

**WORKMEN'S COMPENSATION INSURANCE
IN KANSAS PUBLIC SCHOOLS**

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CHAPTER I

INTRODUCTION

Today people are taking increased interest in social insurance and security. Almost daily the news media carry items dealing with medical insurance, old-age pensions and unemployment insurance. These benefits are considered an important part of the personnel programs of the nation's businesses and professions.

For the last fifty years workmen's compensation has been providing a practical demonstration of one form of social insurance and security for a large proportion of the laboring force of the United States. Government employees and industrial workers were the first to enjoy the benefits of workmen's compensation insurance. Now, public schools are providing this coverage for educators and other school employees. The schools are becoming aware of the need to attract and retain competent personnel for the sake of the children of the school community. It is an acknowledged fact that school personnel will be more likely to remain in the profession if such benefits are available through the school district.

Approximately 183 public school districts in Kansas now provide workmen's compensation insurance for their

employees. This study reveals the extent to which these districts make use of workmen's compensation insurance.

I. STATEMENT OF THE PROBLEM

The purpose of this study was to determine the nature and extent of use of workmen's compensation insurance by the public schools of the state of Kansas.

Answers to several specific questions were sought.

These were as follows:

1. How many public school districts of Kansas are covered by a workmen's compensation program? How many are employed by these districts?
2. Who originally requested coverage under workmen's compensation insurance? Why have they chosen to be covered by workmen's compensation insurance?
3. What are the annual premium rates of workmen's compensation insurance paid by the school districts?
4. What benefits have the insured school districts received during the past year (1963)?
5. What specific kinds of accidents have occurred in the school districts in recent years?
6. What advantages and disadvantages are experienced by the school districts participating in the workmen's compensation insurance program?
7. How long have schools been participating in the workmen's compensation program?
8. What other insurance programs are available in the schools?
9. What are the sick leave policies of the schools and how are sick leave benefits affected by workmen's compensation insurance?
10. Is workmen's compensation insurance adequate for use by the public schools of Kansas?

The questionnaire used to determine the answers to these questions is to be found in the Appendix.

Importance of the study. Two events in recent years created the need to study the use of workmen's compensation insurance in the schools of Kansas. First, the schools of Kansas realize that they must compete with industry for the services of competent personnel. Schools, therefore, must provide the same level of benefits for their teachers that industry provides for its workers. Second, the schools are losing their immunity from liability as indicated by recent court decisions. This loss of immunity necessitates the protection which workmen's compensation insurance provides. School boards, administrators, teachers, and other employees might inform themselves through this study as to the availability, use, benefits, and adequacy of workmen's compensation insurance.

Limitations of the study. This study was limited to those Kansas school districts participating in a program of workmen's compensation insurance. No attempt was made to ascertain which districts are not participating nor was there any attempt to discover the reason for their non-participation.

II. DEFINITION OF TERMS

Workmen's compensation insurance refers to the program established by law which is based on the principle that those injured in accidents related to their work shall

be compensated without regard to fault. It is the purpose of workmen's compensation to place the burden of compensation for accidents upon the employer and ultimately upon the patrons of the industry or the school district. The primary purpose of workmen's compensation insurance is to provide protection and limited financial security to the injured employee.

Workman (or employee) refers to any person who has entered into the employment of or works under contract of service with an employer.

Employer refers to any person or body of persons who employs workmen.

Disability refers to the state of being incapacitated as a workman. Disability from an occupational disease or injury may be partial or total, temporary or permanent.

Accident is an occurrence or event which is undesigned, sudden, and unexpected, usually of an afflictive or unfortunate character.

Personal injury is any lesion or change in the physical structure of the body, causing damage or harm thereto.

Professional employees (or certified personnel) are considered to be personnel who are certified by the State Department of Public Instruction to perform their duties.

Non-professional employees (or non-certified personnel) are personnel who are not certified by the State Department of Public Instruction.

III. METHOD OF PROCEDURE

This study includes considerable information from reports of the director of workmen's compensation for the state of Kansas, the Kansas Compensation Rating Bureau, the State Department of Public Instruction, and the school districts using workmen's compensation insurance.

It was necessary to interview school administrators in several districts using workmen's compensation insurance. Research was undertaken in legal publications of the state of Kansas and in other sources dealing with workmen's compensation. A questionnaire was constructed based on interviews, reports, and previous studies and was mailed to the districts using workmen's compensation insurance. The names of these districts were obtained from the Kansas Compensation Rating Bureau. A copy of the questionnaire appears in the Appendix along with the covering letter explaining the purpose of the study.

IV. ORGANIZATION OF THESIS

Chapter I introduces the study and procedures for accumulation of necessary information. Chapter II presents a

background of related literature on the subject of workmen's compensation insurance. Chapter III describes the results of the questionnaires received from the school districts using workmen's compensation insurance. Chapter IV summarizes the study, offers concluding comments, and presents some recommendations for the use of workmen's compensation insurance in the school districts of Kansas.

CHAPTER II

BACKGROUND FOR THE STUDY

Several books have been written on the history and general use of workmen's compensation insurance in industry and government, but very little attention has been given to the use of workmen's compensation insurance in the nation's schools. This chapter reviews the important sources of information describing the history and use of workmen's compensation in the United States. Particular attention is directed later in the chapter to the program of workmen's compensation in the state of Kansas.

I. THE EVOLUTION OF WORKMEN'S COMPENSATION INSURANCE

As historians of workmen's compensation point out, the social concern expressed in the laws is relatively new. Somers and Somers say that workmen's compensation insurance was not invented; it evolved out of a series of social adjustments to meet a social need.¹ The National Safety Council acknowledges the fact that employers have always had some concern for and responsibility toward the welfare of their

¹Herman Miles Somers and Anne Ramsay Somers, Workmen's Compensation (New York: John Wiley & Sons, Inc., 1954), Chapter I.

employees.² In pre-industrial days, accidents in craftsmen's shops were generally few in number and slight in severity. Craftmen hired only a handful of workers and apprentices who were often personal friends. When an accident occurred it was customary for the owner to assume some responsibility for aiding the injured worker.

The personal relationship between owner and worker gradually disappeared in the eighteenth and nineteenth centuries with the inception of the factory system, mass production, large-scale employment, and absentee ownership. When tools were replaced by power-driven machinery, an era of industrial accidents was introduced. In these circumstances came the deep concern about who was to assume responsibility for an injury or death. The problem was often resolved in the courts.

The Common Law

Before the passage of workmen's compensation laws, the employee had only one recourse for securing damages from his employer. He had to file a civil suit in court where it was recognized under common law that the employer was required to

²National Safety Council, Accident Prevention Manual for Industrial Operation (Chicago: National Safety Council, 1955), Section 11-1.

assume certain specified obligations. He had to provide safe equipment in a safe place and could not be held liable if these obligations were fulfilled. According to Turnbull, Williams and Cheit, common law defended the employer through three legal principles. He could use the doctrine of contributory negligence, the doctrine of assumption of risk, or the fellow-servant rule. The doctrine of contributory negligence placed the responsibility for safety on the employee. Even though the employer may have been guilty of negligence, he could not be liable if the injury of the employee was due wholly or in part to his own negligence. The doctrine of the assumption of risk states that when an employee accepts a job, he assumes the ordinary risks of the job. The fellow-servant rule held that if the employee was injured by a negligent fellow-employee, the employer was not liable for his injury.³

The Consequences of Inadequate Legislation

As more and larger industries were established, the frequency and severity of accidents increased. The courts became jammed with cases and contested cases involving claims of either the accident victims themselves or the survivors of

³John G. Turnbull, C. Arthur Williams, Jr., and Earl F. Cheit, Economic and Social Security (New York: The Ronald Press, 1962), second edition, p. 258f.

accident victims. Gagliardo says:

In contested cases, especially in those appealed to higher courts, there were long delays in settlement. Kansas Supreme Court records for the years 1871-1911, which are typical, show that contested cases were seldom disposed of in less than three years after the accident occurred. The average time was four years....⁴

Some states attempted to remove the old common law defenses by passing new legislation increasing the worker's chances of receiving compensation for injury. The weakness of the new laws, however, was the unsound assumption that a personal blame could be fixed for each accident. Even though these laws were impractical, they were significant in that they demonstrated a growing concern for a growing social condition.

