

IN THIS ISSUE:

Page

- 2 One Day Safety University
- 2 Falls from heights protection, prevention
- 3 Claims Corner: Motor vehicle incident statistics
- 3 Out of office message

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# The Informer

A monthly newsletter addressing workplace safety by Iowa Municipalities Workers' Compensation Association .

## Annual Loss Control Report

Every August the loss control team takes a look at the recently completed fiscal year's loss experience to determine where we should focus our resources in the future. The Fiscal Year 2015-2016 loss experience shows a slight increase in frequency (number of claims) and a significant decrease in severity (cost of claims) when compared to FY 2014-2015.

Looking at the top five most frequent claims by body part (figure 1) knee injuries again led this year, up 12 percent compared to last year, followed by lower back injuries, up less than 1 percent. Finger injuries came in third, up 25 percent. Hand injuries were fourth, down less than 1 percent compared to last year. Fifth were shoulder injuries, up 13 percent compared to last year.

When reviewing the top five most severe claims by body part (figure 2) shoulders came in at number one again, down 38 percent from last year. Lower back came in second, down 116 percent over last year. Knee injuries came in third, up 20 percent compared to last year. Fourth were ankle injuries, up from last year by 21 percent. Finger injuries came in fifth, up 54 percent. These five categories make up almost 60 percent of the total severity for FY 2015-2016 as measured by cost of claims.

Figure 1: Top 5 Most Frequent Claims by Body Part

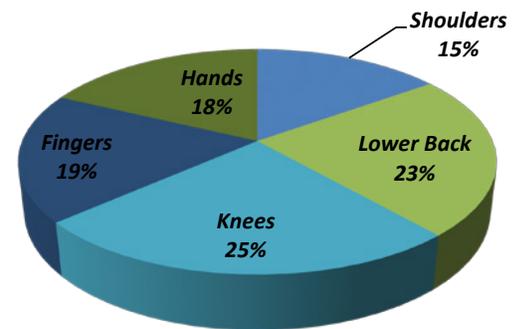
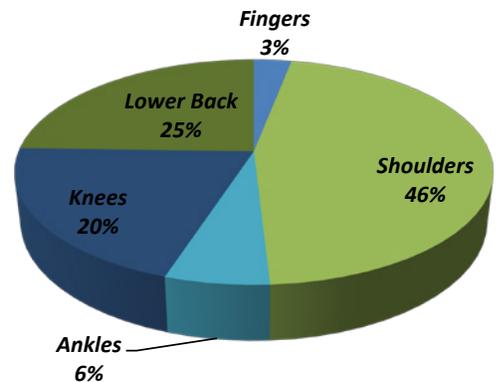


Figure 2: Top 5 Most Severe Claims by Body Part

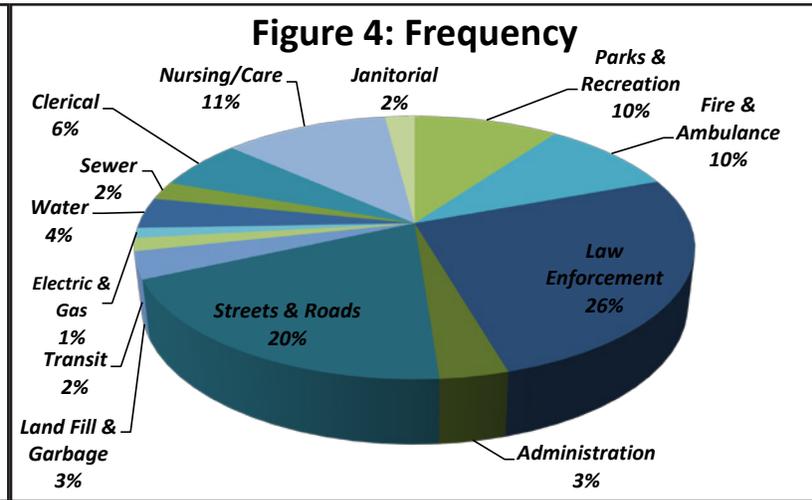
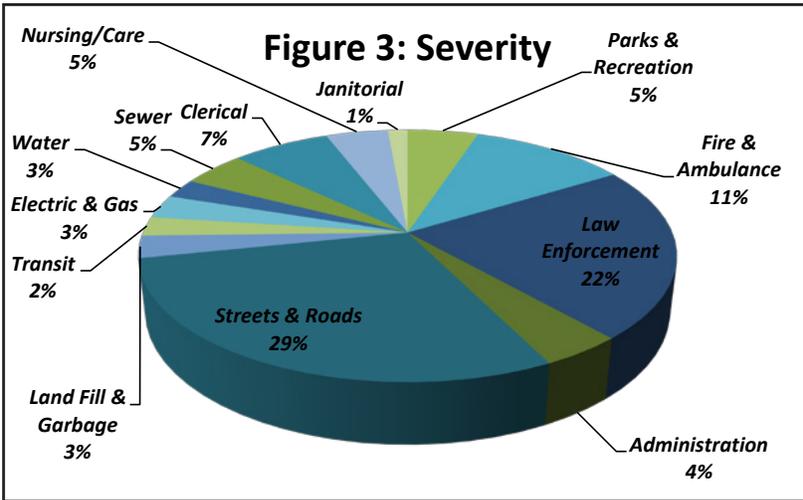


When looking at losses by type of work, the charts in figures 3 and 4 point out several differences between frequency and severity. This year streets and roads comprised 20 percent of the frequency, the same percent as last year. Severity was down from last year's 33 percent to 29 percent of the total. Several other groups experienced higher frequency than severity, including parks and recreation and law enforcement.

