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# The Informer

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

## Junior firefighter programs

Across our state (and the nation) the number of volunteer firefighters is on the decline, and the fire service has been working on recruitment and retention of new volunteers. An excellent tool developed by the National Volunteer Fire Council (NVFC) is the National Junior Firefighter Program. The program gives young people the opportunity to learn about local fire, rescue and emergency medical service organizations in a safe, controlled, educational and fun way, while providing departments with an excellent recruitment mechanism. Benefits of junior firefighter programs include:

- Allowing youth to gain insight and interest in becoming long-term members of emergency services.
- Increasing awareness among youth about volunteering and supporting the fire and emergency services.
- Providing departments with additional help in accomplishing non-firefighting or non-emergency tasks.
- Leadership development for America's youth, who are tomorrow's leaders.
- Educating parents and mentors on the importance of encouraging volunteerism.

IMWCA believes junior firefighter programs are beneficial and helpful in recruiting future volunteer firefighters; however we are also concerned for the safety of the junior firefighters. In Iowa, volunteer firefighters are covered under workers' compensation for injuries sustained in the course of employment if the injuries are sustained between the

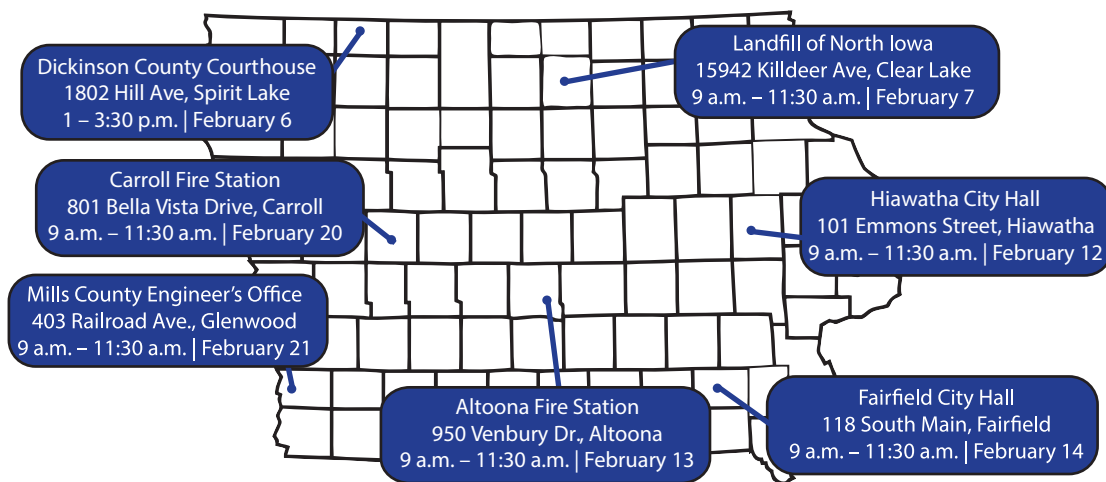
time the volunteer firefighter is summoned to duty until discharge. **Junior firefighters are not volunteer firefighters, are not certified, and are not covered under workers' compensation.** It's important to note Iowa law does not allow any person under the age of 18 to work in dangerous or hazardous jobs, and there are few if any more dangerous or hazardous occupations than that of a volunteer firefighter.

Does that limit a department's ability to sponsor a junior firefighter program? Not at all. IMWCA has several member departments already taking advantage of NVFC's tools to assist departments in developing an active junior firefighter program. To learn more visit <http://juniors.nvfc.org/>. There you will find resources, from how to start a program to sample documents, training, liability and safety information. The sample parental consent form includes a statement that **"It must be understood it is the sole responsibility of each parent/guardian to carry proper insurance for their son/daughter** whether it be primary insurance or accidental insurance." Again, junior firefighters are not volunteer firefighters, and are not covered under workers' compensation.

Using NVFC's tools, a department can involve junior firefighters in many educational opportunities to learn about the fire service and gain some real life skills, all in a controlled setting and without putting them in harm's way. It's a win-win for the department, the junior firefighter and the community.

