

# KWORDS *from* KWORCC

## KWORCC Business: The Rating Game

**by Dortha Bird**

KWORCC will be collecting estimated payroll data from the membership in the near future. Every year we receive questions about why certain employees are classified one way or the other and how the rates for the employees are established. This article is to give the big picture of the employee payroll rating process.

The payroll classification system used in Kansas for workers compensation insurance policies is one devised and maintained by NCCI, the National Council on Compensation Insurance. NCCI is an independent advisory organization who utilizes their statistical data for rating. NCCI's function is to develop and provide the statistical data used to set loss cost rates (by state) for workers compensation pricing.

As to employee class codes, NCCI established each as a group of employers with similar exposures, or types of hazards. A basic classification code denotes a particular type of job duty within a business organization. Therefore, a class code is the systematic arranging of properties, persons or business operations into groups or categories according to certain criteria. This arrangement is done to create a basis for establishing statistical experience and determining workers compensation rates and to avoid unfair discrimination by insurance companies. The essential concept of "fair discrimination" is that each risk should bear its fair share of the overall cost of expenses and losses in relationship to its own relevant expenses and hazards. The descriptions/guidelines for these ratings are found in NCCI's publication "SCOPES Manual." This publication is updated frequently (last update was 3/10/15), and is literally 3" thick (10 point type, both sides).

In Kansas, the Kansas Insurance Department (KID) publishes rates in the fall of each year for the employee classification codes. NCCI collects the loss data for the codes, looks at the medical industry, the state of the laws for each jurisdiction (focus on changes to the laws), payroll and other economic factors and actuarially projects a loss cost per \$100 of payroll for each code. The KID receives and reviews the recommended rates developed by NCCI and gets an independent actuarial review of the loss picks. After this review, KID goes back to NCCI and if there are concerns or exceptions, those are worked out with NCCI. Once approved, the Kansas Insurance Commissioner publishes the standard loss cost rates.

The KWORCC Board of Trustees has directed KWORCC to utilize the NCCI SCOPES rates, as published by KID, unless the Trustees have determined to make an exception. Such an exception is rare – it has only occurred three times during my tenure.

### *Focus on Claims*

by Amanda Chamberland

CORnerstone Risk Solutions is the company dedicated to assisting with all your workers compensation claim needs. From the initial report of accident and throughout the treatment process up to the closure of the claim, we are ready and available to help.

Please send all accident reports directly to the CORnerstone as we will in turn satisfy the mandatory electronic reporting requirement for accident report submissions to the State of Kansas.

In addition, CORnerstone will monitor all medical reports, work status notifications and claims handling/authorizations for each injury occurrence. It is important that these reports and findings are shared timely with your dedicated claims adjusters, Tina Cox and Amanda Chamberland, in order to act on your behalf and keep the claim progressing smoothly. Send us your accident report or claims information today by emailing Tina Cox at [tina.cox@corisksol.com](mailto:tina.cox@corisksol.com) or Amanda Chamberland at [amanda.chamberland@corisksol.com](mailto:amanda.chamberland@corisksol.com).

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## CLAIMS REPORTING

For assistance with on-the-job injuries, contact CRS at 1-800-333-8913. Questions on claims should be directed to Tina Cox. All correspondence, bills or other documentation for your claims can be mailed to Tina's attention at: PO Box 2992, Wichita, Kansas 67226.

## TRUSTEES

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## Know Your Ticks!

Controlling ticks is important - they are nuisance parasites and vectors of a variety of bacterial and protozoal pathogens. Ticks are slow-crawling, wingless parasites that feed exclusively on human and animal blood. They are divided into two primary families: soft ticks and hard ticks. The ticks of most importance to humans and pets in Kansas are the hard ticks. Hard ticks have a hardened dorsal shield and their heads extend in front of the body.

While ticks can crawl, they most commonly ambush their host. They crawl onto blades of grass, weeds and low bushes and wait for a host to brush against the vegetation. They immediately release from the vegetation and crawl onto the host. Once they've landed, they seek a site to attach and feed. Ticks do not jump or drop from trees.

