

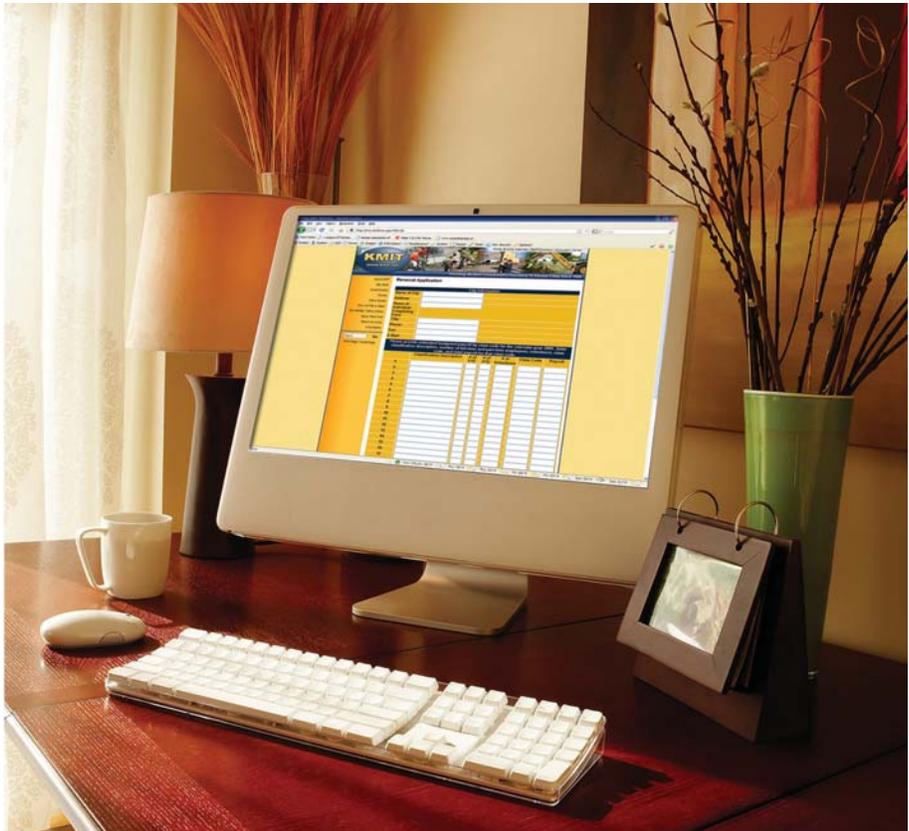
COMPCONTROL

The Official KMIT Member Newsletter

KMIT Renewal Time for 2010 Applications Draws Near

The annual process of renewing your city's membership in KMIT (i.e., renewing your work comp insurance policy for another year) starts soon. KMIT sends out the renewal applications around September 1 each year. The renewal applications (online application submittal preferable) are to be returned to KMIT by mid-October.

Specifically, to what person does KMIT send the renewal notice? To the person listed on our information form as the city's designated contact for KMIT. If you have a new person in that spot since last year, it might be a good idea to check in with KMIT Office Administrator Deanna Myers at dmyers@lkm.org or 785-354-9565, and be sure the KMIT records match up with your needs.



What will the city receive at renewal time? First of all, the applications itself, in hard copy form. Be aware that minor changes to the form are often made on a year-to-year basis. If you have ANY questions about anything on the form, please contact Deanna. It is preferable to KMIT that the renewal app be submitted online.

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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,

Summertime is flying by. At this writing, the local schools start up again in less than three weeks. Hope your summer has been as fun as mine. We didn't take any big trips, but did do several smaller ones...for us, it's all about being with family and having little adventures together. Those weekend drives take us to places where we can enjoy ourselves while we learn more about Kansas (and sometimes Oklahoma and Arkansas) and about the past...my kind of fun...thankfully, the rest like it, too—or at least they fake it well when they don't.

I want to welcome our two new KMIT Trustees: **Daron Hall** and **Herb Llewellyn**. Daron is City Administrator in Ulysses, which has been a KMIT member city since 1995. Herb is City Manager in El Dorado, which is a brand new KMIT member, having joined on April 1 of this year. Both Daron and Herb bring many years of 'city' experience to our Board.

