

# COMPCONTROL

The Official KMIT Member Newsletter

## Ahhh...Summertime By Victoria Vanderhoof

Ahhh...summertime...fun in the sun, lounging by the pool, boating at the lake, popsicles, and watermelon. That's what most of us think of, right? But, how about bee stings, heat exhaustion, poison ivy, strained backs, shoulders, and knees? That's what comes to *my* mind after 10 years of handling KMIT claims! Some of you have asked me recently, "Can you believe how many claims we've been having?" and my answer is always, "Yes, I can!" As you all begin to hire seasonal employees over the summer months, the number of employees we are covering for workers' compensation takes a big increase, and, at the same time, our regular, full-time employees are much more active over the summer months, contributing to the dramatic increase in claims volume from about May through September. Happens every year! So, because of that, we thought this was an opportune time to do a quick review of the best practices for claims handling—the same ones which we cover in great detail every February at our Regional Supervisor Training sessions (which we encourage all of you to attend...along with all of your front-line supervisors!). These are some key elements that will help you to help us manage your claims effectively, and that we hope that most of you already have in place.

1. Have you designated a physician or clinic which supports KMIT's **pro-active** stance on returning injured workers to modified duty as early as medically appropriate?
2. Have you communicated this choice of physician to each of your employees and instructed supervisors—to direct **ALL** employees injured at work to that physician? (We recommend using the 'Employee Acknowledgment Form' for this purpose – [www.kmit.net](http://www.kmit.net).)
3. Are you reporting claims to IMA **immediately** as soon as you become aware of them—and, are the supervisors being held accountable for reporting injuries, **even when the employee might not be seeking medical attention at that time?** ('Employers' Report of Accident', K-WC 1101-A, [www.kmit.net](http://www.kmit.net))
4. Are you ensuring that **ALL** referrals by the designated physician for physical therapy, specialized testing (CT, MRI, EMG, etc.), specialists, and surgeries are **directed to and approved by the KMIT claims adjuster**, Victoria Vanderhoof?
5. Do you have a formal 'Return To Work Policy' in place? (Sample 'Return To Work Policy' available at [www.kmit.net](http://www.kmit.net).)

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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:

Kansas Municipal Insurance Trust  
300 SW 8th Avenue  
Topeka, KS 66603  
Phone: (785) 354-9565  
Fax: (785) 354-4186  
[wflowers@lkm.org](mailto:wflowers@lkm.org)

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## Letter from the Pool Administrator

### Dear KMIT Members and Others,

Well, it's summer...no doubt about that. This summer reminds me of the worst softball summer in my life—1980 (26 years ago??). Actually, the softball went OK, but the weather was...well, like this—miserably HOT! Yuck...bring on October!

I am pleased to announce that the **City of Grinnell** has been accepted into KMIT. And, I am very pleased that KMIT now can boast of reaching the 140-member level. Welcome Grinnell.

Our KMIT Claims Adjuster, **Victoria Vanderhoof**, reminds us that, although it's "**Ahhh...Summertime**" (her view, not mine), there remains the need to stay ever-vigilant, in the summer maybe even MORE vigilant, in following the policies and procedures associated with proper and effective work comp claim management. And, as Victoria states, please plan to have all your supervisors come to one of our **KMIT Regional Supervisor Training** seminars next February.

**The KMIT Annual Meeting** is scheduled for **Monday, October 9**, during the LKM Annual Conference in Topeka this year. This is always a fun meeting, and gives everyone a chance to relax at the end of a day of city training before the evening entertainment starts. And, we give away a number of door prizes and attendance gifts. This is an important meeting, as it is the one time each year that the entire KMIT membership comes together as a group.

This is also the time of the year that nominations for KMIT Trustee positions are accepted. Each year, at least five to six positions come open...this year there are six. The Nominating Committee will meet prior to the Annual Meeting to adopt a recommended 'slate' of candidates to be presented at the Annual Meeting. The deadline for application to the Board is August 18, at 5PM.

Stay cool (if you can).

See you in Topeka...



Pool Administrator

(Continued from page 1)

6. Are your supervisors held accountable for finding **accommodated work** for injured employees?
7. Are you considering other positions and departments when creating temporary alternate duty assignments? Remember that you can temporarily place an injured worker in another department to accommodate restrictions – consider mowing in the parks department (a summer favorite!), answering phones, and filing at City Hall... **BE CREATIVE!!!** If you can't come up with a full day's worth of work, provide as many hours as you can and W/C will make up the difference in pay. Don't forget that employees CANNOT sue their employers for work-related injuries, so don't allow concern about re-injury prevent you from returning injured workers to duty. W/C is their exclusive remedy, and if we are abiding by the restrictions, that should not be a problem anyway. Also, remember that if you have work available that an employee chooses not to accept, she/he will forfeit her/his weekly wage checks from W/C.
8. Are you keeping in touch regularly with workers who have not been able to return to work? A bi-weekly or monthly phone call from the supervisor, just to keep in touch, goes a long way to keeping morale up and keeping the 'lines of communication' open.
9. Are you providing as much information to the KMIT Claims Adjuster (Victoria) as possible when filing a claim to allow for a full investigation? And, are you communicating any concerns you might have about how the accident occurred and what the injured worker might be doing outside of work hours to Victoria throughout the life of the claim?
10. Remember that **COMMUNICATION IS KEY!!** Keep those lines of communication open between the injured worker and supervisor, between the supervisor and City Hall, and between the supervisor, City Hall, and Victoria. If we can do that, the handling of the claim will be much smoother...for everyone involved.

