

DECEMBER  
2013

## IN THIS ISSUE:

Page

- 2 NCCI rates approved
- 2 Welcome new employee
- 2 Best Practices renewed
- 2 Slips, trips, falls
- 3 Avoid holiday pounds
- 3 Holiday hours

## ONLINE UNIVERSITY COURSE HIGHLIGHT

**BI11: Back Safety for the  
Office Environment**

Learn more online  
[www.imwca.org](http://www.imwca.org)

■ IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

# IMWCA

Comments or suggestions, call  
Bethany Crile, newsletter editor, at  
(515) 244-7282 or email  
[bethanycrile@iowaleague.org](mailto:bethanycrile@iowaleague.org).

# The Informer

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

## Winter is not a season

“**W**inter is not a season, it’s an occupation.” This quote from Sinclair Lewis pretty much sums it up for municipalities dealing with winter weather. In fact, most of our members are involved in driving when the general public can wait for road conditions to improve. Here are a few tips to help all of us when coping with winter travel.

First, dress for the weather. Proper footwear is important when something gets in the way of that normal commute to work, and you find yourself stepping out of a warm vehicle into a snow bank or onto an icy walkway. Keep a warm coat, gloves, hat and extra winter clothing handy. Those goofy looking overshoes grandpa used to wear are pretty nice to have in an emergency.

Next, make sure your vehicle is winter ready. Check all fluid levels and tire pressures. If your tires are getting close to the end of their useful life, go ahead and replace them before the snow flies. You won’t be disappointed. Keep your fuel tank at least half full. Getting stuck in traffic in the winter is a common occurrence, and you may need that extra fuel to wait out a traffic snarl. Clear all windows and lights so you can see and be seen. Remember to brush off any extra snow from the hood, trunk and roof. Having it blow into your field of vision or the vehicle behind you can be dangerous and may cause a crash. Before you venture out, check road conditions. Snow plow oper-

ators can do their jobs better with fewer vehicles competing for the roadway, and delaying a trip until conditions improve is the safe thing to do.

As you head out, take it slow. The posted speed limit is for ideal road conditions not black ice and snow-packed roads. Experienced Iowa drivers know to watch for bridges and culverts where the road ices up earlier than the rest of the roadway. When braking, brake early and gently to maintain control. In the event of a skid, steer into the direction of the skid. Vehicles equipped with anti-lock brakes should apply the brakes firmly all the way down. An important tip: do NOT use cruise control in winter driving conditions. Even roads that appear clear can have sudden slippery spots; that short tap on the brake to deactivate the cruise can cause you to lose control.

Planning ahead and taking your time will help you weather winter in Iowa and turn the occupation of winter into a truly enjoyable season. Our goal, like yours is to help everyone go home safe at the end of their day.

With the technology available today, all of us can stay informed about current conditions. For the most up-to-date Iowa road conditions, visit the Iowa Department of Transportation winter safety Web site: [www.iowadot.gov/maintenance/wintersafety.html](http://www.iowadot.gov/maintenance/wintersafety.html)



# NCCI rates approved

The National Council on Compensation Insurance approved the Fiscal Year 2014-2015 rates. View these rates on our Web site, [www.imwca.org](http://www.imwca.org). Click "Rates" under "Quicklinks" on the right side of the home page; then click "NCCI Rates.xls".

NCCI is the rating bureau that develops, maintains and updates the rates for workers' compensation for the state of Iowa. NCCI reviews and updates the loss data collected each year and makes recommendations on class code and rate changes to the State of Iowa Insurance Commissioner. Once approved by the Insurance Commissioner, the class codes and their respective rates are effective January 1 of the following year. IMWCA, though not mandated to, chooses to follow NCCI; meaning we use the same workers' compensation rates as all other insurance carriers in the state.