You will see that, once again, the subject of **volunteer** coverage is being addressed in this edition. It seems that this question has come up a lot recently. Bottom line: Volunteer workers may be covered for work comp IF you want to cover them—but you must take the positive step of *electing* to cover them, with the Division of Work Comp (KDOL). EMERGENCY workers who are volunteers (ie, are not paid employees) are already covered, by law.

Several reminders: (1) The annual **KMIT renewal application** process starts soon. Being a process that we all do just once each year, this is something that tends to require a bit of 're-learning', for all of us. Please don't hesitate to ask questions. Getting this right the first time really does make a difference. (2) Renewal **premium quotes** (invoices for 2010) will be mailed on or about December 1, and are past due after January 31, 2010. (3) The **annual supervisor training tour** will, once again, be presented in February and early March (2010), though the sites and dates have not yet been determined. Please plan to send as many supervisors as you can to the site nearest you. Even for supervisors who have attended previously, this is good training that really helps everyone understand the responsibilities and processes needed to have a great work comp program.

Your KMIT Board of Trustees meets next in Arkansas City, on August 21. The **KMIT Annual Meeting** is in **Topeka on Monday, October 5, at 4 PM** (during the LKM Annual Conference)...hope to see you all there...there will be food and drink and a neat gift for everyone.

Until next time...



Pool Administrator

KMIT Q&A



Question: Is a city 'required' to carry work comp insurance for volunteers?

Answer: Yes...and No.

All **'emergency services'** volunteers (police, fire, EMS and first-responders) **ARE covered, according to state law**, for work comp injuries. *No action is required* by the city to cover these workers. KMIT's payroll auditors will ask you about these volunteers at audit time, and some premium will be required to be paid by the city. But, all emergency services volunteers are covered, and, benefits will be paid by KMIT, for injuries incurred by these volunteers while they are engaged in work for the city.



However, volunteers who are **not** doing the above emergency work are not automatically covered for work comp. In fact, the city is not 'required' and is **NOT LIABLE** for any work comp coverage or benefits for any other volunteer worker except for emergency services workers (as specified above). A city may 'Elect' to cover volunteers doing any kind of work for the city.

Though **KMIT does not recommend covering 'regular' volunteers**, the city, under state law, may choose to cover specific types of work/volunteers. And, then, the city must track and record all hours worked by volunteers, so that the KMIT payroll auditor can submit hours worked to KMIT...as *there is a premium required for this coverage*.

To 'elect' to cover a volunteer, or a volunteer grouping, the city **MUST** submit a 'DWC-123' form to the KDOL, Division of Workers Compensation (please copy KMIT). If DWC does not have an election form on file for an injured volunteer, KMIT will not pay the claim. These forms (and all other DWC and KMIT forms) are available at www.kmit.net.

Please consult with KMIT before deciding to elect to cover volunteers, as KMIT can provide helpful hints, and needs to know if you desire to extend work comp coverage to some volunteers doing work for your city, so that coverage can begin promptly.



...Application Renewal Process

continued from page 1



One change on the form this year is the requirement to list how many people work at each of your city's various facilities. This number has been being collected via phone call by KMIT for the last several years, and is *mandated by KMIT's excess insurance carrier*—primarily as a result of changes in national terrorism coverage requirements. It was time to put this question into the renewal application.

Your contact person will also get a couple of two recent payroll-summary quote pages: (1) the 2009 payroll estimate that your city submitted for renewal last fall—this is your estimate of the amount of expected salary to be paid for everybody who works for your city, by individual class code (position). Important to remember is that the 2009 submittal is only an estimate, and it is a year old. (2) the most recent actual total payroll audit—the 2008 budget year. It is imperative to understand that, while the amounts shown on this page are actual, they are for 2008, and thus, are now two years old (when considering that the current renewal app is for budget/calendar year 2010).

The two above quote copies are for reference only. You should **estimate 2010 payroll as closely and as accurately as possible**. It is in the best interest of the City and of the KMIT pool for cities to do as good as they can in estimating the next year's payroll.

