average cost per claim has been reduced to \$1,042 – a decrease of \$1,352 per claim! In short, this means that, compared to 1994, KMIT's overall losses are nearly \$600,000 less. Now, that's remarkable!

There is an old saying that goes: "Program ineffectiveness is no bargain at any price." Frankly, those cities that still purchase their workers' compensation through the traditional marketplace have not learned their lesson from this sage advice.

KMIT is a program that has consistently demonstrated its effectiveness. To each of our members – thank you for making this possible.

Best wishes,

Bernie Hayen
Pool Administrator

Claims

1999 Frequency and Cost Analysis—Top 5 1/1/99 through 8/31/99

By Job Classification

Classification	Frequency	Claim Costs
Police Officers & Drivers	55	\$ 66,951
Street/Road Construction	54	\$ 49,192
Waterworks Operators/Drivers	36	\$ 20,077
Firefighters & Drivers	34	\$ 28,258
Landscape Gardening & Drivers	31	\$ 7,991

By Accident Type

Type	Frequency	Claim Costs
Strain or Injury by carrying, lifting, pushing	80	\$ 154,282
Falling or Slipping Injury	78	\$ 122,416
Cut/Puncture/Scrape	46	\$ 2,833
Struck or Injured by falling, flying object	30	\$ 13,270
Heat/Cold/Burn/Scald	25	\$ 4,649

By Part of Body

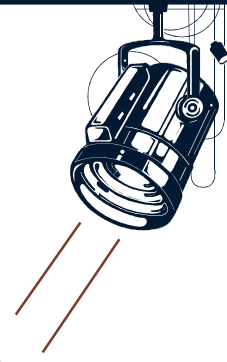
Part of Body	Frequency	Claim Costs
Lower Back Area	60	\$ 114,832
Hand/Finger(s)	53	\$ 32,868
Ankle/Foot	26	\$ 53,666
Lower Arm/Wrist	26	\$ 37,942
Knee	25	\$ 46,576

Number of Claims Reported

Monthly July 1, 1999 to July 31, 1999 — 47 claims reported
August 1, 1999 to August 31, 1999 — 44 claims reported

Year to Date January 1, 1999 to August 31, 1999 — 362 claims reported

Note—The above figures are based on claims reported as of 8/31/99. The figures are based on actual accident dates, not date reported. Amounts listed for claim costs are amounts incurred to date.



Spotlight on Safety Olympics

The Kansas Municipal Insurance Trust's "Safety Olympics" were introduced in 1996 to provide incentives to its member cities to promote safety in the workplace. Cities participating in this program are taking safety to the next level. There are three levels of achievement—gold, silver, and bronze. A combination of written safety policies, safety training provided to employees, and safe working environments are taken into consideration as guidelines for qualification. IMA Risk Management

staff conducts annual safety inspections that help determine a city's progress toward achieving recognition. All cities participating are presented with awards during the annual KMIT Membership Meeting and Breakfast held in October. In addition to receiving these awards, each city is eligible for a discount on their next year's workers' compensation contribution—gold (5%); silver (2%); and bronze (1%). KMIT would like to congratulate this year's "Safety Olympic" winners!

GOLD

Abilene
Derby
Dodge City
Fort Scott
Glasco
Goodland
Kingman



Minneapolis
Osage City
Oswego
Ransom
Ulysses
Valley Center
Wamego

BRONZE

Altamont
Andale
Baldwin City
Bel Aire
Centralia
Cherryvale
Fowler
Galena
Hiawatha
Hill City
Independence



Johnson City
Kinsley
Lucas
Mission
Montezuma
Newton
Park City
Sedgwick
Tescott
Turon

FIRE SAFETY

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evacuation procedure for the building, including any special arrangements for disabled employees and the prohibition of using lifts. If members of the public are present, employees will need to check public areas, informing and reassuring the public and directing or escorting them to exits. A written emergency action plan describing the routes to use and procedures to follow must be available for employees to review.

Emergency Action Plan

A written emergency action plan is essential to all workplaces. These written plans should include detailed instructions on how to evacuate the building and the individuals (usually managers or supervisors) in charge of the evacuation. Primary and secondary escape routes should be outlined for every area of the building with maps posted showing the escape routes. All employees should be aware of the alarm system that will alert them to an emergency, whether it be voice communication or sound signals such as bells, whistles or horns. Regular fire drills should be conducted at least once a year so that any problems that might exist can be identified and corrected before a "real" fire occurs. In large workplaces or locations where the public might be involved, fire drills should be conducted more frequently.

Fire Extinguishers

Fire extinguishers, when used properly, can save lives and property by putting out small fires or containing them until the fire department arrives. All fire extinguishers are not created equal. There are three basic classifications designed to be used on a particular type of fire source:

Type A—for use on ordinary combustibles such as wood, paper, and cloth.

Type B—for use with flammable liquids including gasoline, oil, and oil-based paint.

Type C—for energized electrical equipment such as fuses, wiring, circuit breakers, power tools, and appliances.

Each extinguisher should be labeled for the appropriate type of fire. Extinguishers labeled "ABC" safe for all classes of fire, are your best bet. Using the wrong extinguisher may make the fire worse or possibly cause injury. Make sure all employees that are expected or anticipated to use portable extinguishers understand how to properly operate them and the limits of portable extinguishers.

Fires are serious business. They not only cost cities in property damage but also in the loss of employee lives. Make sure you have an emergency action plan in place and to involve all employees in fire safety training and procedures so that they will know how to react if they are involved in a fire.

When Using an Extinguisher Remember to PASS:

- P** pull the pin. This unlocks the operating lever.
- A** aim low. Point the extinguisher at the base of the fire.
- S** squeeze the lever to release the extinguishing agent.
- S** sweep from side to side. Move carefully toward the fire, aiming at the base while sweeping back and forth until the fire is out.