# Welcome new employee



We welcome Aric Cudnohosky as the Database Administrator. Cudnohosky previously worked on U.S. Postal Service contracts for mailing and billing companies around the U.S. In that role he assisted in a variety of projects related to SQL databases for billing and tracking mail. As a U.S. Air Force veteran Cudnohosky also worked in a small Helicopter Unit where he maintained electronics and avionics systems as well as set up computer systems for remote forward based locations. Cudnohosky enjoys spending time with his child and being outdoors on trails and boating.

## Safely Speaking

# Best Practices renewed

The Best Practices program is a voluntary program that recognizes and rewards members for improvements in safety and loss control.

IMWCA is a self-funded pool of public entities that join together not to make a profit, but to keep the cost of their workers' compensation coverage at stable and affordable levels. Members accomplish this by pooling their premiums together to fund losses and by implementing sound safety and loss control programs to help contain costs. As one member is successful in controlling losses, all members reap the benefits. Which is why IMWCA wants to recognize these members who've taken steps to help their employees and the pool. When a member completes the rigorous IMWCA Best Practices Program, the member is formally recognized for their commitment to a safe workplace.

Best Practices members receive a monetary gift used to further their safety efforts. Members also receive a plaque and certificates to hang in each of the workplaces. Members must renew yearly. Learn more at [www.imwca.org](http://www.imwca.org).

Congratulations to all our Best Practices Members!



City of Ankeny



City of Indianola



Calhoun County

Not pictured are the cities of Coralville and Decorah.

## Safely Speaking

# Slip, trip, fall are four-letter words

Winter is bearing down on Iowa, and we are all aware of the slip, trip and fall hazards that come with the weather. Often times we will slip, catch ourselves, and remember to be more careful the next time. But too many times slips and falls turns into an injury. Last fiscal year IMWCA experienced more than 400 slip, trip and fall injuries that cost the pool almost \$1.6 million. That's about \$4,000 per injury. In addition to the

dollars, this equates to a lot of needless pain and suffering, and many days off work or on restricted duty.

With winter weather upon us, take a little more time to get where you're going. Stay on designated walkways and watch for slippery surfaces. Wear proper winter footwear and use ice grippers or Yak Trax when appropriate. Be sure to use the three-points of contact when getting in and out of big equipment.

# Avoid gaining holiday pounds

It's the time of year when extra calories lurk around every corner. Between cookies at the office and holiday parties and family get-togethers, it's nearly impossible to avoid extra food and calories. All these extras add up. If you're like most Americans, you'll put on a pound or two by New Year's Day.

So what's the harm in a little holiday weight gain, especially if it's just a pound? According to researchers at the National Institutes of Health, most Americans never lose the weight they gain during the winter holidays. The pounds add up year after year, making holiday weight gain an important factor in adult obesity.

Below are some tips in helping avoid gaining extra holiday pounds:

**Create a plan ahead of time.** Before the holidays sneak up on you, create a plan for incorporating fitness and good nutrition into your daily routine. Don't use the excuse that since you don't have time for your full workout you just won't workout at all. Instead, accept your limited availability and simply reduce the frequency and/or duration of your exercise.

**When running errands or shopping, pack healthy snacks to have on-hand.** After you work-up an appetite, you won't be tempted to grab something at the mall food court or the fast food restaurant on the way home.

**On the day of a party, be sure to eat regularly all day long.** Since you have eaten meals earlier in the day, you probably will find that you aren't tempted to go overboard.

