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# The Informer

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

## Annual Loss Control Report

2012-2013 loss experience continues to show steady improvement when compared to fiscal year 2011-2012. Frequency (number of claims) increased slightly while severity (cost of claims) decreased.

Lower back claims again came in third, with a significant increase of over 43 percent from last year. Fourth were shoulder injuries, down from last year about 60 percent. Thigh injuries came in fifth, up over 432 percent from last year. These five categories make up 53 percent of the total severity for fiscal year 2011-2012 as measured by cost of claims.

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 21 percent of the frequency, down 1 percent from last year. However, the severity

**Top 5 Most Frequent Claims by Body Part**

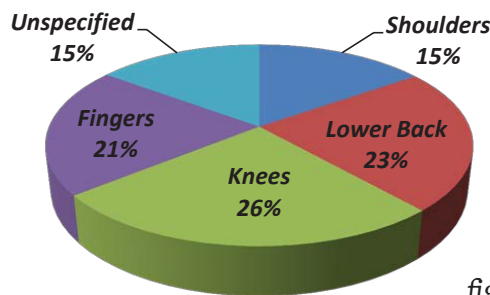


figure 1

Looking at the five most frequent claims by body part (figure 1); knee injuries led this year, up 16 percent compared to last year, followed by lower back which was up almost 3 percent. Finger injuries came in third, up about 2 percent. Shoulders came in fourth with a 10 percent increase compared to last year. Fifth were unspecified injuries, up almost 15 percent over last year.

When reviewing the five most severe claims by body part (figure 2), unspecified came in at number 1, up 93 percent from last year. Knee injuries came in second, down 2 percent over last year.

was up from last year's 20 percent to 40 percent. One event, in which a road maintainer was struck by a train, is the major contributor to this increase.

Membership continues to increase. When the pool's growth is factored  
*continued on next page*

**Top 5 Most Severe Claims by Body Part**

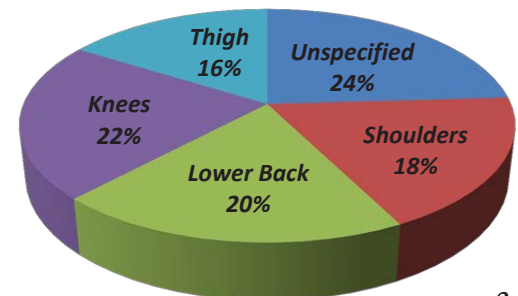


figure 2

### ONLINE UNIVERSITY COURSE HIGHLIGHT

JS09: Job Safety Analysis

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

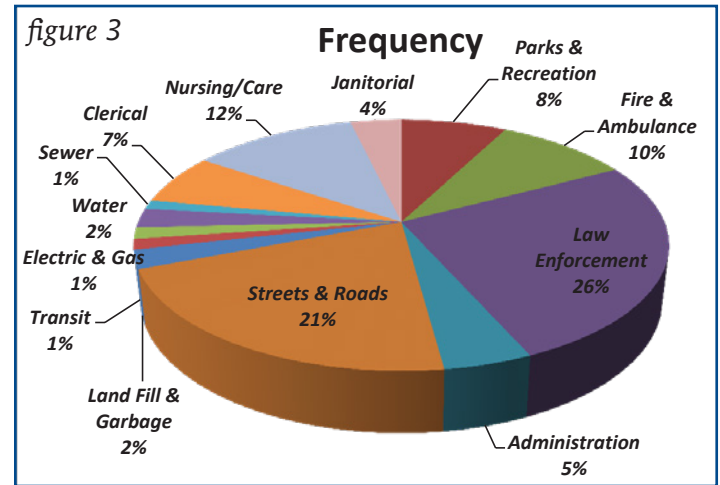
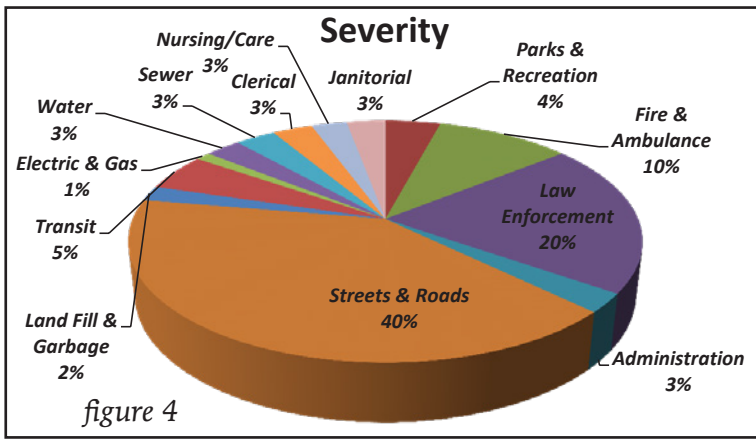
IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

# IMWCA

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

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in, overall loss experience is trending down. 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, and, most important, get everyone home safe at the end of the day.



