

IN THIS ISSUE:

Page

- 2 Claims Corner:  
A look back at the  
last fiscal year
- 3 Holiday Hours
- 3 Fire Extinguisher Recall
- 3 CRMS Agent Training
- 4 Implementing Exit  
Interviews

ONLINE UNIVERSITY  
COURSE HIGHLIGHT

Americans with  
Disabilities Act  
and ADA  
Amendments Act

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

IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

IMWCA

[www.imwca.org](http://www.imwca.org) | (800) 257-2708

# The Informer

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

## Easier OSHA recordkeeping

The Occupational Safety and Health Administration (OSHA) requires annual reporting be maintained on a calendar year, an important distinction for municipalities operating on a July 1 to June 30 fiscal year.

There are three recordkeeping forms required:

- OSHA 300 Form, Log of Work-Related Injuries and Illnesses
- OSHA 300A Form, Summary of Work-Related Injuries and Illnesses
- OSHA 301 Form, Injury and Illness Incident Report

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 involves loss of consciousness, restricted work activity or job transfer, days away from work, or medical treatment beyond first aid. Any significant work-related injury or illness that is diagnosed by a physician or licensed health care professional must be record-

ed as well.

The OSHA 300A Form, Summary of Work-Related Injuries and Illnesses summarizes the information recorded on the 300 log and also provides a calculation of incident rates. The annual summary must be:

- Posted by February 1 and remain posted until April 30.
- 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.
- Certain employers are required to submit their information in the completed 300A electronically from July 1, 2017 to December 1, 2017.
- Establishments with 250 or more employees in industries covered by the recordkeeping regulation must submit information from their 2016 Form 300A by December 1, 2017.
- Establishments with 20-249 employees in certain high-risk industries

Dislike  
creating  
the OSHA  
300 reports  
each year?



Continued on page 3

## CLAIMS CORNER:

Matt Jackson, Claims Manager

# A look back at the last fiscal year

As we look back at the policy year that ended on June 30, 2017, we noted some interesting facts regarding overall claim counts and the 20 costliest claims.

In the last fiscal year we received a total of 1,996 claims. This is an increase of 23 claims compared to the previous fiscal year. Of these total claims, 627 were incident only that were called in for report only. Medical only claims totaled 1,183 and 186 of the claims were indemnity files where lost time and/or permanency benefits were paid along with the medical expenses.

Sprain/Strain type injuries from lifting or twisting was the most prevalent cause of the injuries for the 2016-2017 policy year. This was followed by fall, slip, and trip injuries, such as on ice/snow or stairs. Coming in third for claim cause is cuts and lacerations like you get from tools or broken glass. When we look at the most injured body parts, hand/wrist/finger injuries led the way. These are followed by knee/leg injuries and then arm/shoulder injuries. Back and neck injuries round out the top four most injured body parts.

The total incurred (estimated) cost for the 1,996 claims from the last fiscal year is \$11.5 million dollars. The average cost per claim is approximately \$5,700. Our total incurred cost went up from the previous fiscal year by \$3.6 million dollars, our average cost per claim also

went up by about \$1,700.

The top 20 costliest claims represented just over one percent of the total claims count, but accounted for 47 percent of the total incurred (estimated) costs, at about \$5.4 million. The top 20 costliest claims ranged in total incurred (estimated) cost from \$100,764 to \$1.8 million dollars.

Our top 20 costliest claims involved various causes such as motor vehicle accidents, a slip and fall on ice, and pulling combustible material out of a burning building. Unfortunately, we had two fatalities the last fiscal year. Seven of the top 20 costliest claims involved secondary roads or public works employees. This was followed by law enforcement employees with six claims and three claims came from firefighters and/or EMT's.

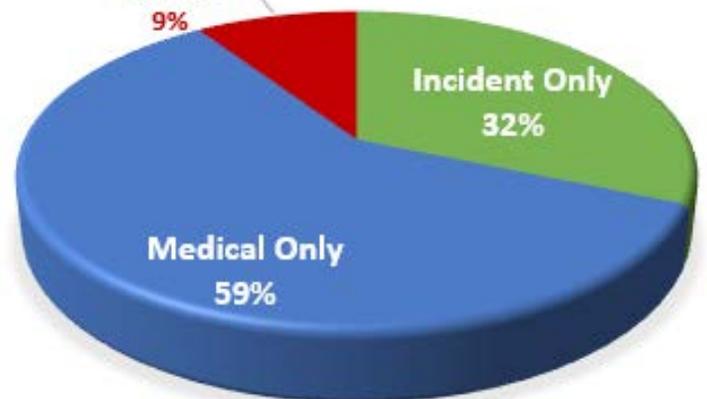
Please remember to use your tools to reduce the frequency and severity of your workers compensation claims. These tools include, but are not limited to:

1. Making workplace safety a priority.
2. Implementing a solid return to work program.
3. Developing a good relationship with your designated physician.
4. Performing accident investigations.
5. Maintaining a 24-hour claim reporting policy.

### CLAIM COSTS IN MILLIONS



### CLAIM TYPES



# TOP 3 Most Frequent

## Injury Causes

1. Sprains/Strains (Lifting or Twisting)
2. Slips/Trips/Falls
3. Cuts/Lacerations

## Injured Body Parts

1. Hands/Wrists/Fingers
2. Knees/Legs
3. Arms/Shoulders

must submit information from their 2016 Form 300A by December 1, 2017. See <https://www.osha.gov/recordkeeping/NAICScodesforelectronicsubmission.html>.

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.