The consequences of the unresolved situation were born by the employer and by society as well as the employee. Lang describes the ramifications:

In sheer discouragement, workers tended to settle their cases quickly out of court for much-needed cash, often for woefully inadequate amounts. Long-drawn-out cases did not make for good feeling between employee and employer. Often a worker who insisted on preserving his action for damages lost his job. Fees for lawyers took a substantial part of the amount recovered. . .

The employer, too, suffered under this system. He had to pay his own attorneys a very substantial sum. . . There were frequently large judgments. . .the litigation was expensive.

⁴Domenico Gagliardo, American Social Insurance (New York: Harper & Brothers, 1949), p. 387.

This system placed a heavy financial burden not only on industry but on all society. . . . Permanently and totally disabled employees became objects of charity, giving the general public a very direct interest in this problem.⁵

Considering both the high cost of litigation and the loss of good feeling between employer and employee, it became apparent that a serious crisis was emerging. The injustice had to be eliminated through more adequate social legislation.

The Establishment of Workmen's Compensation Laws

The initial plan in the United States was introduced but did not pass in the New York legislature in 1898. Maryland adopted a plan in 1902, but this law was declared unconstitutional. In his State of the Union message of 1908, President Theodore Roosevelt presented his argument for the responsibility of employers for industrial injuries. He said:

It is a matter of humiliation to the nation that there should not be on our statute books provision to meet and partially to atone for cruel misfortune when it comes upon a man through no fault of his own while faithfully serving the public. In no other prominent industrial country in the world could such gross injustice occur; for almost all civilized nations have enacted legislation embodying the complete recognition of the principle which places the entire trade risk for industrial accidents (excluding, of course, accidents due to willful

⁵Frank Lang, Workmen's Compensation Insurance (Chicago: Richard D. Irwin, Inc., 1947), pp. 5-6.

misconduct of the employee) on the industry as represented by the employer. . . .

Exactly as the working man is entitled to his wages, so should he be entitled to indemnity for the injuries sustained in the natural course of his labor. The rates of compensation and the regulations for its payment should be specified in the law, and the machinery for determining the amount to be paid should in each case be provided in such manner that the employee is represented without expense to him. In other words, the compensation should be paid automatically.⁶

The Congress acted upon President Roosevelt's recommendation the same year (1908), providing limited compensation for certain government workers. A more comprehensive law soon replaced the original law, however.

The first state to pass a workmen's compensation law was New York in 1910. This law allowed the victim to choose between receiving compensation or suing the employer for damages. But when this law was declared unconstitutional in 1911, the people of New York pressed for amendment of their constitution, and in 1914, a new compensation law was put into effect. In the meantime the first laws to be held constitutional were passed in 1911 by ten states of which Kansas and Washington were first on March 14, 1911.

In Kansas, according to Gagliardo, organized labor was responsible for securing the compensation law. Gagliardo describes the 1911 session of the legislature where a general

⁶Theodore Roosevelt, quoted in Lang, *op. cit.*, p. 8.

liability bill and a compensation bill were considered. He says:

Representatives of labor favored both; representatives of employers opposed both. It was reported that the joint committee informed the employer's representatives that one or the other of the two bills would be passed, offered them their choice of the two, and that they chose the compensation bill as the lesser of the two evils.⁷

By 1920, all but six states had workmen's compensation laws. Now, all states, territorial possessions, and the District of Columbia have such laws in effect in some form.

II. THE PROVISIONS OF WORKMEN'S COMPENSATION LAWS

The provisions of the states' workmen's compensation laws are not uniform. Each jurisdiction has laws to meet its own unique conditions and needs. There are, however, many common provisions in the several laws of the states. Somers and Somers describe the coverages and the benefits of each state.⁸ For example, not all the states' laws cover all types of employment. Farm laborers and domestic workers are generally excluded from coverage. Employers hiring fewer than a specified number of employees are also exempt. Half

⁷Domenico Gagliardo, "The First Kansas Workmen's Compensation Act," Kansas Historical Quarterly, November, 1940, pp. 385-86.

⁸Somers and Somers, op. cit., Chapter III.

of the states compel employers to belong to the state plans. It is elective in the other half, but those employers electing not to belong are not allowed to use common law defenses. Most states allow full coverage on occupational diseases or enumerate several diseases that are covered.

Typically the state laws provide the injury victim will be paid a disability benefit based on a percentage of his wages, usually from 60 to 66 per cent in most states. The laws specify the length of the period of payment and indicate a maximum amount that may be paid. Weekly payments are provided depending on the severity of the disability. Provision is generally made for payment of medical and hospitalization expenses, and death benefits are paid to survivors of victims in all states.⁹

III. THE PROVISIONS OF THE KANSAS WORKMEN'S COMPENSATION LAW

Fred W. Rausch, Jr., Kansas Workmen's Compensation Director, summarized the law on workmen's compensation.¹⁰

⁹Ibid.

¹⁰Fred W. Rausch, Jr., Kansas Workmen's Compensation Law (Topeka: The State Printer, 1963), p. 15ff.

1. Except for farm and domestic employment, all employments may elect to come within the workmen's compensation law. The Kansas law lists the hazardous employments and provides that employers of five or more persons in such hazardous employments are presumed to be under the act unless they elect otherwise. A county, city, school district, or other public or quasi-public corporation whose work is not considered hazardous may elect to come within the act. State agencies for those employees whose employment is hazardous may elect to come within the act.

2. The law requires certain employers to compensate workmen for personal injury by accident arising out of and in the course of employment. Occupational diseases are treated as the occurrence of an injury or accident. The law sets forth extensive schedules fixing the amount of compensation awarded for various types of injury.

3. Medical aid and hospital care are required to be furnished to injured employees. The amount of compensation is paid for the period of need and cannot exceed \$6000.

4. For temporary total disability, minimum and maximum benefits are \$7 and \$42 per week, but never more than 60 per cent of the employee's weekly wages. The benefit is paid for the period of disability.

5. No minimum and a maximum of \$42 per week in benefits are provided for permanent partial disability victims. The

maximum benefit is never more than 60 per cent of the victim's weekly wages and is paid for a maximum period of 415 weeks.

6. Minimum and maximum benefits for permanent total disability are \$7 and \$42 per week, but never more than 60 per cent of the victim's weekly wages. The benefit is paid weekly for 415 weeks.

7. In case of death there is no statutory minimum weekly payment in the case of partial dependents and no weekly minimum for total dependents, but there is a minimum total of \$2500. The maximum weekly benefit is \$42, and the total maximum benefit as stated in the law is \$15,000.

The administration of the Kansas law. There were many defects in the 1911 compensation law in Kansas. The most obvious was the lack of provision for the payment of compensation. Many injured employees could not collect on their claims because their employers had failed to insure their risks and were unable to meet their obligations. The law was updated in 1927. Before 1927 the Kansas law was administered in the district courts, but between 1927 and 1939, the law was administered through the Kansas Commission of Labor and Industry. A separate office was established in 1939 to be administered by a commissioner (now director).

