

COMPCONTROL[®]

The Official KMIT Member Resource

WORKERS' COMPENSATION COVERAGE FOR ACTS OF TERRORISM

Coverage for acts of terrorism is already included in your current workers' compensation policy with KMIT. You should know that effective November 26, 2002, under your existing coverage, any losses caused by certified acts of terrorism would be partially reimbursed by the U.S. Government under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The portion of a city's annual premium for the 2003 policy year that is attributable to coverage for certified acts of terrorism was waived.

The Kansas Insurance Department has authorized a price of \$0.02 per one hundred dollars of payroll for this coverage. It appears likely that KMIT will add this charge onto the 2004 renewals.

If you have any questions regarding this matter, please contact Bret Glendening, KMIT Agent/ Compliance Officer, at (785) 354-9565 or email at bglendening@ink.org.

Safety Videos Available

You can check out safety videos from IMA.

You may access the Video Library Catalog and Safety Video Loan Form by going to our new website @ www.kmit.net.



*Kansas Municipal Insurance Trust
Board of Trustees & Key Contacts*

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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 Members,

Greetings from Topeka (and Derby). Last edition I mentioned the lousy economy and the state, and city, budget woes, and now a **WAR** is on. This is definitely not a good point in history. But, out of difficulty comes opportunity, and so we have many opportunities to pursue.

I am VERY happy to announce the addition of **six** LKM cities to our Pool: **WaKeeney** became **KMIT** member number 109, followed by **Hesston, Stafford, Douglass, Eudora** and **Fredonia** (#114). Our primary contacts in those cities are, respectively: **Hardy Howard, Dennis Nichols, Claire Huntsman, Cindy Stone, Donna Oleson, and Randy Partington.**

And, we had much assistance and cooperation from several of our growing list of independent agent partners, including: **Kent Anthony**, First Group Insurance (Stafford); **Aaron Wells**, Calloway Douglass & Associates (Douglass); **David Miller**, The Miller Agency (Eudora); and **Meade Smith**, Smith Insurance Agency (Fredonia).

Your **KMIT** Board of Trustees met in Kingman in February, and will meet again on May 2, in Hiawatha. The **KMIT** "Training Troupe" will also be conducting another **KMIT/MLA Supervisor Training Seminar** in **Hiawatha** the afternoon of the day before (**Thursday, May 1**). So far, we have held 9 such trainings, beginning last October, and have had GREAT attendance (233 folks from 54 **KMIT** cities, and another 78 people from 24 "non-KMIT" League cities; and, we also had one city agent join us, in Kingman—**Mike Osner**, of the Kingman Insurance Agency). Upcoming Board meetings will be in Russell (June), Atchison (August), Topeka (October, at the annual meeting), and Great Bend (December). We also hope to be able to add a couple more supervisor training sessions during the year, but that possibility is uncertain at this point.

Speaking of the **KMIT Annual Meeting**...this year we are changing formats. The annual meeting will no longer be over breakfast, but rather will be a part of a Monday afternoon reception, which will include food and drink. The tentative time is 3:30.

I wish to thank all of you for your help in getting our payroll audits done in record time (at least we'll call it a record—in fact, we have NO idea if it really WAS a record). The audits can be time-consuming, but are a vital part of the annual process—so be expecting another call early next year. Following the completion of the audits, by our **ChoicePoint** team (and the check writing, in either direction), **KMIT** staff must submit all of that data, plus a lot of other stuff (last year's claims information, etc.) to our contracted actuary (**Milliman USA**), and then submit THAT report to our **KMIT** auditor (**Summers, Spencer & Cavanaugh**), and then submit THAT report to the **Kansas Insurance Department**—and that entire process is SUPPOSED TO BE completed and submitted (by state regulation) on or before April 1 of each year. WHEW!

Last, but certainly not least, and as reported elsewhere in this publication, check out our brand-new, updated **KMIT** Website (www.kmit.net). Our **KMIT** Administrative Assistant **Wendy Flowers** has worked very hard and closely with **CivicPlus** to develop our new look and web services. We expect this updated site to be very helpful to all our members. And, though not yet up, this upgrade will also allow us to mass email from the website—meaning, we will soon be able to do such things as email this **CompControl** and our **City Safe** publication, as well as anything else, to every single member-city employee who has or can be assigned an email address.

Have a great spring!

Don Osenbaugh

Pool Administrator

KMIT is very pleased to welcome these six cities as members of our pool.

**Douglass
Eudora
Fredonia
Hesston
Stafford
WaKeeney**



**Check out our
NEW website.
www.kmit.net**



**“Safe Cities” as of
February 28, 2003**

“Safe City” Definition Change

QUESTION: How can you reduce your work comp costs and premiums???

