

COMP CONTROL

The Official KMIT Member Resource

In This Edition:

- Helpful tips on preventing back injury in the workplace
- Tips for successful safety training
- Your pool in action
- Leading Comp Injuries

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Preventing Back Injuries

Back injuries are among the most frequent types of injuries in the work place. Adopting a life-style for back injury prevention, including the use of good body mechanics, can greatly reduce the likelihood of a back injury.

Four out of five people will suffer back pain during the course of their lives. Back pain can easily be remedied with proper safety training and the correct information.

It's not just lifting that leads to back injuries, it can be any task that involves manual handling - tasks such as: lifting, carrying, pushing, pulling, loading, unloading, operating levers, and other manual tasks. And it's not just good lifting technique that prevents back injuries, although it is important. Other contributing factors to back injuries are posture, diet, and strengthening and stretching exercises. Implementing and

demonstrating a concise policy on safety can greatly reduce loss, while increasing production.

Proper Techniques For Lifting and Carrying Objects:

There are many techniques used in lifting and carrying objects that can support your back and prevent injury.

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Leading Workers' Comp Injuries Ranked

The following article is reprinted from the March 19, 2001 issue of "National Underwriter."

The most common cause of injury that results in worker's compensation benefits is "overexertion," not repetitive stress, an insurance company study has found.

Overexertion injuries were listed as those caused by excessive lifting, pushing, pulling, holding, carrying, or throwing of an object. The study by researcher for Liberty Mutual Group in Boston found such

injuries accounted for 25.57 percent of benefits, costing \$9.8 billion.

Repetitive Stress injury came in sixth place.

The 10 most common causes were ranked in a report entitled "Liberty Mutual Workplace Safety Index," listing the leading injuries and illnesses that the company said accounted for 86 percent of the \$38.7 billion wage and medical benefits paid by employers in 1998.

When indirect costs of workers' comp claims are

added to the \$38.7 billion in direct costs, the total economic burden reaches between \$125 billion and \$155 billion, the study said.

Indirect costs were defined as lower employee morale, lost productivity, and the cost of hiring and training a temporary replacement or paying overtime.

A representative for Liberty Mutual, Richard Angevine, said the study would form a basis for

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Kansas Municipal Insurance Trust

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Letter from the Pool Administrator

Dear KMIT Members,

Greetings from the “new kid on the block.” As of this writing, I have been the KMIT Administrator for exactly 44 days. Obviously, I still have a couple of things to learn. Bernie Hayen (now the Director of Finance for the City of Manhattan) was the “father” of KMIT, dating back to 1994, and left some very big shoes to fill. The League’s Legal Counsel, Sandy Jacquot, has served admirably as interim administrator during these past five months or so, aided greatly by Larry Kleeman of the League staff. Both are still involved—especially through the current Spring quoting “season.” Bernie has served as consultant to KMIT during this interim period.

I consider myself fortunate to come to the Pool at a high point in its history. Just this last month, SEVEN new cities joined KMIT, bringing the total covered cities to an all-time high number of 97. The new cities are Cullison, Ford, Haysville, Ogden, Peabody, Spring Hill and Wellsville. Edgerton and Roeland Park had come on board at the start of the fiscal (calendar) year. Welcome all! And, the annual premium of our pool has now risen above the \$2 million plateau.

At the League, several staff members will be performing key roles in the administration of the KMIT Pool, including: Denise Humphrey, the LKM and KMIT bookkeeper, who will be doing much more of the financials and paperwork than before; Kristin Siple (Administrative Assistant)—Kristin is new to the League and KMIT, and will be the “point of contact” for any question any KMIT member may have. Finally, the position formerly held by Jennifer Findley (and, before her, Deana Sturd) will be filled in the near future, and that person will also be very much involved with KMIT—primarily in marketing and safety training.

IMA—Wichita continues to provide KMIT with loss control and claims management services. Victoria Vanderhoof is the Pool’s Claims Adjuster, and Paul Davis manages risk control.

The KMIT President is Mark Arbuthnot, City Manager of Abilene. The other Board Trustees are listed elsewhere in this publication.

I look forward to serving KMIT and its member cities. If I can ever help with anything, give me a call at 316-259-3847, or e-mail me at dosenbaugh@kscable.com.