Six examiners appointed by the director now hear contested cases throughout the state.

As the program has been administered through the years, important changes have been made by the Kansas legislature in order to bring compensation up to a level comparable to the costs of living of the claimants. Benefits have been increased from \$18 per week in 1927 to \$42 in 1963; death benefit from \$4000 to a maximum of \$15,000; funeral benefits from \$150 to \$600; medical and hospital from \$500 to \$6000.¹⁰

It is significant also that the number of contested cases is increasing even though the total number of accidents has not increased substantially. Rausch believes that this trend is partly caused by the conservative attitude of employers and insurance carriers toward the payment of claims, and partly caused by more claimants seeking the advice of attorneys who advise their clients that the employers and insurance carriers are not making reasonable offers and that, therefore, their claims should be tried before one of the examiners.¹¹

¹⁰Fred W. Rausch, Jr., "Office of Workmen's Compensation Director," in Paul R. Shanahan, Kansas Biennial Report, 1962 (Topeka: Kansas State Printer, 1963), p. 1184.

¹¹Ibid., p. 1186.

The procedure for filing claims. The procedure that an injured workman must follow in order to receive compensation for disabilities is outlined by Rausch in Kansas Workmen's Compensation Law.¹²

1. The injured workman gives verbal notice to his employer within ten days after the accident.

2. If the employer takes no action, then a written notice must be sent by registered mail to the employer or the employer's insurance carrier or agent, demanding compensation. The written claim must be made within 180 days of the accident. The director has forms available for making the claims against employers.

3. The law requires all employers under the workmen's compensation law to report all accidents to the director who in turn notifies the injured workman of his duty to claim compensation from the employer.

4. If the employer or his insurance carrier do not agree to pay the claim to the employee, either the employee or the employer may apply to the workmen's compensation director to determine the amount of compensation. The director and his six district examiners are alone empowered by law to hear all disputed claims. These six men do not

¹²Fred W. Rausch, Jr., Kansas Workmen's Compensation Law (Topeka: The State Printer, 1963), pp. 26-34.

function as a judicial board, but function separately in their own districts throughout Kansas.

5. A hearing is scheduled by the director or one of his examiners, who in turn conducts the hearing at which he receives all evidence pertaining to any question at issue. The Kansas workmen's compensation law abolished civil action as a means of recovery in workmen's compensation cases. Decisions by the examiners, who work individually according to assigned districts, are subject to the director's review and approval upon written request of any interested party within ten days of the award entered by the examiners. Otherwise, the decision of the examiner is considered approved.

The director's awards that are not appealed to the district court are final. The district court, though, when appealed to within twenty days, may grant or refuse compensation, or increase or diminish any award made by the director.

The director has continuing jurisdiction in all cases until an award is finally made.

IV. WORKMEN'S COMPENSATION INSURANCE RATES

Premium rates in all states are determined by the National Council on Compensation Insurance which rates each business according to the degree of hazard present in its operation. When an employer maintains a good safety record, his insurance costs are set accordingly. Chruden and Sherman

describe the experience rating system:

. . . Employers are rated according to accident experience, and their casualty insurance costs are figured on this basis. The accident frequency rate and severity rate are used as the basis of such costs. Until an employer has had time to accumulate experience data and is given an "experience rating" (or "merit rating," as it is sometimes called), the casualty premiums are based on the experience of the industry as a whole (manual rating) or on the basis of an examination of the safeguards used in the individual plant (schedule rating).¹³

Employers prefer the retrospective rating, according to Gagliardo, because this rating device "aims to relate more closely the cost to an individual employer of his own loss experience and the cost of administering his policy."¹⁴ The experience or merit rating is the fairest method because it is based on the actual experience in the company which pays the insurance premium. Kansas school rates vary widely from school to school depending on the degree of hazard present in the school, the number and type of employees, and the amounts of salaries paid.

V. WORKMEN'S COMPENSATION IN THE PUBLIC SCHOOLS

Kleinmann, in his study of the economic benefits provided in the field of education, says:

¹³Herbert J. Chruden and Arthur W. Sherman, Jr., Personnel Management (Cincinnati: South-Western Publishing Company, 1959), p. 580.

¹⁴Gagliardo, American School Insurance, p. 413.

Little attention has been given in educational circles to the level of benefits provided for teaching personnel. The information to be found on the subject is sketchy, but tends to support the contention that benefits available to public school personnel today have not kept pace with those found in other segments of the economy.¹⁵

The 1955 yearbook of the American Association of School Administrators revealed that school boards and school administrators were becoming aware of the need for workmen's compensation for school personnel. The need for the continuous creation and maintenance of desirable working conditions through the provision of economic benefits was acknowledged by the AASA.¹⁶ It is apparent in the literature of the teaching profession that the provision and administration of these economic benefits beyond salary is indeed a growing responsibility of schools in the United States.

Several reasons are apparent for the trend toward the multiplicity of fringe benefits. The recruitment and retention of teachers, the improvement of morale and professional standing, the welfare and security of teachers, and the creativity and productivity of teachers are some of the

¹⁵Jack H. Kleinmann, Fringe Benefits for Public School Personnel (New York: Bureau of Publications, Teachers College, Columbia University, 1962), p. 13.

¹⁶American Association of School Administrators, Staff Relations in School Administration (Washington, D. C.: National Education Association, 1955), p. 139.

results accruing from teacher participation in the economic benefits provided by the schools. Kidney writes in her report:

In order to attract and hold competent workers it has become increasingly important to offer special inducements in addition to attractive pay, hours and employment conditions. Formerly, these special inducements were "extras" and "fringes" within the discretion of the employer to give or not to give. More and more, they are being regarded by employees and employers, as well as unions and governmental bodies, as rights on which the well-being of a worker depends. . . . Employers have also advanced the idea that fringe benefits are a right of employment to which the worker is entitled by emphasizing fringe benefits in their recruitment programs. Thus, an employee hired with expectations of certain fringe benefits as employment conditions is very apt to regard them along with salary as determining factors in accepting the job.¹⁷

According to Kleinmann, enlightened management, on the basis of studies in employee-employer morale, have provided such benefits as workmen's compensation in efforts to establish a climate for harmonious administration and to improve working relationships between boards of education and teachers.¹⁸

¹⁷Edith B. Kidney, Fringe Benefits for Salaried Employees in Government and Industry, Civil Service Assembly Report No. 542 (Chicago: The Assembly, 1954), pp. 2-3.

¹⁸Kleinmann, op. cit., p. 8.

Elsbree and Reutter¹⁹ and Chamberlain and Kindred concur in their discussion of school employees under workmen's compensation laws. Chamberlain and Kindred say:

In more than half the states they are permitted to obtain benefits for injuries received in line of duty. In some of the others, only those public employees are eligible whose work is considered to be hazardous. Thus a teacher of industrial arts, who demonstrates and supervises the use of power tools, might be covered, while a teacher of English might have no such rights. A few states allow the local board of education to elect coverage for its employees, otherwise they are excluded if the board fails to act.²⁰

A court decision in Oklahoma ruled that school employees are not engaged in hazardous work.²¹ The non-hazardous employment limitation is unrealistic and inexcusable, according to Somers and Somers, who cite the North Dakota definition which defines hazardous employment as any employment in which one or more employees are regularly employed.²²

The question is often raised by school administrators relative to the duplication of benefits under workmen's

¹⁹Willard S. Elsbree and E. Edmund Reutter, Jr., Staff Personnel in the Public Schools (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1954), p. 172.

²⁰Leo M. Chamberlain and Leslie W. Kindred, The Teacher and School Organization (Third edition, Englewood Cliffs, New Jersey: Prentice-Hall, 1958), p. 215.