The renewal applications are not the same as premium notice. Please DO NOT send a check with the renewal app. The premium notices for 2010 will be mailed out around December 1. (The premiums are due and payable when received, and will be considered past due after January 31, 2010).

Please contact Deanna with any and all questions about the renewal application process.



KMIT Loss Prevention 'Training Tools'

KMIT and IMA have teamed up to offer valuable information geared towards supervisors. These **Training Tools** provide our cities with a wealth of information to be utilized when holding 'toolbox' safety meetings with employees.

A complete library of **Training Tools** can be found on our website, www.kmit.net and then click on "document center." Each issue is in PDF form, so you may print issues for your use.

SAFE CITIES as of July 31, 2009

If you would like assistance returning an injured employee to work, or need ideas for modified duty, please contact Marla or Gene at, 1-800-288-6732 or kmitclaims@imacorp.com.



| | | | | | | |
|----------------|----------------|-----------------|--------------|----------------|----------------|---------------|
| Abilene | Centralia | Ellsworth | Grinnell | Lenora | Oskaloosa | Spearville |
| Admire | Chautauqua | Esbon | Halstead | Leoti | Oswego | Spring Hill |
| Allen | Cheney | Eudora | Hamilton | Lincoln Center | Ozawkie | Stafford |
| Altamont | Cherryvale | Florence | Hartford | Lucas | Palco | Stockton |
| Andale | Clay Center | Ford | Hays | Marysville | Paola | St. Francis |
| Andover | Coffeyville | Fowler | Hiawatha | McFarland | Park City | Tampa |
| Atlanta | Conway Springs | Frankfort | Hill City | Medicine Lodge | Parsons | Tescott |
| Baldwin City | Council Grove | Fredonia | Hoisington | Melvem | Peabody | Tipton |
| Basehor | Cullison | Galena | Hillsboro | Minneapolis | Princeton | Tonganoxie |
| Baxter Springs | Damar | Girard | Jetmore | Moline | Ramona | Treece |
| Belleville | De Soto | Glasco | Johnson City | Montezuma | Ransom | Ulysses |
| Bennington | Douglass | Goodland | Kingman | Mound City | Reading | Valley Center |
| Beverly | Eastborough | Glen Elder | Kinsley | Neosho Rapids | Roeland Park | WaKeeney |
| Bird City | Edgerton | Grainfield | La Cygne | Oberlin | Rose Hill | Wakefield |
| Blue Mound | Edwardsville | Grandview Plaza | Larned | Ogden | Sedan | Walton |
| Blue Rapids | El Dorado | Great Bend | League | Osawatomie | Sharon Springs | Wamego |
| Brewster | Elkhart | Greeley | Lecompton | | | |

KMIT cities are considered Safe Cities if no lost time claims have been reported during the calendar year, beginning January 1, 2009.

Did You Know?

1. That workers considered 'most obese' file TWICE as many work comp claims as workers with weights considered healthy? And, that more than 20% of the adult population (in all states except Colorado) is obese? [What percent of your city's workforce is considered obese?]
2. That medical claims are SEVEN TIMES higher for obese workers than for others?
3. That work fatalities increase sharply with age, and that the nation's work force will continue to grow older as workers remain on the job longer?
4. That the median time lost for injuries involving workers 65 and older is 50% greater than workers between 35 and 44?
5. That highway accidents remain the *leading cause of occupational deaths* (across all work sectors)...while working drivers of all types of vehicles and equipment are increasingly being distracted by their cell phones? [Does your city have a cell phone usage policy which addresses talking, or 'texting', while driving or while operating equipment?]

All of the above 'factoids' were drawn from a reprinted article found in the Spring 2009 edition of *Spotlight*—a publication of the Kansas Self-Insurers Association (of which KMIT is a member). The comments contained within [] have been added by the editor of *CompControl*.

NEWS & NOTES

New KMIT Trustees



Daron Hall, City of Ulysses

At the KMIT Board of Trustees meeting in Neodesha in late June, **KMIT President Bud Newberry** (Derby) made two appointments to the Board, to fill vacancies in positions resulting from the recent resignations from the Board.



