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The Informer

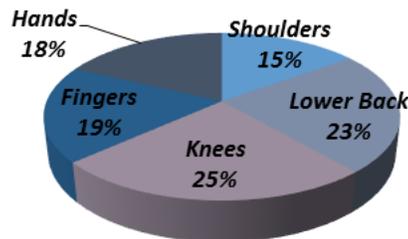
A monthly newsletter addressing workplace safety by Iowa Municipalities Workers' Compensation Association .

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 2014-2015 loss experience shows a slight decrease in both frequency (number of claims) and severity (cost of claims) when compared to FY 2013-2014.

Looking at the top five most frequent claims by body part (figure 1); Knee injuries led this year, down 12 percent compared to last year, followed by lower back injuries, down almost 20 percent. Finger injuries came in third, down about 12 percent. Hand injuries were fourth, up just under 2 percent compared to last year. Fifth were shoulder injuries, down 17 percent compared to last year.

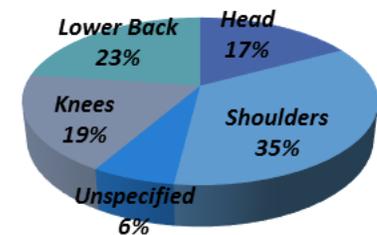
Figure 1: Top 5 Most Frequent Claims by Body Part



When reviewing the top five most severe claims by body part (figure 2), shoulders came in at number 1, up 7 percent from last year. Lower back injuries came in second, up 172 percent over last year. Knees injury claims came in third, with a decrease of 22 percent

compared to last year. Fourth were head injuries, down from last year about 23 percent. Unspecified injuries came in fifth, replacing neck injuries in the top five from last year. These five categories make up 68 percent of the total severity as measured by cost of claims.

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 up from last year's 19 percent to 33 percent of the total. Fire and ambulance frequency was 9 percent of the total; however severity was 8 percent of the total, down from last year's 15 percent. Two fatalities, both slip and fall incidents, weighed heavily in our 2014-2015 loss experience.

Membership continues to increase, however when the pool's growth is factored in, overall loss experience is stable. From the IMWCA Board of Trustees and League Administrative Staff, a big THANK YOU to everyone for

ONLINE UNIVERSITY COURSE HIGHLIGHT

Ergonomics for Supervisors: EV09

Learn more online
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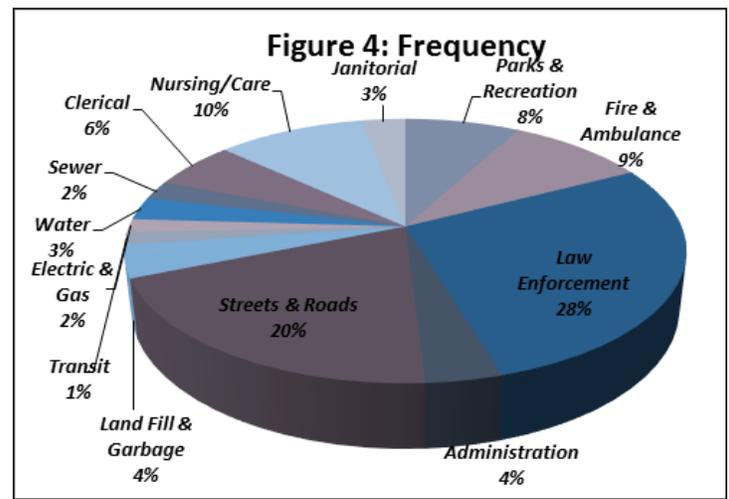
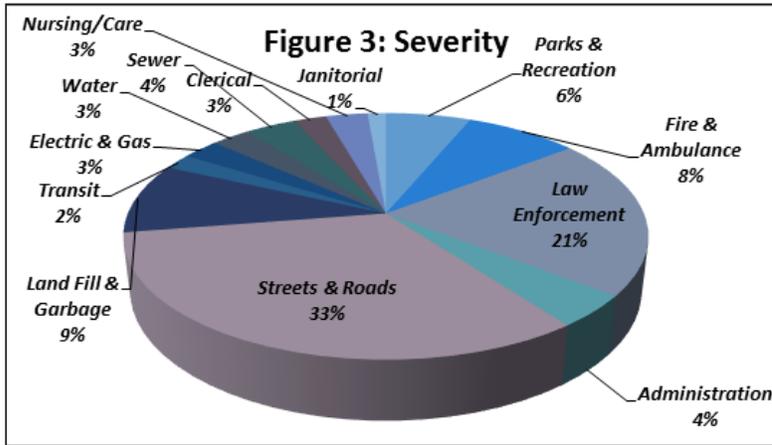
IMWCA