²¹Ponca City Board of Education v. Beasley, 157 Oklahoma 262, 11 C.2d 466; cited by Chamberlain and Kindred, op. cit., p. 215.

²²Somers and Somers, op. cit., p. 45.

compensation and sick-leave policies of school districts. Chamberlain and Kindred point out that there is often this possibility of duplication of benefits:

Teachers who are covered under the workmen's compensation acts may also be entitled to sick-leave benefits for temporary disablement and retirement benefits for permanent disability. However, the laws on these subjects may be so written that the benefits provided under one may be offset against the benefits provided in another. Where the statutes are silent on this point, the matter of double indemnity is something for the courts to settle.²³

Because of the nature of the work of the school employee, there is a small incidence of accidents and illnesses. Yoder says only 5 per cent of all absences in all occupations due to accidents or illnesses can be attributed to work-connected causes.²⁴ In a study carried out in New Jersey it was found that in 248 school districts employing 23,202 teachers, cases involving absence from duty that came under workmen's compensation law totaled only 332 during the two-year period 1956-1957. In one year, then, only .6 per cent of the employees in the districts studied were absent from duty because of work-connected injuries.²⁵

²³Chamberlain and Kindred, op. cit., p. 215f.

²⁴Dale Yoder, Personnel Management and Industrial Relations (fourth edition, Englewood Cliffs, New Jersey: Prentice-Hall, 1956), p. 711.

²⁵Kleinmann, op. cit., p. 60.

It is furthermore concluded both from National Education Association surveys and from studies by Elsbree and Reutter²⁶ that workmen's compensation plays a very small part in the economic benefits provided by school districts in this country. In fact, the N.E.A. surveyed 426 school districts in cities of over 30,000 population in 1956 and found that 49 districts provided workmen's compensation for their teachers.²⁷

Some writers oppose the kind of protection from disability which workmen's compensation provides. As Kleinmann points out, if there is ample protection available through income continuation and health insurance plans, then, workmen's compensation is superfluous. He says:

School districts would be better advised to concentrate upon improving their programs of income continuation and health insurance rather than on providing workmen's compensation.²⁸

Some states, however, require employers to provide workmen's compensation either through the state fund, commercial insurance companies, or self-insurance. Workmen's

²⁶Elsbree and Reutter, op. cit., p. 172.

²⁷National Education Association, Research Division, Insurance and Health Protection for Teachers, Educational Research Service Circular No. 5 (Washington, D. C.: The Association, 1956), pp. 24-25.

²⁸Kleinmann, op. cit., p. 60.

compensation practices were studied in selected Michigan School systems where coverage is compulsory, and it was found that the self-insured systems paid out far less for coverage than did the commercially insured systems. The study revealed that many school systems were expending far more for annual premiums than they were receiving in benefits. The ratio was about six dollars to one. Only five out of the sixty-one reporting school systems received more in benefits than they paid out in premiums.²⁹

Morphet, Johns, and Reller strongly urge medium and large size school systems to self-insure for workmen's compensation.³⁰ They urge broadening sick leave benefits for temporary disablement, liberalizing retirement benefits for permanent disability, and providing adequate health insurance coverage.

²⁹Metropolitan Detroit Bureau of Cooperative School Studies, Workmen's Compensation Practices in Selected Michigan School Systems (Detroit: The Bureau, December, 1948), pp. 14-16.

³⁰Edgar L. Morphet, Roe L. Johns and Theodore L. Reller, Education Administration: Concepts, Practices and Issues (Englewood Cliffs, New Jersey: Prentice-Hall, 1959), p. 487.

CHAPTER III

PRESENTATION OF DATA

The significant data relative to the use of workmen's compensation insurance in 133 public school districts of the state of Kansas are analyzed and tabulated in this chapter. The data were obtained by means of a questionnaire which was mailed to each of the chief school administrators of all the Kansas school districts known to be covered by workmen's compensation insurance. The questionnaire, which included the questions outlined on page 2 of Chapter I, is the source of the data analyzed and tabulated in this chapter.

Responding district data. A total of 183 questionnaire forms were mailed to the chief school administrators, who completed and returned 96 questionnaires within four weeks of the date of mailing. A second request, enclosing the original letter and another questionnaire form, was mailed to the non-responding districts. This follow-up request produced an additional 40 completed questionnaires, bringing the total received to 136. Three of the 136 school districts using workmen's compensation insurance dropped the insurance program in their district within the last year. The total number of insured districts responding to the questionnaires,

then, is 133. This total represents a 74 per cent return which was considered adequate for the study.

The three school districts that returned questionnaires reported that they had dropped their workmen's compensation insurance program because of the high cost of the premium payments each year. One district reported:

We did have workmen's compensation for about four years and dropped it. High premium for risk involved Frankly, we dropped workmen's compensation because of increased premiums, apparent duplication of other insurance carried by employees, etc.

A second school administrator reported that his district dropped workmen's compensation insurance because it was not used over a five-year period. He remarked that the insurance program was too expensive. The third district that terminated its workmen's compensation insurance did not tell why the program was dropped.

Years of coverage. The number of years the 133 responding school districts were covered by workmen's compensation is presented in Table I, page 29. It is significant that 101 school districts have had coverage for ten years or less. This is 77 per cent of the total responding. This large percentage of districts insuring in the last ten years reveals a trend toward increased provision of benefits by the public schools of Kansas.

Between 1939 and 1953, seventeen school districts came under workmen's compensation insurance. This is 13 per cent of the total responding and reveals the low percentage of school districts covered by workmen's compensation for at least the first quarter century of the history of the program. One school district reported it had coverage for "over twenty-five years" but did not specify the exact length of time.

TABLE I
YEARS OF COVERAGE BY WORKMEN'S COMPENSATION INSURANCE

Years of use	Number of schools	Per cent
2 years or less	29	21.8
3 to 5 years	37	28.0
6 to 10 years	35	26.3
11 to 15 years	9	7.0
16 to 20 years	6	5.0
21 to 25 years	2	1.1
Over 25 years	1	.7
Unanswered	12	9.0
Unknown	2	1.1
Totals	133	100.0

Group requesting coverage. In 101 school districts the request for coverage under workmen's compensation insurance originated either with the administration or the board of education or both. It is significant as shown in Table II, page 30, that relatively few districts reported that the employees originated the request for coverage.

TABLE II

PERSONS ORIGINATING THE REQUEST FOR COVERAGE
UNDER WORKMEN'S COMPENSATION INSURANCE

Who requested	Number of schools reporting
Administration	41
Board of education	33
Administration and board of education	27
Administration, board of education and insurance representative	3
Administration, board of education and teacher or non-teaching employee	4
Administration, board of education and teacher or non-teaching employee	4
Insurance representative	4
Non-teaching employees	3
Teachers and non-teaching employees	2
Unknown	8
Unanswered	4
Total	133

Reasons for requesting coverage. The data presented in Table III, page 32, reveal the reasons the schools started a workmen's compensation insurance program. The two most frequent reasons given are "anticipated liability for accidents that might occur," and "the board's efforts to increase fringe benefits." Forty-five districts gave the former as the reason, thirty-one reported the latter reason, and nineteen districts gave both reasons for starting the program. A total of ninety-five districts (71 per cent) reported these two as the reasons for starting the program.

This evidence means that boards of education are becoming more aware of the need to provide for their own protection in cases where they may be liable and are creating desirable working conditions through the provision of economic benefits for their employees.

Sixteen schools reported that an accident (either fatal or serious injury) occurred to motivate the initiation of the compensation program.

