

COMPCONTROL

The Official KMIT Member Newsletter

Safety Olympics—Get Involved... It's Your Money!



As noted elsewhere in this edition, KMIT awards discounts each year, based upon the safety participation level of each of its member cities—currently, “bronze” members get a 1% safety discount, “silver” is worth 2%, and “gold” merits a 5% discount. We are very proud of the fact that 41 of our members achieved at the Gold level for this premium year (2004). Another 25 KMIT members reached the Bronze level and got a 1% discount, and one city was rated Silver. So, the good news is that 67 of our 113 member cities got at least the minimum safety discount. The BAD news is that means **46 KMIT members did not participate in the safety program**, and received no safety discount off their premium this year, as a result (nor did they get a Safety Olympics trophy, as did the 67 others).



In times such as these, where EVERYTHING seems to cost more each year, *especially insurance* (of all kinds and types), not taking the time to get a safety program together, at the least, seems like throwing away money. But, the bigger issue is that the members who do the best job on the Safety Olympics usually are the ones that also tend to have the fewest claims, which is what the safety program is really all about.



Put another way, a complete safety program is the best sign we have of management's commitment to safety...and a strong management commitment to safety is clearly the best way to prevent accidents and injuries, and, thus, to reduce costs. So, please work closely with the IMA safety team when they come around this year...it's your money!

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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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Letter from the Pool Administrator

Dear KMIT Members and Others,

Happy 2004. Hope your winter is going fine. Mostly, it has been a mild winter here in south central Kansas. I know many of you have had a lot more snow than we have...mostly, it's just been unusually warm and very dry here, though we did get, finally, a much-welcomed TWO INCHES of rain several weekends ago, in mid-January.

There have been a few changes since we last talked: Bill Powers has resigned from his position as City Administrator in Ulysses, and, subsequently from his **KMIT** Trustee spot, as well. (Bill was just elected to the Board at last October's annual meeting.) **KMIT President Carol Eddington** has appointed Elkhart City Administrator **Bud Newberry** to fill that vacated position. Our payroll auditing firm changed its name (actually, it was purchased by another firm), to **Overland Solutions, Inc.** (We anticipate little, if any, procedural change.) And, the Board of Trustees, acting at their latest meeting, in Great Bend in early December, made the decision to change excess carriers, for the first time in **KMIT's** history. The new excess coverage carrier for **KMIT** is **Employers Reinsurance Corporation** ("ERC", www.ercgroup.com). Again, member cities likely will never notice any difference whatsoever.

In this issue, **Renee Rhodes**, who works with Chris Retter in the Risk Management division of IMA, has written about **KMIT** member city Stockton's safety program. Congratulations to **Stockton** (and **Dan Sarian**) for a job well done. As noted elsewhere in the publication, **KMIT** urges all cities to do a complete safety program. Also as noted elsewhere in this issue, it is VERY IMPORTANT that member cities understand that medical referral, by **KMIT** (IMA) is a **must** in this pool. Please contact Victoria with *any* question(s) you may have about referrals.

We hope to see as many of your supervisors as possible at the **KMIT Supervisor Training Seminars**, on risk management and work comp, at three cities in February—go to www.KMIT.net for details. The sessions are open to non-**KMIT** cities as well.

Have a safe rest of the Winter.



Pool Administrator

Stockton: A Safety Success Story

By Renee Rhodes, IMA Risk Control Consultant

Special Recognition needs to go out to Dan Sarian and his staff at the City of Stockton. Stockton is a new KMIT city (2002), and completed their first Safety Certification Program visit on April 29, 2003. After our meeting with Dan to discuss the Safety Certification program, Dan and his staff not only completed all the requirements to receive the Gold certification in only 3 months, they also completed a 2nd, separate, Safety Manual customized for the City's nursing home facility (Stockton is the only KMIT city which operates a nursing home). This is a great accomplishment, and they should be fully commended for all their efforts in such a short amount of time. The City of Stockton will reap the rewards of their efforts by receiving a 5% discount on their next work comp premium from KMIT.

It's that time of year again when IMA will be contacting all cities to schedule the 2004 Safety Certification Program visit. We look forward to working with all the cities to help achieve the best possible rating for 2004. Please feel free to contact us if you need additional information on how to move up to the next level in the Safety Certification Program. KMIT honors all its "Safety Olympics" winners at its annual meeting every October.