ANSWER: Return To Work your injured workers to modified duty as quickly as medically appropriate. In order to emphasize KMIT’s commitment to return to work, we will be changing the “Safe City” portion of CompControl. Instead of recognizing cities that have reported no claims, we will now recognize cities that have had no claims requiring wage loss payments. This will require that you return any injured worker to modified duty within the 7-day waiting period, as medically appropriate. Accidents happen that are out of your control, but returning your employees to modified duty is always within your control!! KMIT applauds those cities which make a concerted effort to bring their employees back to work, and would like to recognize their commitment. 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	Glasco	Oberlin
Allen	Glen Elder	Ogden
Altamont	Grainfield	Olpe
Andale	Greeley	Osage City
Andover	Grenola	Oskaloosa
Augusta	Halstead	Oswego
Baldwin City	Hays	Ozawkie
Basehor	Haysville	Paola
Baxter Springs	Hiawatha	Park City
Bel Aire	Hill City	Peabody
Beverly	Hillsboro	Princeton
Bird City	Hoisington	Ransom
Bonner Springs	Holcomb	Roeland Park
Brewster	Hoxie	Rose Hill
Caldwell	Independence	Russell
Centralia	Jetmore	Satanta
Chautauqua	Johnson City	Sedan
Cheney	Kingman	Sedgwick
Cherryvale	Kinsley	Spearville
Columbus	Lenora	Spring Hill
Concordia	Leoti	Tescott
Conway Springs	Lincoln Center	Tipton
Council Grove	LKM	Tonganoxie
Cullison	Lucas	Treece
Derby	Maize	Turon
De Soto	Marysville	Ulysses
Edgerton	McFarland	Valley Center
Elkhart	Medicine Lodge	Wakefield
Esbon	Melvern	Walton
Ford	Minneapolis	Wamego
Fort Scott	Moline	Wellington
Fowler	Montezuma	Wellsville
Frankfort	Mound City	
Galena	Neodesha	

Return To Work Light-Duty Program Checklist

Have you instituted an alternate or light-duty program to accommodate employees out on workers' compensation with ergonomic or other types of injuries? How good is the program you've established? Are workers adequately trained to avoid additional injury? These are among the issues addressed in the following checklist. Get a pencil, and see how well you're doing. The goal? As many "yes" answers as possible.

	Yes	No		Yes	No
Are the alternate jobs designed in cooperation with medical and rehabilitation professionals?	<input type="checkbox"/>	<input type="checkbox"/>	Are the jobs modified as workers' health and capabilities improve?	<input type="checkbox"/>	<input type="checkbox"/>
Do these specialists monitor recovering workers and develop a timetable for returning them to their regular jobs?	<input type="checkbox"/>	<input type="checkbox"/>	If the injured employee will not be able to return to the original job, is every effort made to find a comparable job inside the company?	<input type="checkbox"/>	<input type="checkbox"/>
Are the jobs designed to avoid aggravating the problem or causing another injury?	<input type="checkbox"/>	<input type="checkbox"/>	Do you, as the employer, check with the physician periodically, to re-evaluate the employee's restrictions?	<input type="checkbox"/>	<input type="checkbox"/>
Are employees' work areas evaluated to see if modifications can allow the employees to return to their jobs?	<input type="checkbox"/>	<input type="checkbox"/>	Do they learn about safety hazards and receive proper Personal Protective Equipment if needed?	<input type="checkbox"/>	<input type="checkbox"/>
Are employees appropriately trained before starting the new job?	<input type="checkbox"/>	<input type="checkbox"/>	Properly designed and carried out, alternate duty can do much more than mark time. It can be an important way to keep an injured worker positive and productive, demonstrate your concern, and keep your benefits cost down.		
Do the recovering employees recognize the need to take the assignments as seriously as they take their regular jobs?	<input type="checkbox"/>	<input type="checkbox"/>			
Do co-workers understand that the job arrangement is temporary?	<input type="checkbox"/>	<input type="checkbox"/>			

DON'T MISS IT!

We will be offering another KMIT/MLA Supervisor Training Seminar on May 1, 2003, in Hiawatha. If you would like more information/registration form, please contact Wendy Flowers at (785) 354-9565 or email wflowers@networksplus.net.

Claims

2002 Frequency and Cost Analysis - Top 5 1/1/03 through 2/28/03

<u>By Job Classification</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police Officers & Drivers	17	\$ 7,918
Municipal	13	19,392
Firefighters & Drivers	10	23,500
Street/Road Construction.	9	6,050
Electric Light/ Power Co.	5	5,805

<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or injury by lifting, pushing, carrying, etc.	23	\$ 42,832
Fall or slip injury	12	19,142
Struck or injured by falling object, hand tool, etc.	9	6,500
Miscellaneous cause	9	1,818
Cut, puncture, or scrape	5	800

<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Low Back Area	11	\$ 14,182
Knee	8	30,800
Shoulder	7	5,412
Wrist	4	1,632
Hand	4	1,492

Note - The above figures are based on claims as of February 28, 2003. Amounts listed for claim costs are amounts incurred to date.

Your Pool In Action

We encourage you to make copies of
this newsletter and distribute to all
city employees.

Member Notes



KMIT Calendar

May

- 1 KMIT/MLA Supervisor Training Seminar, *Hiawatha*
- 2 KMIT Board of Trustees Meeting, *Hiawatha*

June

- 27 KMIT Board of Trustees Meeting, *Russell*

August

- 22 KMIT Board of Trustees Meeting, *Atchison*

Revenues & Expenses February 28, 2003

Combined Assets

Cash In Bank	2,796,244
Premiums Outstanding	
Investments	<u>1,575,356</u>
Total Assets	4,371,600

Combined Liabilities & Equity

Claims and Accrued Expenses Outstanding	1,470,413
Reserved for Losses	746,411
Incurred But Not Reported (IBNR)	<u>1,384,397</u>
Total Liabilities	<u>3,601,222</u>
KMIT Statutory Fund Balance	<u>770,378</u>
Total Liabilities and Equity	4,371,600

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