Premium rates, accidents and benefits. Some idea of the premiums paid and benefits received by the school districts is presented in Tables IV, V, and VI, pages 33, 34, and 35 respectively. Of the 133 school districts reporting, 66 received no benefits for the year of the survey (1963). Fifty-eight of these 66 districts had fewer than 40 professional employees and fewer than 20 non-professional employees.

TABLE III

REASONS FOR STARTING WORKMEN'S COMPENSATION INSURANCE

Reasons	Number giving this reason
1. A serious accident indicated the need	12
2. Anticipated liability for accidents that might occur	45
3. The board's efforts to increase fringe benefits	31
4. Response to a request for coverage by administration or board or employee	7
5. Reasons 1 and 2 combined	3
6. Reasons 2 and 3 combined	19
7. Reasons 3 and 4 combined	1
8. Fatal accident	1
9. For good of total school	1
10. Added protection	1
11. To cover bus driver	1
12. Need for workmen's compensation	1
13. "Some salesman sold us!"	1
Total	133

TABLE IV

THE PREMIUMS PAID AND BENEFITS RECEIVED BY KANSAS SCHOOL DISTRICTS
USING WORKMEN'S COMPENSATION INSURANCE FOR 1963

Number of professional employees	Number of non-professional employees	Benefits					Premiums			Number of schools (no premium given)
		Number of schools reporting	Number receiving benefits (amount known)	Number receiving benefits (amount unknown)	No benefits received	No answer	Total benefits received (amount known)	Total premiums paid	Range of premiums paid	
1-10	1-10	21	1	0	19	1	\$ 157.94	\$ 2,165.91	\$ 16.00- 279.00	2
11-20	3-13	27	3	0	22	2	50.00	4,759.02	37.80- 382.48	3
21-30	10-26	10	2	0	7	1	30.50	3,442.30	129.81- 738.01	0
31-40	6-20	20	5	1	10	4	6,704.00	7,111.08	59.48- 592.36	1
41-50	10-24	8	3	0	4	1	3,645.19	3,669.79	281.46- 708.14	1
51-75	8-55	12	8	0	3	1	659.59	7,158.65	254.49- 1,285.88	0
76-100	14-42	5	4	1	0	0	487.50	4,269.42	567.50- 1,156.17	0
110-143	15-88	11	3	7	1	0	2,415.00	17,086.32	421.68- 2,822.00	0
155-187	24-69	5	3	1	0	1	2,648.33	9,350.17	953.08- 3,225.08	0
205-234	33-108	5	2	3	0	0	2,423.24	12,607.75	1,257.04- 3,750.00	0
298-350	75-150	4	3	1	0	0	6,193.00	8,800.84	2,645.32- 3,155.52	1
422-495	115-172	2	1	1	0	0	1,750.00	11,490.22	5,090.22- 6,400.00	0
950-1024	425-570	2	2	0	0	0	6,463.00	37,778.50	13,586.00-19,192.50	0
2885	1088	1	1	0	0	0	19,189.90	30,416.35	30,416.35	0
Totals		133	41	13	66	11	\$52,817.19	\$160,106.32		8

TABLE V
 PREMIUMS PAID ON A PER-SCHOOL BASIS

Premium for WCI	Number of schools
Less than \$100.00	12
\$ 101.00 to \$200.00	22
201.00 to 300.00	13
301.00 to 400.00	16
401.00 to 500.00	13
501.00 to 600.00	8
601.00 to 700.00	5
701.00 to 800.00	4
801.00 to 900.00	1
901.00 to 1,000.00	3
1,001.00 to 1,500.00	9
1,501.00 to 2,000.00	2
2,001.00 to 2,500.00	3
2,501.00 to 3,000.00	5
3,001.00 to 4,000.00	4
4,001.00 to 5,000.00	0
5,001.00 to 10,000.00	2
10,001.00 to 20,000.00	2
20,001.00 to 30,000.00	0
Over \$30,000.00	1
Unanswered	8
Total	133

In all the districts having fewer than forty professional employees only twelve received benefits. It is significant that 22 per cent of the fifty-four districts receiving benefits had less than forty professional employees, though 58 per cent of the questionnaires were from this group. However, one school with fewer than forty professional employees received \$4,674 last year.

TABLE VI

BENEFITS RECEIVED ON A PER-SCHOOL BASIS

Benefits received per school	Number of schools
Less than \$50.00	11
\$ 50.00 to \$100.00	3
101.00 to 200.00	2
201.00 to 500.00	7
501.00 to 1,000.00	6
1,001.00 to 2,000.00	7
2,001.00 to 3,000.00	1
3,001.00 to 4,000.00	0
4,001.00 to 5,000.00	2
5,001.00 to 6,000.00	1
19,000.00	1
Total number schools with known receipts	41

Forty-one districts reported receiving a total of \$52,817.19 in benefits. Thirteen additional districts received benefits but did not know the amount the employees received. It was reported that insurance carriers sometimes communicate directly with the beneficiaries and the amounts

of benefits are not always reported to the school district officials.

Eight districts did not report their total premiums paid for workmen's compensation insurance but 125 districts reported paying a total of \$160,106.32 during 1963. This total represents three times the amount of benefits known to be received.

The reason for the divergency in the premium ranges is not explained in any of the data, but it is revealed in Chapter II, page 19, in the discussion on the factors determining the premium rates of workmen's compensation insurance.

The range of benefits received per school is reported in Table VI, page 35. Seventy per cent of the schools receiving benefits obtained less than \$1,000 last year. The benefits vary from year to year, depending on the claims allowed to the claimants by the insurance carriers.

Table VII, page 37, lists the injuries and accidents for which claims were submitted by the districts in recent years. The data from the questionnaires also included the facts that 32 districts have reported no claims in the last few years; that 20 schools gave no answer to this question; and that one very large district simply replied that their injured were "too numerous to mention."

TABLE VII

**INJURIES AND KINDS OF ACCIDENTS FOR WHICH CLAIMS
HAVE BEEN MADE IN RECENT YEARS**

Kind of injury or accident	Number of times reported
Broken bones	24
Falling on stairs (custodians and teachers)	12
Back injuries	12
Cutting wounds (minor)	12
"Minor" or "small" injuries	9
Shop accidents	7
Finger injuries	7
Kitchen accidents	7
Eye injuries (object in eye or being hit)	7
Burns (in science room and kitchen)	6
Broken glasses	5
Heart attacks or heart damage	5
Head injuries	4
Sprains, bruises, pulled muscles	4
Skin infections (weeds, insects)	4
Rupture or hernia	4
Playground supervision accidents	4
Summer maintenance accidents	3
Loss of finger	2
Auto accidents (job related)	2
Lawn mower cuts	2
Fall from tree	1
Fall from truck (moving chairs)	1
Blood poisoning	1
Broken teeth	1
Boiler explosion	1
Falling venetian blinds	1
Slipping on milk bottle top	1
Stepping on a nail	1
Teacher injured while jumping rope	1

Table VIII presents the data relative to the policies of the responding school districts on how much of the available benefits are actually given to the employees who are eligible for workmen's compensation. It is significant that 106 districts (80 per cent) reported that their employees receive sick leave benefits and workmen's compensation in addition to all other benefits. Seven districts reduce the amount of sick leave benefits by the amount of workmen's compensation.

TABLE VIII

POLICY FOR THE RELATIONSHIP OF WORKMEN'S COMPENSATION
INSURANCE BENEFITS TO SICK LEAVE BENEFITS

Policy in effect	Number of schools reporting
Employee receives sick leave, WCI and other fringe benefits with no deductions	106
Sick leave benefits to employee reduced by amount of WCI benefits	7
Workmen's compensation benefits only	1
No definite policy established	12
Unanswered	7
Total	133

The sick leave policies of the responding districts are presented in Table IX, page 39. The data indicate that over half of the districts provides ten or more days of sick leave per year, cumulative to at least thirty days per year. The more liberal sick leave policies provide the employees

with time loss protection which is adequate for most minor accidents.