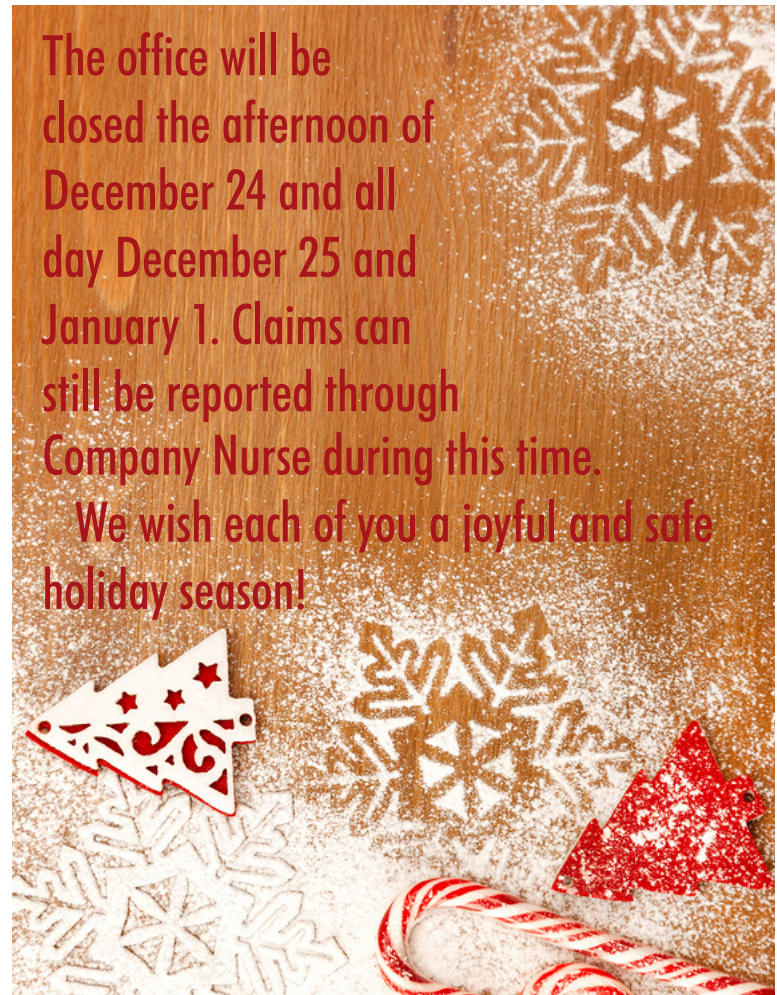
**When at a party, start by eating some of the healthy offerings.** Then move to some of the less healthy (but yummy) offerings. You will be less likely to overindulge in these foods if you have already filled-up on some healthier items.

**Limit Alcohol.** Avoid drinking too much alcohol at holiday parties. Not only do you save calories from the

alcohol itself, but drinking less will help you keep your self-control to not eat so much. If you feel out of place without a drink, sip some water or club soda.

**Walk it off.** Make a new holiday tradition: the family walk. Besides burning some extra calories, this will get everyone away from the food for awhile.

Sources: WebMD and healthdiscovery.net



IMWCA Informer is a monthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities.

This newsletter is designed to educate local officials on workers' compensation issues. Suggestions for articles or topics to appear in IMWCA Informer are always welcome. Contact IMWCA at (515) 244-7282. You may also view this publication online at [www.imwca.org](http://www.imwca.org).

**IMWCA STAFF**

**Administrator**  
Alan Kemp

**Director of Risk Services**  
Jeff Hovey

**Claims Manager**  
Matt Jackson

**Senior Claims Examiner**  
Chuck Williams

**Claims Examiner**  
Kim Bohaty-Gannon

**Medical-Only Claims Examiner**  
Jenny McKenzie

**Medical-Only Claims Examiner**  
Cale Rizer

**Loss Control Coordinator**  
Ron Sinnwell

**Senior Loss Control Representative**  
Dean Schade

**Loss Control Representative**  
Ed Morrison

**Controller**  
Dana Monosmith

**Accounting Assistant**  
Tiffani Williamson

**Marketing Manager**  
Tim Kirgan

**Administrative Assistant**  
Amanda Werner

**BOARD OF TRUSTEES**

**Board President**  
James Dowling  
Sac County Auditor

Gerald Clausen  
Carroll City Administrator

Wayne Clinton  
Story County Supervisor

Michelle Giddings  
Franklin County Auditor

Cindy Gosse  
Buchanan County Auditor

Kelly Hayworth  
Coralville City Administrator

Wanda Hemesath  
Decorah City Clerk/Treasurer

Bob Shepherd  
Washington City Council Member

Scott Wynja  
Sheldon City Manager