# Regional Workshops this month

For the fourth consecutive year IMWCA will host seven regional safety meetings during the month of February. This year's workshop will focus on the change in calculating experience modification factors and the effect it will have on our members. Register for the free workshops at [www.imwca.org](http://www.imwca.org).



## Welcome new members, as of 7/1/2012

- Lee County joined 7/1/2012
- Waterloo Water Works joined 7/1/2012
- Cedar Rapids/Linn County Solid joined 7/1/2012
- Parkersburg joined 7/1/2012
- Northwood joined 7/1/2012
- Guthrie County Emergency Mgmt Agcy joined 7/25/2012
- Fort Dodge joined 8/15/2012
- Woodbury County joined 1/4/2013
- ADLM Counties Facilities Mgmt Comm joined 1/10/2013



## The whole picture of safety, health

Most of you have probably heard of and participated in occupational safety and health. Generally, occupational safety involves taking measures to minimize physical, mechanical, biological or chemical hazards in order to create a safe working environment. It usually involves protective equipment for the worker, safety procedures for operating certain machines and working in certain environments, and upkeep of the work area to minimize or remove biological or chemical hazards.

When considering workers' health, the above paragraph could be classified as protection. But what about promoting overall wellness and its importance in managing injuries? The National Institute for Occupational Safety and Health (NIOSH) finds it so important that they've even trademarked their own term, Total Worker Health™, which they define as "a strategy integrating occupational safety and health protection with health promotion to prevent worker injury and illness and to advance health and well-being."

Currently, most workplaces have health protection (safe work environment) completely separate from health pro-

motion (wellness and disease management). Not only is it logical to integrate the two in order to utilize resources, but the overall health of workers plays a part in productivity as well as the outcome of injuries and subsequently claims costs. Having unhealthy workers results in higher medical benefits costs for employers, as well as the employer absorbing absenteeism costs and paying long- and short-term disability claims. One study even concluded that with chronic conditions, the cost associated with performance-based work loss for employees present at their job greatly exceeded the combined costs of employees absent and medical treatment combined.

With chronic health conditions like diabetes, heart disease and obesity on the rise the concept of "Total Worker Health™" is more important than ever. There is a wealth of information as well as studies and research out there on this topic. Some good resources are [www.totalworkerhealth.org](http://www.totalworkerhealth.org) and [www.cdc.gov/niosh/TWH/totalhealth.html](http://www.cdc.gov/niosh/TWH/totalhealth.html).

# NCCI Rates, Discount Rating Plan for FY14

The Iowa Insurance Commissioner (Commissioner) approved the rate filing proposed by the National Council on Compensation Insurance (NCCI), the rate-setting organization for Iowa and 37 other states, to be effective July 1, 2013. The approved filing calls for an average 10 percent overall rate increase for municipal codes used by IMWCA members. The new rates are posted on our Web site at [www.imwca.org](http://www.imwca.org) and can be accessed by clicking on *Rates* under Quicklinks, then *NCCI Rates.xls*. This allows you to calculate manual premium based on your projected payroll in each class code.

The IMWCA Board of Trustees also met January 24 and approved a Discount Rating Plan with an average discount of 27 percent for Fiscal Year 2014, up from the current average of 23 percent. For members that qualify for the Good Experience Bonus Program, this will translate to total discounts as high as 58 percent! Board members believe it prudent to increase the Discount Rating Plan to offset the rate increase and continue to reward better performing members while maintaining the strong financial condition of the association.

## Safely Speaking

### Second Annual Solid Waste Safety Day

The free workshop is geared towards landfill, recycling and transfer station operators as well as municipal garbage collection services. The agenda includes topics on safety training methods, preparing for the transition to the Globally Harmonized System, personal protective equipment policies and a panel discussion on developing and maintaining a safety committee for your facility. To be held from 9 a.m. - 3 p.m. on February 27 at Ziegler CAT in Altoona, the workshop is free and lunch is provided. Contact [imwcainfo@iowaleague.org](mailto:imwcainfo@iowaleague.org) for more information or register online at [www.imwca.org](http://www.imwca.org).

Vist our  
**BLOG**  
Today @ IMWCA

Find a new post each Tuesday morning  
at <http://blog.imwca.org>.

IMWCA Informer is a bimonthly 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).

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