Safe Cities as of December 31, 2003

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	Concordia	Greeley	Melvorn	Satanta
Allen	Conway Springs	Grenola	Moline	Sedan
Altamont	Council Grove	Hesston	Montezuma	Sedgwick
Andale	Cullison	Hiawatha	Mound City	Spearville
Andover	De Soto	Hillsboro	Neodesha	Spring Hill
Baldwin City	Douglass	Holcomb	Oberlin	Stafford
Basehor	Edgerton	Hoxie	Ogden	Tescott
Bel Aire	Elkhart	Jetmore	Olpe	Tipton
Beverly	Esbon	Johnson City	Osage City	Tonganoxie
Bird City	Ford	Kingman	Oskaloosa	Treece
Brewster	Fort Scott	Kinsley	Ozawkie	Turon
Caldwell	Fowler	Lenora	Park City	Ulysses
Centralia	Frankfort	Lincoln Center	Peabody	WaKeeney
Chautauqua	Glasco	LKM	Princeton	Wakefield
Cheney	Glen Elder	McFarland	Ransom	Walton
Cherryvale	Grainfield	Medicine Lodge	Roeland Park	Wellington
			Rose Hill	Wellsville

February Supervisor Seminars

It's still not too late to sign up for the KMIT/LKM Supervisor Seminars coming in February to Hutchinson, Newton, and Winfield. Check out www.KMIT.net or contact Wendy Flowers (wflowers@lkm.org).

Pre-Authorization REQUIRED for Work Comp Treatment

Please remember that workers' compensation *requires pre-authorization* (like health insurance)—for referrals to specialists, testing such as MRI's or CT scans, physical therapy, and surgery. To preserve your employees' rights under workers' compensation, remind them to make sure the treating doctor has obtained authorization from KMIT's claims adjuster, Victoria, **BEFORE** scheduling specialist appointments, testing, therapy, or surgery. Failure to obtain the proper authorization *can jeopardize your employees' benefits*. **Please DO NOT authorize any treatment for your employees yourself.** If you are contacted for authorization, always instruct the caller to contact Victoria at 316-773-5234 or toll-free 1-877-502-9897. Please contact Victoria if you have any questions about this or any other claim issue.

Front-End Loader Traps Man Clearing Snow

A Story from Lancaster, Pennsylvania.

A worker trying to clear snow with a front-end loader is being treated at Lancaster General Hospital after crews rescued him from under the machine's bucket.

Firefighters said it's amazing, because when they arrived at the scene in Manheim Township Monday, Lancaster County, they realized it was going to be a very difficult rescue. The employee became trapped when the bucket of his front-end loader came down onto him unexpectedly. Fire crews had to figure out a way to pull him to safety without hurting him more. They used huge blocks of wood to shore up the front-end loader and then inflated air bags to lift it up and carefully pull the employee out.

While this was happening, crews gave the employee oxygen because his airway was being crushed. Because the equipment itself sat on snow and the ice, it was an extremely slippery and dangerous rescue. It took crews about 30 minutes to be able to free the worker from the front-end loader.

The moral of the story – follow safety procedures carefully, and ALWAYS exercise extreme caution when working in slippery conditions!

KMIT Payroll Auditor Has New Name

The *new* name of KMIT's payroll auditing firm is **Overland Solutions, Inc.** (the *old* name was ChoicePoint), www.olsi.net. KMIT members should see no difference other than the name.

Claims

Top 5 Frequency and Cost Analysis

January 1, 2003 through December 31, 2003

<u>By Job Classification</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police Officers & Drivers	153	\$465,820
Municipal	105	245,868
Firefighters & Drivers	67	122,422
Park NOC	54	115,805
Street/Road Construction	45	115,831

<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or injury by lifting, pushing, carrying, etc.	152	\$480,740
Miscellaneous cause	91	29,786
Fall or slip injury	90	238,811
Struck or injured by falling object, hand tool, etc.	60	112,013
Occupational Hazards	56	56,770

<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Low back area	87	\$172,953
Knee	56	318,658
Finger(s)	47	31,669
Eye(s)	37	6,432
Hand	35	48,074

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

KMIT Calendar

February

- 12 Regional Supervisor Training, *Hutchinson*
- 19 Regional Supervisor Training, *Newton*
- 26 Regional Supervisor Training, *Winfield*
- 27 KMIT Board of Trustees Meeting, *Augusta*

April

- 30 KMIT Board of Trustees Meeting, *Osage City*

June

- 25 KMIT Board of Trustees Meeting, *Goodland*



Revenues & Expenses December 31, 2003

Combined Assets

Cash In Bank	2,150,168
Premiums Outstanding	
Investments	<u>1,160,567</u>
Total Assets	3,755,735

Combined Liabilities & Equity

Claims and Accrued Expenses Outstanding	1,806,038
Reserved for Losses	694,465
Incurred But Not Reported (IBNR)	<u>747,162</u>
Total Liabilities	<u>3,247,665</u>
KMIT Statutory Fund Balance	<u>508,070</u>
Total Liabilities and Equity	3,755,735

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