Avoid tall grass, weeds and brushy areas and restrict pets from such areas. Grassy and weedy areas around buildings should be clipped short to expose ticks to sunlight and drying out. Spring burning of grasslands directly reduces tick populations and rodent (tick host) habitat temporarily. Light-colored clothing helps to see ticks before they reach the skin. Repellents containing DEET and permethrin are good repellents. After coming home from potentially tick-infested areas, inspect skin and remove ticks immediately. Ticks removed within several hours after attachment are very unlikely to transmit pathogens.

If the infestation is low, ticks can be removed manually by grasping as close to the skin as possible with fine forceps or tweezers. The tick is pulled slowly straight away from the skin, using slow, steady pressure. The tick should not be twisted or jerked out of the skin because the head may become detached and left in the skin. Use of a lighted match or covering the tick in vaseline or nail polish are not recommended. Ticks removed from people should be saved in a vial with alcohol and labeled with the date. If flu-like symptoms - or a rash - occur within 14 days, see your family doctor immediately and take the tick with you.

## Four Common Ticks in Kansas

**American Dog Ticks** are common throughout Kansas from March through September in grasslands and along forest edges. These ticks can transmit Rocky Mountain Spotted Fever to dogs, cats and humans, and can transmit Cytauxzoonosis - an often fatal blood parasite to cats. Also, these ticks can also cause tick paralysis.

**Lone Star Tick** is named for the easily recognizable single white spot on the females dorsal shield. It has become common in the eastern half of Kansas as far west as Mitchell County. It occurs most commonly in woodland habitats with dense underbrush. They are often encountered from late February through early June. The Lone Star Tick, a major nuisance parasite, is also a vector of Lyme disease-like infection called Southern tick-associated rash illness and may transmit Tularaemia, also known as rabbit fever.

**Brown Dog Tick** is reddish brown in color, lacking the dorsal markings seen on the others. It is the only tick that infests human dwellings and kennels and can be found in heated buildings any time of the year. Infestations in kennels may be associated with outbreaks of canine ehrlichiosis and Babesia canis.

**Black-Legged (Deer) Tick** is increasing its presence across eastern Kansas. This species is small, with larvae the size of a pinhead and unengorged adults about 1/16 inch. In Kansas, juveniles occur from May through July. Adults occur mostly from September through December but may be found in the spring. This tick is the vector of Lyme disease in the central and eastern United States.

## Generational Challenges and Strengths

by Ben Woner

At PRIMA National in Houston, Texas, I attended a seminar on managing generations in the workplace. KWORCC deals with workers of all ages from 20-year-olds to septuagenarians. Typically there are four generations in the work place which reflect different outlooks, work ethics, relationship styles and compensation desires. Veterans (born 1922-1945) are generally pragmatic, dedicated and loyal to their organizations. Baby Boomers (born 1946-1964) are optimistic, driven and career oriented. Gen X (born 1965-1980) are realistic, skeptical and seek work-life balance. Millennials (born 1981-2000) are ever hopeful, collaborative and seek self-fulfillment. This insight will help us all to better serve our constituency.

# KWORCC Learning Center

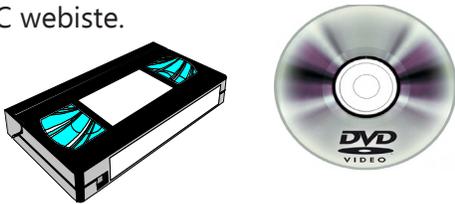
Safety awareness and safety training are a large part of keeping your employees safe. Regular safety meetings (KWORCC recommends once a month) can be used to show videos from the KWORCC Safety Video Library as well as to discuss housekeeping and timely safety topics. Additionally, individual employees can take online courses through Gov-U (contact Tony Green at [TGreen@localgovu.com](mailto:TGreen@localgovu.com) or 866.845.8887 to set up an account if you don't have one) and the KWORCC Loss Prevention Staff is available for on site, group, in person training.

## Selected Video Learning

Most of the safety videos are available only on VHS. However, all videos with a number of G-106 and higher are available on DVD. The KWORCC staff is working to get popular topics on DVD. If you have a particular topic you would like to see us carry on DVD, please email Nicole at [nicole@kworcc.com](mailto:nicole@kworcc.com). Here are some of our newest additions to the KWORCC Video Library.