TABLE IX

SICK LEAVE POLICIES OF SCHOOL DISTRICTS COVERED
BY WORKMEN'S COMPENSATION INSURANCE

Number of days yearly	Number of days cumulative	Number of schools
5 or less	0	7
6-10	0	3
5	10	3
5	15	15
5	20	7
5	25	2
5	30	7
5	60	3
5	indefinite	4
6	30	3
7	21	1
8	40	1
9	18	1
9	30	1
9	45	1
10	20	3
10	30	38
10	45	6
10	60	14
10	90	4
10	indefinite	3
15	30	1
15	45	1
15	60	1
20	indefinite	1
No policy		2

Other programs of medical, hospital or time loss insurance were reported to be available in almost all of the responding school districts. Some districts indicated that all plans of insurance were optional, however, In a few

districts, one or two types of insurance plans were carried by all employees. Table X presents the data which suggest the possibility of duplication of insurance programs available to their employees.

TABLE X

AVAILABILITY OF OTHER INSURANCE BENEFITS IN SCHOOL DISTRICTS COVERED BY WORKMEN'S COMPENSATION INSURANCE

Type of insurance available	Number of schools reporting
Blue Cross only	3
Blue Shield only	1
Blue Cross and Blue Shield	58
Blue Cross, Blue Shield and Group Accident Insurance	11
Blue Cross, Blue Shield and Group Time Loss Insurance	20
Blue Cross, Blue Shield, Group Accident, and Group Time Loss Insurance	24
Group Accident Insurance only	4
Group Accident and Group Insurance for time loss	1
None available through school	3
Question unanswered	8
Total	133

Advantages of the program. The data presented in Table XI, page 41, reflect the viewpoint of the literature in Chapter II relative to the reasons for instituting a program of workmen's compensation insurance. Indeed, all the major reasons given for the establishment of a program are cited by the responding districts. The majority of the respondents acknowledge that their workmen's compensation

programs tend to protect all parties concerned, improve staff relations, attract and retain employees, increase fringe benefits, and relieve anxiety. Recent court decisions indicate lessening of immunity from legal liability for units of government; workmen's compensation insurance is also a protection for the district whose benefits to employees prevent legal action by them.

TABLE XI

ADVANTAGES OF WORKMEN'S COMPENSATION INSURANCE

Advantage	Number of times reported
Protection of the district from accident claims	32
Protection for all the district employees	43
Provides additional fringe benefits to compete with other employment	21
To attract and retain better quality personnel	10
Improve relationships--board, faculty and administration	3
Relieves worries in case of accident	2
Fulfills moral obligation to employee	2
The settlement is fixed by law	3
Adequate coverage at nominal cost	2
Supplements sick leave and encourages taking ample time for recovery	2
No advantages in having WCI	4
Unanswered	26

Disadvantages of the program. To the question on disadvantages, 36 districts replied "none"; 59 districts made no reply; and 3 answered that they were undecided because of their lack of information on the subject.

Nineteen school districts considered the cost of workmen's compensation insurance too high. Some of these districts cited the fact that the rates were partly determined by the total salaries and that premium rates increased each time salaries were raised.

Eight additional districts mentioned the limited coverage in relation to the high premiums. Three of these districts considered the salary protection provisions of the program were too limited and unrealistic in the light of the rising costs of living. The work-connected accident limitation in the insurance policies was another disadvantage suggested by two districts in this group.

Three districts cited the conflict between Blue Cross-Blue Shield and workmen's compensation insurance. One reported that Blue Cross and Blue Shield would not pay their claims until workmen's compensation benefits were received. Another district said that the workmen's compensation insurance company would not pay its claims until Blue Cross or Blue Shield benefits were received.

The possible misuse of workmen's compensation by employees "just because they have coverage" was given by two districts. Another district said workmen's compensation has no value for classroom teachers. One felt there was too much red tape involved in reporting accidents and filing claims.

Adequacy of the program for schools. The data with regard to the opinions of district officials on the adequacy of workmen's compensation insurance for schools are presented in Table XII. A total of 103 officials (80 per cent) considered workmen's compensation adequate, and an additional 7 officials had reservations concerning the program. It is apparent from the data that most of the districts endorse the program and are convinced of its ability to provide adequately for the social and economic needs of the school personnel.

TABLE XII

OPINIONS OF DISTRICT OFFICIALS ON THE ADEQUACY
OF WORKMEN'S COMPENSATION INSURANCE

Opinions	Number of schools reporting
Adequate	103
Adequate, but have reservations	7
Inadequate	10
Undecided	5
Unanswered	8
Total	133

Typical comments were: "We feel it is all right even though we have used it very little;" and "Yes, but we feel that we could invest elsewhere and receive more for less money at the present rate we use it." The negative replies reflected the observation concerning the high costs, also. Some typical negative comments were: "I don't believe it is necessary for teachers, but the board of education feels a responsibility;"

"Quite a budget item;" and "Very few claims in twelve-year period."

CONCLUSION: ...

The following responding organizations
 information relative to the

the problem:

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191 professional

degrees are included

is located in the

CHAPTER IV

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

I. SUMMARY

It is the purpose of this chapter to summarize material compiled in this inquiry and to conclude with significant observations and recommendations concerning the use of workmen's compensation in Kansas public schools.

The purpose of the study was to explore and determine the extent of use of workmen's compensation insurance in Kansas public schools. In order to accomplish this purpose several questions were raised and replies obtained in the study. The questions raised were those listed on page 2 of Chapter I. Replies to these questions were received from 133 school districts.

The data from the responding school districts included the following information relative to the questions outlined in the statement of the problem:

1. According to the Kansas Compensation Rating Bureau in Topeka, Kansas, 183 public school districts in Kansas are now participating in the workmen's compensation insurance program. A total of 13,391 professional employees and 5,031 non-professional employees are included in the workmen's compensation insurance program in the 133 responding districts.

2. For the most part, the administration and the board of education originated the request for coverage under workmen's compensation insurance. The reasons most frequently given for starting the program were anticipation of liability for future accidents and the effort by the board of education to increase fringe benefits.

3. The annual premium rates vary considerably from school to school, even between schools having a similar number of employees. The districts reporting their annual premiums paid a total of \$160,106.32 during 1963. Eight of the 133 responding districts did not report their annual premiums.

4. Half of the responding districts received no benefits during 1963. The total known to be received was reported to be \$52,817.19 which represents one-third of the known amount paid in premiums by the insured districts.

5. The injuries and accidents reported by the districts represent a wide range in types of claims submitted to the insurance companies.

6. The advantages of participating in a program of workmen's compensation insurance were reported by the responding districts and included such responses as protection for all concerned, improvement of staff relations, attraction and retention of employees, the increase of fringe benefits, and the relief of employees from anxiety.

The disadvantages listed by a minority (27) of the responding districts concentrated on the high premium rates and limited coverage of the insurance program. Ninety-five districts gave "none" as their reply or did not reply at all to the question asking for opinions on disadvantages.

7. Seventy-seven per cent of the 133 responding districts have been covered by workmen's compensation insurance for ten years or less. This large percentage of districts insuring in the last ten years reveals a trend toward the increased provision of the insurance program in the public schools of Kansas.

8. Other programs of medical, hospital or time loss insurance were reported to be available in almost all of the responding school districts. There is evidence of duplication of insurance programs available to school district employees, creating the possibility of double indemnity.