Don Osenbaugh

Don Osenbaugh

Pool Administrator

Preventing Back Injuries

However, the best technique for lifting is the diagonal lift (see Figure 1). Your feet are apart, with one foot slightly ahead of the other. This gives you a wide base of support, providing more stability, more energy, and more power. Bend your knees and squat down; keep your back arched and your head up while lifting. This position allows more power to come from the larger muscles of the legs and keeps the weight off your back.

When lifting and carrying, keep objects close to the body. The farther from the body you carry an object, the more stress you place on your back. Do not rush

or jerk as you lift and do not twist or side bend. These bad habits apply with more stress on your back, especially during repetitive lifts, and will cause serious injury later. When carrying objects, use correct posture - stand up straight. Do not stoop or walk in a bent-over posture. Carry most of the load to the front and close to the body, but when carrying for long distances, support the load on your shoulder. If the object is too heavy, get help.

Follow the seven steps to success in preventing back injury:

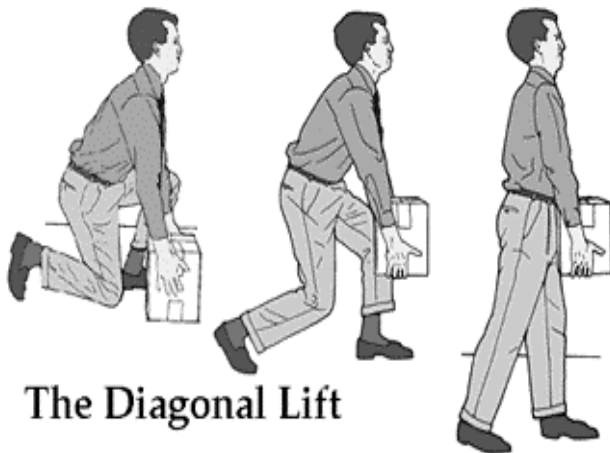
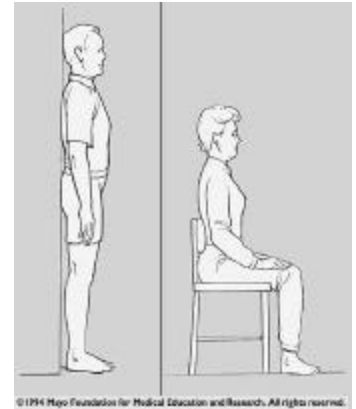


Figure 1

continued from page 1

- **Plan ahead** - Think through and reorganize your work to eliminate high-risk movements
- **Listen to your body** - If your back hurts, stop what you're doing and rest.
- **Prevent falls**
- **Stand tall**
- **Sit comfortably** - To minimize stress, choose a seat that supports your lower back. Or place a pillow or a rolled towel in the small of your back to maintain the normal curve
- **Sleep smart** - Lie in a good position on a firm mattress. Use pillows for support, but don't use one that forces your neck up at a severe angle
- **Lift with your legs**

Take stock of your back and how you use it. Then "invest" in prevention. Practice regular exercise, healthy weight, good posture and, perhaps most important, back-saving lifting techniques. ♦



Practicing good posture can prevent back injury.

"When lifting and carrying, keep objects close to the body."

Insurer Ranks Leading Workers' Comp Injuries *Continued*

Comparison in future years when further studies are done.

The top 10 injuries in order, with their cost percentage, were:

- 1). *Overexertion injuries* – 25.57 percent.
- 2). *Falls on the same level* – 11.46 percent.
- 3). *Bodily reaction to bending, climbing, loss of balance and slipping without falling* – 9.35 percent.
- 4). *Falls to a lower level, such as dropping from a ladder or over a railing* – 9.33 percent.
- 5). *Being struck by an object, such as a tool falling on a worker from above* – 8.94 percent.
- 6). *Repetitive motion* – 6.10 percent.
- 7). *Highway accidents* – 5.46 percent.
- 8). *Being struck against an object (walking into a door frame, for example)* – 4.92 percent.
- 9). *Becoming caught in or compressed by equipment or*

machinery - 4.17 percent.