## Safely Speaking

# One Day Safety University

IMWCA will hold its fifth One Day Safety University at the Ankeny Fire Station #1 on October 15.

This year's agenda will feature a workshop on the NFPA 70 E standards that govern arc flash protection for employees working with or around electrical equipment. This workshop will be of particular interest to wastewater and water plant operators, maintenance shop foreman and electrical generation plant personnel.

A second workshop will cover a new relationship that the IMWCA has with the Iowa Firefighter Resource Group. The group does on-site visits with fire departments across Iowa to promote safety in the fire service. Safety coordinators can hear about the program and how

to schedule a visit with your fire department with the group.

Another significant workshop will focus on hiring for safety. A panel will discuss how to conduct background checks for safety, appropriate interview questions pertaining to safety performance, and recommend pre-placement physical procedures for new hires.

There will also be sessions on seatbelt usage, updating your safety manual and engaging boards and councils in the safety effort.

This free workshop fills up fast, so register soon at [www.imwca.org](http://www.imwca.org). Questions may be directed to Ron Sinnwell at (515) 244-7282.

## 2014 calendar: Send us your park & recreation photos!



In 2014 the IMWCA and Iowa Communities Assurance Pool (ICAP) will once again produce a joint calendar for our members. Any entity with membership in either organization will receive a 2014 calendar in the mail in December 2013.

This year's calendar theme will be "Parks and Recreation," and it will include photos of parks and recreational facilities owned and maintained by entities with membership in both programs.

For a chance to be featured in the calendar, send us your photos of members' playgrounds, pools, bike paths, walkways or anything that fits the theme online at [www.iowaleague.org/pages/filebox.aspx](http://www.iowaleague.org/pages/filebox.aspx). Please include your email address, member entity name and the word "calendar" in your message.

Deadline for submitting photos is September 30. Only high-resolution images will be used in the calendar. Contact [bethanycrile@iowaleague.org](mailto:bethanycrile@iowaleague.org) with questions.

## CLAIMS CORNER:

Matt Jackson, Claims Manager

# Interns and workers' compensation

During the summer we usually get a few questions from members asking if interns are covered under the entity's workers' compensation policy or if coverage should fall to the school/university. Coverage will usually depend upon whether internships are part of a school-to-work program. If they are not part of a school-to-work program then coverage will usually be determined by whether the member and student intern have an employer-employee relationship.

The Workers' Compensation Act looks at five factors when determining whether an employer-employee relationship exists:

1. Who is responsible for payment of wages?
2. Who is benefitting from the work being performed?
3. Who controls the work?
4. Who has the right to end the relationship?
5. Who has the right of selecting the person to be hired?

School-to-work programs include, but are not limited to:

- Short-term job shadowing.
- Structured work experiences integrating school and

work-based experiences in an internship that may be an extension of a job shadowing experience.

- Mentoring experiences.
- Career-oriented work experiences tied to school lessons which may earn students credit.
- Apprenticeships for students enrolled in technical or professional programs.
- Work placements directly supervised by a school district or college staff member.

Determination of who covers the intern will depend upon whether or not the intern is classified as participating in a school-to-work program. If an intern is unpaid and receiving credit for work or supervised by a staff member at the school/university, he or she may qualify as school-to-work and the university will be responsible for coverage.

If the student is unpaid, does not fit any of the above school-to-work criteria, and if he or she can be considered an employee based on the five factors listed above, then the member may be responsible for coverage.

## Office hours, September 25-27

As a program administered by the Iowa League of Cities, most IMWCA-designated staff are called to help the League during the Annual Conference & Exhibit on the 25-27 of this month. IMWCA will have limited access to phones and email, but please leave us a message. We'll get back to you as soon as we can. A claims staff member will be available to take emer-

gency calls, and Company Nurse will still be available to provide triage and first report of injury services.

If you plan to attend the League's Annual Conference & Exhibit, stop by our booth (number 121) 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.

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).

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