9. The majority (106) of school districts reported that their school policy allowed the injured employee to receive sick benefits and workmen's compensation in addition to all other available benefits.

10. The districts for the most part felt the program was adequate for use by the public schools of Kansas.

II. CONCLUSIONS

This study has revealed the extent of use of workmen's compensation insurance in 133 Kansas public schools. The large percentage of districts insuring in the last ten years reveals the trend toward the increased provision of the insurance program in the schools of Kansas.

Employees of the districts do not originate the request for coverage under workmen's compensation insurance, but leave the initiative to the administration and the boards of education. Many of the boards are concerned that economic fringe benefits be increased for the employee, but even more boards are providing the program because of their anticipated liability for accidents that might occur. A few districts saw the need for workmen's compensation insurance following a serious accident involving an employee.

The total of premiums paid by the schools for the insurance program appears to be about three times the amount of benefits received by the schools from the program. Even though a few districts considered the coverage to be limited, the majority felt that their injury claims were adequately allowed and compensated.

The policies of half of the districts relative to sick leave benefits appeared to be adequate. The majority of districts are liberal in allowing their employees to receive

workmen's compensation benefits in addition to sick leave and all other fringe benefits. There is the possibility of duplication of various programs of medical, hospital and time loss insurance in most districts.

The districts are aware of the advantages of the workmen's compensation insurance program and feel that this form of insurance helps to provide some of the currently required social and economic benefits such as fringe benefits, protection, job security, and relief from anxiety. They see the program as of major importance to all school personnel in the light of gradual loss of immunity from legal liability in the courts. They are also aware of the high cost of protection and benefits offered by workmen's compensation. Nevertheless, most of the districts endorse the program and are satisfied with its adequacy in providing for the social and economic needs of school personnel.

III. RECOMMENDATIONS

The following recommendations are made on the basis of this study.

Public school administrators and boards of education who are and who are not participating in a program of workmen's compensation insurance should give closer attention to the level of benefits provided for school personnel. In order

to attract and retain competent school personnel, school officials should offer special inducements in addition to ample pay and better working conditions. If there were ample protection available through income continuation and health insurance plans provided by the schools, then the need for workmen's compensation would be reduced. A suggested voluntary program might be one in which employer and employee share premium costs. Permissive legislation is required in Kansas allowing school districts to provide such insurance programs. School districts should also broaden sick leave benefits for all employees in order to provide for temporary disablement. School districts should increase their efforts to keep pace with other segments of the economy by providing economic benefits for their employees.

School districts should take note of the high costs involved in providing workmen's compensation for their employees and should endeavor to press for a more reasonable annual premium rate that is more in line with the benefits received from the program. As an alternative program, school districts should investigate the feasibility of establishing a fund for the purpose of self-insurance to provide for the kind of protection from liability and disability which workmen's compensation insurance provides. Self-insurance by school districts may also require additional legislation

permitting such a economic program for public school personnel.

The state of Kansas, through additional legislation, should liberalize retirement benefits for all employees in order to provide for cases of permanent disability.

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STATE TEACHER
SEPORIA, IOWA

May 14, 1911

APPENDIX

Will please be have a summary of this list
to report to you. Thanks for your help

Sincerely yours,

John A. B.
Grohman

R. H. H. H.
Head, IOWA

Adminstr

KANSAS STATE TEACHERS COLLEGE
EMPORIA, KANSAS

May 14, 1964

Dear Sir:

The number of schools using Workman's Compensation Insurance has increased greatly in recent years. We are writing to you as administrator of a participating school to seek information that would be of value to others considering the advantages and disadvantages of this type of insurance.

Your assistance by completing the enclosed questionnaire will be greatly appreciated. We have tried to make the questionnaire as simple and straightforward as possible. If we have overlooked any important points, you might indicate these on the back of the request form.

We have assumed that all school districts pay for the premium from district funds and that all employees of the system are included. If your practice is different from this, we would appreciate a notation to that effect.

If you would like to have a summary of this research, we will be glad to report to you. Thanks for your help.

Sincerely yours,

John A. Dolan
Graduate Assistant

R. Marvin Schadt
Head, Dept. of School Administration

Enclosure

**AN INQUIRY CONCERNING WORKMEN'S COMPENSATION INSURANCE
IN KANSAS PUBLIC SCHOOLS**

1. Name of School System _____

2. How many teachers and administrators (certificated personnel) do you employ? _____
 How many clerks, custodians, drivers, cooks and other non-teaching personnel do you employ? _____

3. What is your annual premium for Workmen's Compensation Insurance? \$ _____

4. What was the total payment of W.C.I. insurance benefits to your employees during the last year (a fiscal period)? \$ _____

5. What is your sick-leave policy? Days per year _____
 Cumulative total _____

6. What other insurance benefits do your employees have? (Please check)
 Blue Cross _____ Blue Shield _____ Group Accident Insurance _____
 Group Insurance for Time Loss _____

7. When an employee receives a benefit payment from Workmen's Compensation Insurance, which of these conditions prevails?
 a. The employee receives W.C.I. benefits in addition to sick-leave pay and all other fringe benefits. _____
 b. Sick-leave payments to the employee are reduced by the amount of W.C.I. payment received. _____
 c. Other policy: (Please explain) _____

8. How long have you had Workmen's Compensation Insurance? (years) _____

9. Who originally requested coverage under W.C.I.? (Check all that apply)
 Administration { } Insurance Representative { }
 Board of Education { } Non-teaching employees { }
 Teachers { } Lay citizens { }
 Other _____

10. What was the principal reason for the board's decision to start W.C.I.?

- A serious accident to an employee indicated the need
- Anticipated liability for accidents that might occur
- The board's effort to increase fringe benefits
- Response to request for coverage indicated in previous question
- Other _____

11. Please list the advantages which your district sees in the present use of Workmen's Compensation Insurance?

12. Please list the disadvantages or weaknesses your district sees in the present program.

13. What specific accidents to your employees have been covered by Workmen's Compensation Insurance during the last few years.

14. In the light of your district's experience with Workmen's Compensation Insurance, do you feel that it is adequate for the use by the public schools of Kansas? Yes ___ No ___

KANSAS SCHOOL DISTRICTS MAINTAINING A PROGRAM
OF WORKMEN'S COMPENSATION INSURANCE*

Abbyville (Reno R12)	Buhler (Reno R16, RHS Jt. 10)
Abilene (Dickinson 2nd 5)	Burden (G-7 School District)
Admire (Lyon 104)	Burdett (Pawnee Jt. U5, RHS 1)
Alamota (District #6)	Burlington (Coffey 2nd 1, RHS 6)
Alden (Rice Jt. 9, RHS Jt. 7)	Butler County CSD #36, El Dorado
Andover (Butler 122)	Caldwell (Sumner 2nd 20)
Anthony (Harper 2nd 1, RHS 3)	Caney (Montgomery 2nd 34)
Argonia (Sumner Jt. 4, RHS Jt. 8)	Centerville (District #103)
Arkansas Avenue (Sedgwick 120) Wichita	Centre (Marion Jt. 11) Lost Springs
Atchison (Atchison 1st 1A)	Cherryvale (Montgomery 2nd, Jt. 8)
Augusta (Butler 1st 13)	Circle Rural High (Butler RHS Jt. 5) Towanda
Barton County Jt. School Dist. #105, Ellinwood	Clay Center (Clay 2nd 2)
Basehor (Leavenworth 32, RHS 3)	Clayton (Jt. Dist. #1)
Baxter Springs (Cherokee 2nd 6)	Clifton (Washington Jt. W002 RHS Jt. 1)
Belle Plaine (Sumner 2, RHS 5)	Clymore School District #15 Coffeyville
Belpre-Trousdale (Edwards Jt. 2)	
Benton (Butler Jt. 52)	
Blue Mound (Linn Jt. 100, RHS Jt. 3)	Columbus (Cherokee 2nd 56)
Bluff City (Harper R2, RHS Jt. 2)	Columbus RH (Cherokee 3)
Bonner Springs (Wyandotte Unified 204)	Concordia (Cloud 2nd 4)

*Source: Kansas Compensation Rating Bureau, Topeka.

