

IN THIS ISSUE:

Page

- 2 How mediation can help settle claims
- 2 Remember the basics of personal protective equipment
- 3 HR tip: The end of the year means OSHA 300 Forms

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The Informer

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

A look back at the last decade

Happy New Year! With a new year comes resolutions and new opportunities. The beginning of a new decade also gives each of us the opportunity to look back at the past 10 years.

First, thank you to our members! Due to our member's commitment to safety, IMWCA has achieved terrific growth and financial stability. Here are some of the numbers and accomplishments. IMWCA's success is not gauged by profits, but by preventing employees from being injured.

Thanks to your commitment to keeping your employees safe, IMWCA has experienced a loss ratio of 54% over the last 10 years. The loss ratio is the claims costs versus the premium paid by members. This is an incredible feat and a tribute to the commitment to safety by members and IMWCA's staff administrators.

The standard workers' compensation industry has not experienced these results. In fact, during the early years of this past decade most workers' compensation carriers were performing with a loss and expense ratio over 100%. The low loss ratio achieved during the past decade has created an even more financially sound and stable organization.

The strong financial position allowed the IMWCA Board of Trustees to approve increasing discounts resulting in member savings. Members received nearly \$88,000,00 in discounts through the discount rating plan which encompasses the Loss Experience Credit, Large Premium Credit and Longevity Credit

over the past 10 years. In addition, IMWCA gave back nearly \$18,000,000 in additional savings during this same time through the Good Experience Program which is similar to a standard insurance carriers' dividend program. That's approximately \$106,000,000 in total discounts and savings upfront at renewal, which allows members to budget more accurately.

The past decade also brought improvements in programs to help members keep their employees safe. Several thousand employees of IMWCA members participated annually in safety training through the IMWCA Online University, the IMWCA One-Day Safety University, the IMWCA One-Day Solid Waste Conference and numerous regional trainings held throughout the state. Members also participated in claims cost containment management programs, helping them control expenses and premiums.

Members have used the advice from IMWCA loss control, claims and human resources teams, resulting in fewer workers being injured and greater savings for members. IMWCA members' commitment to safety is unparalleled.

As we move into 2020, IMWCA is committed to helping members meet the challenges of running their communities so they can thrive and be successful. As we see our 40th anniversary approaching in 2021, we look forward to continuing to meet and exceed members' expectations of the IMWCA program. Thank you for supporting IMWCA. We look forward to being here to help the communities of Iowa work in the next decade and beyond.

Mediation is a process to help resolve disputes and settle workers' compensation claims. It is a form of assisted negotiation, where a neutral third party helps two or more disputing parties reach an agreement. In Iowa, mediators usually are attorneys who are familiar with workers' compensation laws and alternative dispute resolution. Other ways to settle are more informal such as writing letters, emails, or just having a phone conversation.

Mediations are voluntary and can be a useful and efficient tool to use. Channeling communication through a mediator decreases hostility, which allows the parties to reach a compromise. A mediator can give each side perspective on the case and what could happen in the future.

Mediators cannot order a case to be settled and do not make decisions. They talk with each side giving opinions and sharing ideas. At mediation, each party is divided

into separate rooms. Each party presents their case to the mediator and what they feel the claim is worth. The mediator then goes back and forth between the parties, adjusting the dollar amounts each party is willing to accept. Mediations can take as little as an hour or sometimes last all day, depending on the case and its complexity.

A case does not have to be settled at mediation and sometimes they are not. Sometimes a claim will settle in the days or weeks following a mediation after each party has more time to think about their case and the positives/negatives if the claim to was be heard before a Deputy Iowa Workers' Compensation Commissioner. A successful mediation usually requires both sides to compromise.

Remember the basics of personal protective equipment

Basic personal protective equipment (PPE) is the key element in the defense against workplace injuries. Basic PPE, for the purposes of this discussion, includes protective footwear, hand protection, eye protection, and ear/head protection.