The OSHA 301 Form, Injury and Illness Incident Report is also known as the first report of injury or illness. While the 300 form is available, a substitute may be used if it contains the same information as the OSHA 301 form. Your call to Company Nurse generates your First Report of Injury and meets the OSHA requirement.

Both the 300 and 300A forms are available online at OSHA's web site. The better alternative is to take advantage of RTWNow Tracker, IMWCA's online tool that makes OSHA recordkeeping easier. Your Company Nurse first reports already reside in the Tracker database. All you need to do is enter, or "Track" the appropriate activity such as days away from work, restricted or modi-

fied duty for each claim. 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: <https://www.imwca.org/AboutIMWCA/services/Pages/ReturnToWorkNow.aspx>.

OSHA requires that situations where a work-related death has occurred must be reported to Iowa OSHA (IOSHA) within 8 hours. Also, an amputation, loss of an eye or in-patient hospitalization suffered from the result of work must be reported to IOSHA within 24 hours. To read Iowa specific reporting information, go to <http://www.iowaosha.gov/iowa-osha-incident-reports>.

One more thing to remember; all three forms, the 300, 300A and 301 or its substitute must be kept on file for five years following the year to which it pertains.

IOSHA enforces the Code of Federal Regulations, 29 CFR 1910, 1926 and 1928 as adopted by reference by the Division of Labor. You can find them on the web at <http://www.iowaworkforce.org/labor/iosh/>, which includes links to Federal OSHA as well as Iowa state-specific standards.

## Thanks for giving us the opportunity to serve you

As Thanksgiving approaches, we want to give thanks to you, our members, for your loyalty and commitment to our shared goal of sending everyone home safe at the end of each day. Have a happy and safe Thanksgiving!

Our office will be closed November 23-24 so staff can celebrate Thanksgiving with family and friends. The office will also be closed December 25- 26 and January 1. Claims should still be reported immediately through Company Nurse during this time. Thank you!



## Fire Extinguisher Recall

On November 2, Kidde recalled disposable fire extinguishers with plastic handles and plastic push-button fire extinguishers. The Consumer Product Safety Commission reports that the "extinguishers can become clogged or require excessive force to discharge and can fail to activate during a fire emergency. In addition, the nozzle can detach with enough force to pose an impact hazard." Kidde Professional or Badger branded fire extinguishers, and units with metal handles/valve assemblies are not included in the recall. View Kidde's Product Safety notice at <https://inmarmarketaction.com/kidde/Kidde284US/>

## CRMS Offers Agent Training

County Risk Management Services (CRMS) is offering an educational seminar for IMWCA and ICAP agents. The course is designed to elevate the level of service and information coming from the local agent. Two offerings are planned: January 16 at Buena Vista University in Storm Lake and January 17 at the Hilton Garden Inn in Johnston. Each seminar is slated to run 9 a.m. - 2 p.m, including lunch, and is approved for four continuing education credits through the Iowa Insurance Division. Register online at <https://www.crmsia.com/crms-educational-event>.

## Implementing Exit Interviews

Have you ever been blindsided by an employee surprising you with an unexpected resignation? Or terminated an employee and scratched your head wondering why they did what they did? If the questions above resonate with you and a pit has started to form in your stomach, take a deep breath or two. It is going to be okay but it is time to implement the exit interview.

An effective exit interview allows exiting employees to provide candid, honest information as they leave employment. This information can reduce future employee turnover and the risk of employment-based litigation. To ensure the information provided by the terminating employee is truthful, it is important to consider the following:

**Set the Stage:** It is crucial to ensure a safe environment for open and honest feedback. Make sure an impartial employee is conducting the interview. Often times, this is handled by human resources (HR) staff or their designee.

If you don't have HR, then look within for a trustworthy, unintimidating employee. Try to not have the immediate supervisor do the exit interview. In situations where the exit interview may become adversarial, plan to have an additional witness. Schedule the interview for the last duty the employee does prior to walking out the door.

**Ask for Information:** Do not pressure an employee to provide you information; if they don't feel comfortable answering a question, allow them to skip it. Have a standard set of open-

ended questions that you ask to all employees, such as:

- Why did you start looking for a new position?
- What did you enjoy about your job?
- What would you change about your job?
- Did you know what was expected of you?
- Do you feel you were managed well? Why or why not?
- How would you describe the culture here?
- Do you have any suggestions for improvement or additional comments?
- Would you recommend this company to a friend?
- Could anything have been done to keep you from leaving?



**Use the Information:** Take into consideration what the terminating employee has to say, but remember they have nothing to lose. Often times, "secrets" may be revealed or situations where current employees are too afraid to come forward. Take the information seriously and use it to make changes for the better. Most importantly, do not retaliate against the employee for providing information.

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](http://www.imwca.org).

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

### BOARD OF TRUSTEES Board President

James Dowling  
*Sac County Auditor*

Cindy Gosse  
*Buchanan County Auditor*

Kelly Hayworth  
*Coralville City Administrator*

Wanda Hemesath  
*Decorah City Clerk/Treasurer*

Kelly Korniger  
*Hiawatha City Clerk*

Sara Kurovski  
*Pleasant Hill Mayor*

Eric Van Lancker  
*Clinton County Auditor*

Ty Wheeler  
*Osceola City Administrator*

Dan Widmer  
*Washington County Auditor*

IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

# IMWCA

 [www.imwca.org](http://www.imwca.org)

 (800) 257-2708  
(515) 244-7282

 [imwcainfo@iowaleague.org](mailto:imwcainfo@iowaleague.org)



Endorsed & administered by  