Herb Llewellyn, City of El Dorado

Appointed to the unexpired terms were **Daron Hall**

(Ulysses City Administrator) and **Herb Llewellyn** (El Dorado City Manager). Hall and Llewellyn will both be on the October (at the KMIT Annual Meeting) ballot for the last year of their terms, as KMIT Bylaws require election by the entire membership in the case of a year remaining on an original two-year term. Both new trustees also will be eligible to be elected to three, full, two-year terms, beginning in October 2010.

“The Art of Motivating the Reluctant Worker”*



“When the doctor recommends that the patient is not capable of returning to work, that doctor is *jeopardizing the patient’s well-being*, and keeping him from away from one of the most important things for the patient’s health—**Returning To Work.**”

*from a presentation given by Dr. Chris Fevurly at the annual meeting of the Kansas Self-Insurers Association, in Wichita, on July 10, 2009. Dr. Fevurly is a renowned specialist in occupational medicine, and heads up the staff at the Business Health Center at Lawrence Memorial Hospital.



KMIT Annual Meeting

Make plans now to attend the **Annual Meeting** of the Kansas Municipal Insurance Trust (KMIT), on **Monday, October 5, in Topeka**. As always, the annual meeting will be held during the LKM Annual Conference.

The annual meeting will begin at 4 PM and end promptly at 5 PM, so that attendees will have ample time to get ready for the evening festivities of the League conference.

The annual meeting will be highlighted by the election of board trustees for the next year. This year, eight of the eleven board positions are up for election, with at least two new trustees coming onto the board.

The annual meeting is also intended to be a chance to meet briefly with other KMIT member-city folks in a friendly and casual environment. A short opening reception will feature food and drink, and wonderful attendance gifts (and this year's gift is *outstanding*). Those staying for the entire one-hour meeting will also have a chance to win one of several 'door prizes' awarded via a closing drawing.

Please plan to bring as many people from your city as you can. Though each member-city has only one vote, **ALL KMIT city folks are invited to the KMIT Annual Meeting.**

Two New Safety Training Videos Available!

Hazard Awareness is Everyone's Responsibility - DVD

Public entity employees are exposed to a variety of hazardous conditions that can result in serious injuries and property damage. This 21-minute video discusses how a three-step hazard awareness program including hazard identification, evaluation and control can prevent these accidents from occurring. Common physical, environmental and behavioral hazards are shown. Testimonials from employees who have had serious on-the-job-injuries highlights the importance of conducting safety inspections, assessing the probability of accidents and implementing engineering controls, administrative controls and personal protective equipment to prevent accidents.



Preventing Injury through Body Mechanics, Ergonomics & Physical Fitness - DVD

This 18-minute video discusses the importance of using proper body mechanics, ergonomics and physical fitness in preventing cumulative trauma injuries both on and off the job. Various scenarios involving public entity employees are depicted. Proper lifting techniques, ergonomic risk factors, using proper tools and equipment, stretching exercises and physical fitness are emphasized.

To access these tools, contact Kristi McCosh at (316) 266-6297 or kristi.mccosh@imacorp.com.

KMIT Calendar

August

21 KMIT Board of Trustees Meeting, *Arkansas City*

October

5 KMIT Annual Meeting, *Topeka*

December

KMIT Board of Trustees Meeting, *Wichita*

**KMIT Encourages
All Supervisors to Read,
Copy and Distribute
CompControl**

KMIT Balance Sheet as of April 30, 2009

Combined Assets

| | |
|---------------------|---------------------|
| Cash In Bank | \$2,302,729 |
| Investments | 8,611,808 |
| Other Assets | <u>586,915</u> |
| Total Assets | \$11,501,452 |

Combined Liabilities & Equity

| | |
|-------------------------------------|---------------------|
| Accrued Expenses Outstanding | \$4,520,064 |
| Reserved for Losses | 2,256,045 |
| Incurred But Not Reported (IBNR) | 2,887,505 |
| Other (IBNR) Adjustments | (221,606) |
| Total Liabilities | <u>9,442,008</u> |
| KMIT Statutory Fund Balance | <u>2,059,444</u> |
| Total Liabilities and Equity | \$11,501,452 |

Kansas Municipal Insurance Trust

300 SW 8th Avenue
Topeka, KS 66603