A PPE program is one of the first components that employers explore and implement when beginning an employee safety program. After the safety programs get started and mature, however, the focus on requiring the use of PPE often declines over time. Use of PPE becomes lax because of complacency.

The use of PPE can often prevent a minor injury from becoming more serious. Wearing gloves can prevent a smashed finger from being cut which could lead to a serious infection. Safety-toe footwear can prevent toes being broken. A hard hat can prevent head lacerations or worse.

Human behavior will often revert to unsafe actions when we stop discussing safety-related issues. On a positive note, however, this tendency towards complacency can be easily countered by taking some simple steps:

Step 1: Employee Awareness Training

Routinely stress the importance of using required PPE to all employees. Build discussions about using PPE into ongoing safety training throughout the year. This

will keep the issue in the fore front of employees' minds when carrying out tasks.

Step 2: Lead by Example

Managers and supervisory personnel must lead by example to reinforce that the wearing of PPE is not only expected, it is required. When a manager is wearing safety glasses it is much easier to make sure the employees they supervise do so as well.

Step 3: Hold Employees Accountable

An employer should adopt a PPE policy that sets clear requirements and expectations for their employees. If an employee does not use required PPE, their supervisor should counsel them, if behavior does not change, formerly discipline the employee.

If it is determined that a supervisor is not enforcing the PPE policy, they too should be held accountable and disciplined to ensure compliance with the stated policy. For employers that use employee reviews, compliance with safety policies can be added as a component of the evaluation. This reinforces to employees and managers that the employer considers workplace safety to be a primary expectation.

For more information or guidance, please contact your IMWCA loss control representative.

The end of the year means OSHA 300 Forms

January is the time for goal setting, New Year's Resolutions and Occupational Safety and Health Administration (OSHA) recordkeeping. If you have 11 or more employees, OSHA requires you to participate in recordkeeping. As an employer you must track reportable injuries on an annual basis.



Check out the video on YouTube about how RTWNow can help with completing the OSHA 300 Forms.

There are three recordkeeping forms required:

1) The OSHA 300 Form, Log of Work-Related Injuries and Illnesses requires the employer to record information about every work-related death, injury or illness that meets OSHA recordkeeping requirements. This report must be prepared for each establishment (location) of the employer. An establishment is a different location/building that employees work out of, such as public health, law enforcement, fire department, etc.

2) The OSHA 300A Form, Summary of Work-Related Injuries and Illnesses summarizes the information recorded on the 300 Log. The annual summary must be:

- Posted by February 1 and remain posted until April 30 at each establishment (location at the employer)

- Posted in areas where other notices are normally placed
- Certified (signed) by a company executive stating that the information is correct and complete to the best of the employer's ability
- If no cases are recorded during the calendar year, the OSHA 300A summary must still be posted with zeros entered into all spaces provided on the form.

3) The OSHA 301 Form, Injury and Illness Incident Report is also known as the first report of injury or illness form (FROI). This is a report that needs to be completed with each injury requiring medical attention beyond first aid. When our members call the Company Nurse hotline, a report is completed and emailed/faxed to the designated medical provider and to the employer. This report serves as the OSHA 301 Form, Injury and Illness Incident Report and you are not required to fill out any additional forms.

IMWCA provides a website, RTWNow, with a tool called Tracker that simplifies OSHA recordkeeping. With Tracker, your Company Nurse first report of injury or illness resides in the Tracker database.

All you need to do is enter or "Track" the appropriate activity for each claim, such as days away from work, restricted or modified duty. Tracker has a reporting tool that will build the 300 and 300A, saving time and the chance of data entry error. To learn more visit:

To learn more visit: www.imwca.org/AboutIMWCA/services/Pages/ReturnToWorkNow.aspx. If you have any questions, contact Lisa Mart at lisamart@iowaleague.org or (515)974-5329.

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.

Comments or suggestions: Contact IMWCA at (515) 244-7282 or imwcainfo@iowaleague.org.

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