10). *Contact with temperature extremes that result in such injuries as heat exhaustion, frostbite, or burns* - .92 percent.

Tom Leamon, vice president and director of the Liberty Mutual Research Center, in a release accompanying the figures, said that other studies identified frequency rates without regard to type or lumping total costs together.

The company said its research used Liberty Mutual workers' comp claims cost data and applied it to accident frequency information supplied by the U.S. Department of Labor's Bureau of Labor Statistics. The most recent year available was 1998.

Proportions of each accident type were applied to national estimates of the cost of workers' comp benefits from The National Academy of Social

Insurance, which includes information from a wide range of workers' comp insurance companies.

With its figures, Liberty Mutual released a set of guidelines for addressing each form of injury.

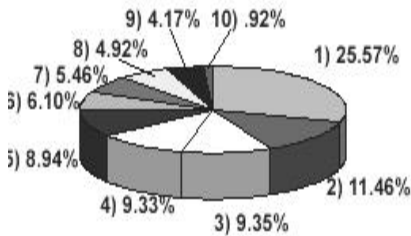
In the case of overexertion it called for ending the need for excessive reaching, bending, pushing, pulling, lifting, loading and unloading.

The company recommended use of mechanical lift aids such as hoists, or adjustable lift tables and carts and other mechanical devices to move and position heavy objects.

Jobs should be designed to allow sufficient rest, the insurer said.

Other recommendations included installation of traffic control mirrors at intersections and blind spots. ♦

"The company recommended use of mechanical lift aids...."



New Cities Profile

The continuing efforts towards growth are proving to be successful. KMIT is very pleased to welcome these nine cities to the members list for 2001, thus far.

City	County	Population
Cullison	Pratt County	98
Edgerton	Johnson County	1,440
Ford	Ford County	314
Haysville	Sedgwick County	8,502
Ogden	Riley County	1,762
Peabody	Marion County	1,384
Roeland Park	Johnson County	6,817
Spring Hill	Johnson County	2,727
Wellsville	Johnson County	1,606

Claims 1998 – 2001 Frequency and Cost Analysis – Top 5

<u>Department</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police	318	\$460,864
Streets	203	\$565,602
Water/Wastewater	173	\$290,995
Parks	155	\$194,494
Maintenance	155	\$186,843

<u>Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or Injury	356	\$1,299,835
Fall or Slip Injury	309	\$ 734,159
Cut/Puncture/Scrape	223	\$ 106,508
Occupational Hazard	98	\$ 142,545
Caught In or Between	69	\$ 137,275

<u>Part of Body Injured</u>	<u>Frequency</u>	<u>Claims Cost</u>
Trunk	255	\$1,083,663
Fingers	167	\$ 123,952
Knee	140	\$ 418,319
Multiple	103	\$ 283,940
Ankle	74	\$ 182,412

*Roll On Action
Roll On
Roll On*

***Note – The above figures are based on claims reported through January 1, 1998 to April 1, 2001.**

SAFETY SUCCESS

The following cities had not reported any claims in 2001 as of 4/16/01



Altamont
Andale
Bel Aire
Beloit
Beverly
Brewster
Chautauqua
Cheney
Coffeyville
Conway Springs
Esbon
Galena
Glasco
Glen Elder
Grenola

Hillsboro
Holcomb
Hoxie
Jetmore
Johnson City
Kinsley
Lenora
Lindsborg
LKM
Lucas
Maize
Marion
McFarland
Medicine Lodge
Melvern
Moline

Montezuma
Mound City
Oberlin
Oskaloosa
Oswego
Ozawkie
Princeton
Ransom
Sedan
Sedgwick
Spearville
St. Mary's
Tonganoxie
Turon
Treece



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We're on the Web!
See us at:
www.kmit.net

KMIT Balance Sheet
April 1, 2001

Assets

Cash in Bank	\$1,482,155
Investments	\$1,234,380
Total Assets	\$2,716,535

Liabilities & Equity

Claims Payable	\$ 825,830
Reserved for Losses	\$ 736,950
Incurred But Not Reported (IBNR)	\$2,357,755
Total Liabilities	
KMIT Equity	\$ 447,662
Total Liabilities and Equity	\$2,716,535

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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Editor

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