G-41 Ticks: They Can Bug You  
G-56 Ladder Safety  
G-104 Killer Bees, Wasps & Spiders  
G-115 Basic Landfill Safety  
G-130 Heat Stress

A complete list of available videos can be found on the KWORCC website.



## 3rd Quarter Gov U Classes

- Confined Spaces
- Corrections Training Block
- Defensive Driving Basics
- Eating Right for Health & Fitness
- Electrical and Fire Safety
- Equipment Safety
- Global SDS & Hazard Communication
- Handling Difficult Customers
- Managing Risk in the Aging Workforce
- Pandemic Planning - Elements of the Plan
- Preventing Accidents in the Workplace
- Public Pools & Public Health
- Supervisor Skills 201
- Traffic Stops & Safety 1
- Traffic Stops & Safety 2
- Vehicular Pursuit
- Workplace Ergonomics

## On-Site Training Suggestion

The office environment presents a unique environment for potential injuries different from other lines of work. It is virtually 100% indoors and involves sitting and work on the phone and computer. This paves the way to some of the top injuries: back and neck pains, vision strains and injuries to hands and wrists. Other office hazards include tripping over objects left out of place and poorly maintained furniture, electrical cords, lighting and air quality. As the length of our work weeks increase in the office, knowing how to avoid these injuries is essential. KWORCC provides free on-site training for the following:

### *Slips/Trips/Falls*

Slips, trips and falls, the most common type of office injury, sidelined 25,790 workers in 2008, according to the Bureau of Labor Statistics. The National Safety Council says employees are 2.5 times more likely to suffer a disabling fall in an office setting than anywhere else. The hazards contributing to these injuries can be reduced by raising employee awareness.

### *Ergonomics*

Office workers are prone to strains and other injuries related to posture and repetitive movement. Ergonomics hazards

can be difficult to detect. "Most office conditions that can be described as hazardous from an ergonomics perspective would appear quite innocuous to the everyday observer," said Marc Turina, principal consultant for ErgoSmart Consultants in McKees Rocks, PA.

### *Workplace Violence*

Workplace violence is any act or threat of physical violence, harassment, intimidation or other threatening disruptive behavior that occurs at the work site. It ranges from threats and verbal abuse to physical assaults and even homicide. It can affect and involve employees, clients, customers and visitors. Workplace violence is a major concern for employers and employees nationwide.

### **SCHEDULE NOW!**

**877-357-1069**

KWORCC offers a wide array of on-site training. For a full list, visit our website at <http://kworcc.com/LossPrevention.htm>

## Legal Detail: Indemnity Payments

by Dortha Bird

If during the course and scope of the job a KWORCC member's employee suffers an injury and that injury is the "prevailing factor" of being taken off work by the authorized treating physician, KWORCC will make wage replacement payments known as indemnity. These indemnity payments are not taxable as income. The rate of these payments depends on the average weekly wage. After a one week waiting period, injured workers are paid 2/3rds of the gross average weekly wage, not to exceed a maximum allowed. This maximum rate changes each year -- the most recent rate for injuries occurring after June 30, 2015 is \$610.

Here is a history of maximum weekly rates since July 1, 2011:

|                              |          |
|------------------------------|----------|
| July 1, 2015 – June 30, 2016 | \$610.00 |
| July 1, 2014 – June 30, 2015 | \$594.00 |
| July 1, 2013 – June 30, 2014 | \$587.00 |
| July 1, 2012 - June 30, 2013 | \$570.00 |
| July 1, 2011 - June 30, 2012 | \$555.00 |

Indemnity payments are made until the doctor releases the worker to return to work. If the employer provides a modified job during the healing process at a lesser wage, KWORCC will pay the difference (not to exceed the maximum). In no event can the total payments exceed \$130,000 for such temporary disability (or for permanent partial disability). If the worker is unable to return to work, the maximum compensation recovery is a total of \$155,000.

# 2015

## Board Meeting Dates

- X January 22nd
- X February 19th
- X March 26th
- X April 23rd
- X May 21st
- X June 25th
- July 23rd
- August 20th
- September 24th
- October 22nd
- November 4th – Annual Meeting
- December 17th