Consolidated Jt. 1
 (Pottawatomie) Wamego
 Conway Springs (Sumner 104)
 Coolidge (Hamilton C1)
 Copeland (Gray Jt. 19,
 RHS Jt. 2)
 Corinth (Johnson 32)
 Prairie Village
 Council Grove (Morris 2nd Jt. 50,
 RHS Jt. 10)
 Delphos (Ottawa Jt. 1R)
 Derby (Sedgwick 2nd 6)
 Desoto Rural HS (Dist. #3)
 Dexter (Cowley 5)
 Dodge City (Ford 2nd 1)
 Douglass (Butler Jt. 20)
 Dunlap (Morris Jt. 40)
 East Indianola (Shawnee 42)
 Topeka
 Edson (Sherman C2)
 Edwardsville (Wyandotte 20)
 Eldorado (Butler 2nd 3)
 Elk City (Montgomery Jt. 11)
 Elkhart (Morton 2nd 3)
 Ellinwood (Barton 2, RHS 2)
 Ellis (Ellis 2nd 2)
 Ellsworth (Ellsworth 1)
 Emporia (Lyon 2nd 1)
 Florence (Marion 2nd U4)
 Fort Scott (Bourbon 1st 55)
 Frederic Remington (Butler
 RHS Jt. 6) Potwin
 Fredonia (Wilson 2nd 40)
 Garden City (Finney 2nd 1)
 Garfield (Pawnee U3, RHS 2)
 Girard (Crawford 2nd 37)
 Girard Rural High
 Glasco (Cloud Jt. 5, RHS
 Jt. 2)
 Goff (Nemaha 86, RHS 3)
 Goodland (Sherman 2nd 1)
 Sherman County Community
 High, Goodland
 Great Bend (Barton 2nd 1)
 Great Bend RHS (RHS 7)
 Haddam (Washington 19, RHS 2)
 Halstead (Harvey 52, RHS 1)
 Hartford (Lyon Jt. 1, RHS Jt.
 11)
 Haven (Reno CSD Jt. R9,
 Jt. RHS 9)
 Hays (Ellis 2nd)
 Haysville (Sedgwick 187)
 Hesston (Harvey 55)

High Lawn School,
 Prairie Village
 Hoisington (Barton 2nd 29,
 RHS 3)
 Holcomb (Finney U1)
 Hoxie (Sheridan 19)
 Sheridan County Community High
 Hoxie
 Humboldt (Allen 2nd 16)
 Hutchinson (Reno 1st 1)
 Jamestown (Cloud Jt. 32,
 RHS Jt. 4)
 Junction City (Geary 1st 1)
 Kansas City (Wyandotte 1st 101)
 Kaw Valley Common School Dist.
 #95, Lawrence
 Kinsley (Edwards 2nd 1)
 Lathrop (Allen 58)
 Lawrence (Douglas 1st 60)
 Lenexa (Johnson 46)
 Leoti (Wichita 1)
 Liberal (Seward 2nd 3)
 Liberty (District #4)
 Linwood (Johnson 1)
 Overland Park
 Longton (Elk 165)
 Lyons (Rice 2nd 69)
 Manhattan (Riley 2nd)
 Marysville (Marshall 2nd 4)
 McCune (Crawford Jt. 57,
 RHS Jt. 2)
 McPherson (McPherson 2nd 20)
 Medicine Lodge (Barber 1,
 RHS 7)
 Midway (Wilson Jt. C2)
 Buffalo
 Minneha (Sedgwick 134) Wichita
 Montezuma (Gray CSD Jt. 17)
 Mulvane (Sedgwick 127)
 Natoma (Osborne Jt. R5,
 RHS Jt. 1)
 Newton (Harvey 2nd 1)
 Nickerson (Reno 2nd, Jt. RHS 12)
 Northern Heights (Lyon Jt. 9)
 Allen
 Norton (Norton 2nd 1)
 Olathe (Johnson 2nd 16)
 Olmitz (District #100)
 Osage City (Osage 2nd 20)
 Osage City RHS 10
 Ottawa (Franklin 2nd 30)
 Consolidated School Dist. #110
 Overland Park
 Oxford (Sumner Jt. 1, RHS Jt. 6)
 Paola (Miami 2nd 2)
 Paradise (Russell Jt. 48, RHS
 Jt. 2)

Pauline (Shawnee 72)
 Pawnee Rock (Barton Jt. 2, RHS
 Jt. A)
 Petrolia School District #41
 Chanute
 Piper (Wyandotte Unified 203)
 Pittsburg (Crawford 1st 49)
 Plains (Meade Jt. 74)
 Pleasant Hill School Dist. #24
 Topeka
 Pleasanton (Linn 78, RHS 5)
 Pleasant Valley (Sedgwick 128)
 Wichita
 Plevna (Reno R 11)
 Potwin (Butler 99)
 Prairie (Johnson 44)
 Prairie Village
 Preston (Pratt 8)
 Republic (Republic 63, RHS 3)
 Riverside School Dist. #136
 Wichita
 Rolla (Morton 17)
 Rose Hill (Butler Jt. 110)
 Russell (Russell 2nd 5,
 RHS 7)
 St. George (Pottawatomie 7,
 RHS 6)
 Salina (Saline 1st 1)

Santa Fe School District
 McPherson County
 Sedan (Chautauqua R2)
 Seltzer (Sedgwick 31)
 Wichita
 Severy (Greenwood Jt. 82,
 RHS Jt. 7)
 Shawnee (Johnson 27)
 Shawnee Heights RHS (Shawnee
 Jt. 10) Tecumseh
 Southeast RHS (Crawford
 County) Cherokee
 South Hutchinson (Reno 136)
 South Riverside (Sedgwick 136)
 Wichita 11
 Spencer Consolidated Dist.
 #203, Galena
 Stanley (Johnson 109, RHS
 Jt. 4)
 Sterling (Rice 2nd Jt. 1)
 Sterling HS (RHS Jt. 6)
 Strong (Riley Jt. 1) Manhattan
 Sylvia (Reno 102, RHS 7)
 Syracuse (Hamilton S1)
 Tecumseh (Shawnee 7)
 Timmons (Wyandotte 37)
 Edwardsville
 Topeka (Shawnee 1st 23)

Turner (Wyandotte Unified 202) Winfield (Cowley 2nd)

Tyro (District #109)

Grant County RH 1, Ulysses

Valley Pride (Reno 65)
Hutchinson

Valley View (Johnson 49)
Overland Park

Vanora School Dist. #4
El Dorado

Victoria (Ellis 5, RHS 2)

Wakarusa Valley (Douglas 98)

Wallace (Dist. #1), Lawrence

Walton (Harvey Jt. 68)

Wamego (Pottawatomie 2nd Jt. 19,
RHS Jt. C1)

Wanamaker (Shawnee 33)
Topeka

Washington (Wyandotte Unified
201) Bethel

Weir (Cherokee 2nd 64,
RHS Jt. 1)

Wellington (Sumner 2nd 6)

Whitewater (Butler Jt. 95)

Wichita (Sedgwick 1st 1)

Wichita (RHS District #191)

Wichita Heights (Sedgwick RHS
192) Wichita 19

Wilroads Gardens (Ford 66)
Dodge City