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



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doing their part to prevent injuries, contain claims costs and keep rates stable and affordable for all members. Most importantly, thank you for doing all you can to get everyone home safe at the end of the day.



Safely Speaking

One Day Safety University registration opens

The 2015 One Day Safety University is set for October 14 at Ankeny Fire Station #1, 120 NW Ash Drive. On site check in begins at 8:30 a.m., and the last session concludes at 3:45 p.m. with lunch included.

This year's lineup features sessions on ladder safety by Giant Ladder Company and chainsaw safety by Stihl. There will



also be sessions presented by members on restarting a broken safety culture, showing how safety pays, and getting volunteer firefighters to buy into the safety criteria. Finally, IMWCA staff will present on the top 10 causes of injuries in 2014-2015.

Although the class is free, pre-registration is required as space is limited. Register online at www.imwca.org.

We're (still) looking for a few good members!

Last month we told you about plans to re-start the Loss Control Advisory Committee, a group of members who provide guidance to loss control staff and the IMWCA Board of Trustees. In case you missed it, we are looking for members to represent specific disciplines on the committee including: administrative/human resources; fire and emergency medical services; law enforcement; municipal utilities including water/wastewater and electric; public works including streets, roads and parks; solid waste; transit; public health/nursing; and an independent agent. We anticipate one annual meeting

with subsequent meetings, conference calls and emails depending on the project involved.

Last year this committee experienced significant change; several members retired, one joined the IMWCA staff, and another resigned due to work commitments. Staff took this as an opportunity to step back and reassess the purpose, direction and scope of the committee, and now we are ready to raise the bar and start fresh.

To learn more or to let us know you want to be part of this committee, send an email to losscontrol@iowaleague.org or contact your loss control representative.

CLAIMS CORNER:

Matt Jackson, Claims Manager

A look back

As we look back at the overall claim counts and the 20 costliest claims of Fiscal Year 2014-2015, we noted some interesting facts.

In the last FY we received a total of 1795 claims. This is a decrease of 233 claims compared to the previous Fiscal Year. Of these total claims, 586 were incident only that were called in for report only. Medical only claims totaled 1015, and 194 of the claims were indemnity files where lost time and/or permanency benefits were paid along with the medical expenses.

The total incurred (estimated) cost for the 1795 claims from the last FY is almost \$8.5 million. The average per claim cost is approximately \$4,700. While our total incurred cost went down from the previous FY, our average per claim cost went up about \$400.

The top 20 costliest claims, which account for just over 1 percent of the total number of claims, accounted for 35 percent of the total incurred (estimated) costs at

about \$2.9 million. The top 20 costliest claims ranged in total incurred (estimated) cost from \$90,717 to \$506,030.

Nine of our top 20 costliest claims involved slip and fall type injuries and four were lifting accidents. The remainder involved various other causes. Unfortunately, we had two fatalities last FY. The majority of our top 20 costliest claims involved secondary road employees followed by law enforcement/firefighters and then garbage collection employees.

Please continue to keep up the good work and use your tools to reduce the frequency and severity of your workers' compensation claims. These tools include, but are not limited to having a solid return to work program, ensuring a good relationship with your designated physician, incident investigations, and using a 24-hour claim reporting policy.

Office hours, September 23-25

As a program administered by the Iowa League of Cities, most IMWCA-designated staff are called to help the League during their Annual Conference & Exhibit on the 23-25 of this month. 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. 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 99) 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.

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