We strongly encourage all of you to hold supervisors accountable for reporting claims timely and for accommodating modified duty—consider using those tasks as a part of the annual performance evaluations. **The supervisor plays a critical role in the ultimate outcome of a claim**, so it is critical that supervisors understand their role and the importance of the decisions they make related to W/C claims. We also encourage all of you to attend the next 'KMIT Regional Supervisor Training' seminar in your area, and hope to see all of the supervisors in attendance! Mark your calendars; the next sessions will take place in **February 2007**.

Victoria Vanderhoof (IMA, Wichita) is the KMIT Claims Adjuster; she can be reached at 316-266-6347 or 800-288-6732, or at [victoria.vanderhoof@imacorp.com](mailto:victoria.vanderhoof@imacorp.com).



## KMIT Annual Meeting Notice

The Annual Meeting of the **Kansas Municipal Insurance Trust (KMIT)** will be held in Topeka on Monday, October 9, 2006, at 4:00 in conjunction with the League of Kansas Municipalities Annual Conference.

The meeting will follow the conference afternoon training sessions, in a meeting room (within the ExpoCentre / Capitol Plaza Complex) which will be announced in the program of the conference.

Every KMIT member city is invited, and is encouraged to bring as many elected and appointed officials to the meeting as possible. Each member city will have one vote.

An open bar and snacks will be provided and door prizes will be awarded to attendees.

## Safe Cities as of July 21, 2006

*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](mailto:victoria.vanderhoof@imacorp.com).*

Abilene	Conway Springs	Goodland	Maize	Princeton	WaKeeney
Admire	Cullison	Grainfield	Marysville	Ramona	Wakefield
Allen	Damar	Grandview Plaza	McFarland	Ransom	Walton
Altamont	Derby	Greeley	Medicine Lodge	Reading	Wamego
Andale	De Soto	Grenola	Melvorn	Roeland Park	Wellsville
Andover	Douglass	Hamilton	Minneapolis	Rose Hill	
Atchison	Eastborough	Hartford	Mission	Russell	
Atlanta	Edgerton	Hays	Moline	Satanta	
Baldwin City	Elkhart	Hill City	Montezuma	Sedan	
Belleville	Ellsworth	Hillsboro	Mound City	Sedgwick	
Bennington	Esbon	Hoisington	Neosho Rapids	Sharon Springs	
Beverly	Eudora	Holcomb	Newton	Spearville	
Bird City	Eureka	Horton	Oberlin	Spring Hill	
Blue Rapids	Florence	Hoxie	Ogden	St. Francis	
Bonner Springs	Ford	Jetmore	Olpe	Stockton	
Brewster	Fort Scott	Johnson City	Oskaloosa	Tampa	
Caldwell	Fowler	Kingman	Oswego	Tescott	
Centralia	Frankfort	Kinsley	Ozawkie	Tipton	
Chautauqua	Fredonia	Lenora	Palco	Tonganoxie	
Cheney	Galena	Leoti	Park City	Treece	
Cherryvale	Girard	LKM	Parsons	Turon	
Clay Center	Glen Elder	Lucas	Peabody	Ulysses	

# Claims

Top 5 Frequency and Cost Analysis  
January 1, 2006 through July 3, 2006

<u>By Department</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police	63	\$ 116,610
Street	34	71,317
Maintenance	33	175,778
Water	30	71,503
Fire	27	69,848

<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or Injury	65	\$ 207,641
Fall or Slip	40	127,175
Occupational Hazard	36	48,619
Miscellaneous Causes	35	23,216
Cut/Puncture/Scrape	27	9,705

<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Multiple Body Parts	31	\$ 159,188
Lower Back Area	31	127,391
Fingers	23	29,861
Foot	9	17,815
Shoulder(s)	16	117,561

If you would like a similar breakdown for your city, please contact  
Victoria Vanderhoof at 1-800-288-6732

## KMIT Board Nominations



This is the time of the year for nominations for positions on the KMIT Board of Trustees. This year there are six positions to be filled on the 11-member board: one term is for one year; the other five terms are for two years each. Completed nomination forms may be emailed to [dosenbaugh@cox.net](mailto:dosenbaugh@cox.net), or faxed to 785-354-4186, attention 'Don O'. Nominations are **due by 5pm on August 18**. (There is a nomination form in this newsletter, or email [dosenbaugh@cox.net](mailto:dosenbaugh@cox.net) to request a digital version.) The election of Trustees will take place at the **KMIT Annual Meeting**, on **October 9** in Topeka (during the LKM Annual Conference).

## KMIT Calendar

### August

25 KMIT Board of  
Trustees Meeting,  
*Eudora*

### October

9 KMIT Annual  
Meeting, *Topeka*

## KMIT Revenues & Expenses June 30, 2006

### Combined Assets

Cash In Bank	\$2,730,551
Investments	3,435,061
Other Assets	<u>288,472</u>
Total Assets	\$6,454,084

### Combined Liabilities & Equity

Accrued Expenses Outstanding	\$ 383,060
Reserved for Losses	2,215,292
Incurred But Not Reported (IBNR)	1,024,441
Other (IBNR) Adjustments	<u>(510,198)</u>
Total Liabilities	3,112,595
KMIT Statutory Fund Balance	<u>3,341,489</u>
Total Liabilities and Equity	\$6,454,084

## PICTURES NEEDED!!

KMIT is in need of *action* pictures from member cities. We intend to use these pictures on the KMIT website, in our *CompControl*, and *City Safe* publications, as well as in KMIT brochures, flyers, etc. The pictures must be of city workers, working (please); no posed pictures. Digital format highly desired. E-mail pictures to Wendy Flowers, [wflowers@lkm.org](mailto:wflowers@lkm.org).

## Kansas Municipal Insurance Trust

300 SW 8th Avenue  
Topeka, KS 66603