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The one area we need to work on across all groups is watching your step. Slip and fall injuries continue to plague our members, making up over 23 percent of all incidents reported. Membership continues to increase, however when the pool's growth is factored in, overall loss experience is improving.

Once again from the IMWCA Board of Trustees and League Administrative Staff, a big THANK YOU to everyone for doing their part to prevent injuries, contain claims costs and keep rates stable and affordable. Most important, thank you for all you do to get everyone home safe at the end of the day.



# Ready to go: One Day Safety University

The 2016 One Safety University agenda has been finalized. The workshop is scheduled for Tuesday, Oct. 11 at the Saylor Township Fire Hall. Registration will begin at 8:30 and the event will conclude by 4 p.m.

This free training is designed for new safety coordinators, experienced coordinators looking for some new ideas, safety committee chairs or anyone involved with safety that would like to network with other city or county safety officials.

This year's agenda includes representatives from two of our web-based programs. First, Connie Beavers from FirstNet Learning will be on-site to demonstrate the Online University and answer your questions. Next, Dennis Chandler, Account Manager with the Return-to-

Work Now (RTWNow), will present a webinar to answer questions about the many features of RTWNow and Tracker software. A new and exciting program in which IMWCA is partnering with University of Iowa Total Worker Health will update you on research to document and replicate best practices for municipalities. Other presentations include a Q&A on the claims process, an Occupational Safety and Health Administration update and a mock incident review.

Registration is currently available online. Visit [www.imwca.org](http://www.imwca.org) or contact Ron Sinnwell at [ronsinnwell@iowaleague.org](mailto:ronsinnwell@iowaleague.org) or (515) 974-5339 for more information or to reserve your spot.

# Falls from heights protection, prevention tips

Slip and falls from elevated surfaces account for some of the largest claims, including a fatality, for IMWCA. Having a good system of fall protection is essential in preventing these serious falls. Below are tips for developing and maintaining a good fall protection system.

First, identify when your employees work from elevated surfaces and what those surfaces are. The type of work and the height of the work may dictate the type of fall protection necessary. For example, working from a 6-foot height out of a basket would require a short tie off versus 48 inch lanyard.

Second, develop detailed fall protection procedures, train employees on the procedures, and hold them accountable for following the procedures. Too often the

harness and lanyard are available, but employees aren't trained on when and how to properly use it.

Finally, inspect equipment before each use. Ensure lanyards have not reached their expiration date and harnesses are not damaged. Any railing system should also be inspected to ensure the system is properly anchored and able to withstand 200 pounds of force.

More information can be found on the Model Fall Protection Program available at [www.imwca.org](http://www.imwca.org).



## Motor vehicle incident claim statistics

Many of your employees spend time driving as a part of their jobs. Whether the person is a police officer on patrol, an EMT driving an ambulance, an equipment operator operating a maintainer, or a home health aide driving to a client's home these jobs present many exposures and conditions.

Claims involving motor vehicle accidents (MVA) are trending upward. For Fiscal Year 2014-2015, we saw a total of 74 MVA claims. These claims ranged in total incurred cost from \$151,513 to \$189. Eight of these claims remain open and active. Nearly half of the 74 claims involved a law enforcement employee under class code 7720, and 13 involved secondary roads or public works employees under class code 5506.

For FY 2015-2016, we saw a total of 85 MVA claims. These claims ranged in total incurred cost from \$145,612 to \$190. Currently, 23 of these claims are open and active. Twenty-five of the 85 claims involved a law enforcement employee under class code 7720 and 27 claims involved secondary roads or public works employees under class code 5506. As you can see, these claims can get expensive in a hurry and remain open for a long time.

A few of these claims were unavoidable, but others were caused by not paying attention, driving too fast or

not using proper safety equipment. So what can you do as an employer? We all know that you cannot control the road conditions or others' driving habits.

You can provide safety information to employees, as well as set and enforce safe driving policies. A few policies you should be enforcing, but are not limited to:

- Mandatory seatbelt use.
- No cell phone use while driving.
- Proper training on the use of specialized vehicles or equipment.

Your employees will need to use extra caution while driving in rural areas. Our "county roads" are not designed for high speed travel. Ensure your employees are obeying the posted speed limits. In some situations driving well below the speed limit may be necessary. Many of our rural or gravel roads lack signage, have blind curves and a narrow width. Extra caution must be used while driving or working on these types of roads.

Please take steps to protect your employees while they are out driving and operating equipment on our roadways so everyone can go home safe each day.



## Out of office message

As a program administered by the Iowa League of Cities, most IMWCA-designated staff are called to help during their Annual Conference & Exhibit on September 14-16. Select claims staff will be available during this time, and Company Nurse is always available to provide triage and first report of injury services. All other IMWCA-designated staff will have limited access to phones and email, but please leave us a message. You may get our out of office message, but we'll get back to you

as soon as we can.

If you plan to attend the League's Annual Conference & Exhibit, stop by our booth (number 55) in the Exhibit Hall, join us for the Run/Walk on Thursday morning or attend the workshop we're sponsoring. We'd love to see you there.

In addition, we are attending the Iowa Recycling and Solid Waste Management Conference in Davenport in October. Stop by our exhibit booth to say hello!

IMWCA Informer is a monthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities. View past issues online at [www.imwca.org](http://www.imwca.org).

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