

Stay current with your safety training

The Ohio Bureau of Workers' Compensation announces the addition of five new courses to help you create a safer workplace.

- 1 Emergency preparedness planning**
Designed for those responsible for developing or overseeing their company's emergency plan
Learn about:
- Components of a plan;
 - Structuring your preparation; and,
 - An all-hazards approach to planning.

- 2 Employee safety for staffing companies and PEOs**
Designed for temporary staffing agencies and professional employer organizations (PEOs)
Learn about:
- Reducing injuries and illnesses;
 - Improving communications with clients;
 - Understanding OSHA's rules;
 - Evaluating clients' safety programs; and,
 - Understanding NCCI classifications.

- 3 Public employers: Injury, illness and needle-stick recordkeeping**
Designed for all public entities as defined by ORC 4167
Learn about:
- Interpreting Public Employers Risk Reduction Program (PERRP) rules;
 - Comparing PERRP and OSHA regulations;
 - PERRP recordkeeping requirements;
 - Proper completion of needle-stick forms; and,
 - Understanding differences between recordable and non-recordable injuries.

- 4 Restaurant and food service safety**
Designed for those responsible for ensuring safety for workers in food service facilities
Learn about:
- Ergonomic risk factors;
 - Kitchen equipment safety;
 - Identifying and eliminating hazards;
 - Controlling infections; and,
 - Safe handling and storing of chemicals.

- 5 Communicating safety to your Spanish-speaking work force**
Designed for those responsible for safety and supervision of Spanish-speaking workers
Learn about:
- Cultural barriers;
 - Techniques for overcoming obstacles;
 - Developing effective training formats;
 - Motivating employees to become safety-centric; and,
 - Simple phrases to communicate safety.

All safety classes are free and sponsored by BWC's Division of Safety & Hygiene. For more information, including location and class schedules, or to register online, log on to www.bwclearningcenter.com, and click on:

- Learning Center;
- Course Enrollment & Information.

You may also call 1-800-OHIOBWC, and press option 2, then 2 and 2 again.

This information provided by BWC.

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Dates and locations of BWC's Workers' Comp University

WCU courses will be available this fall, September to October, at the following locations throughout Ohio:

September 6 – Chillicothe
 Christopher Conference Center - Comfort Inn

September 11 – Akron
 John S. Knight Center

September 13 – Cleveland
 Cleveland Convention Center

September 18 – Columbus
 Greater Columbus Convention Center

September 20 – Cincinnati
 Duke Energy Center

September 26 – Toledo
 SeaGate Convention Centre

October 3 – Dayton
 Dayton Convention Center

There are several ways to register!

Watch your mail for more information and registration forms from BWC.

Online

Visit ohiobwc.com and follow the link at the bottom of the page for Workers' Compensation University. Click on "REGISTRATION" to begin the process.

Over the Phone

Call (800) 466-6292 – and be prepared with the information found on the forms from BWC.

By Fax

Complete registration forms from BWC and fax to (614) 621-1121.

Keep in mind, register prior to the conference to download and print your own course materials.

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BWC announces premiums will remain stable

Encouraging economic trends, continued rebuilding efforts cited in the predicted stability of upcoming workers' compensation premium payments.

Premium rates for Ohio employers paying workers' compensation insurance will remain stable as a result of the Ohio Bureau of Workers' Compensation's (BWC's) recommendation to not increase average premiums for the upcoming fiscal year. This zero percent average premium rate change was accepted and approved by the Workers' Compensation Oversight Commission (WCOC) in May.



The approved zero percent average rate change applies to private sector employers for fiscal year 2008, which

began July 1, 2007. This represents the first time in five years that BWC did not recommend an average rate increase for private-sector employers.

"As BWC continues to rebuild, average premium rates for employers will not increase," said Tina Kielmeyer, BWC's former Acting Administrator/CEO. "This recommendation was made possible because of several successful cost containment measures and greater partnership with Ohio employers to prevent injuries and invest in workplace safety."

Mercer Oliver Wyman, BWC's outside actuary, examines a myriad of economic and workers' compensa-

tion trends before providing a premium range to the Administrator. Several factors influenced their recommendation, including the fact that claims have declined significantly over the past decade, including a six percent drop between fiscal year 2005 to fiscal year 2006. Additionally, they noted medical expenses have decreased by \$44 million through the first nine months of the current fiscal year.

"The operational improvements thus far have allowed BWC to keep rates stable for employers for the first time in five years," said Kielmeyer. "Recommending a zero percent increase provides stability for employers while enabling BWC to appropriately and responsibly manage remaining challenges."

While the zero percent average rate change means BWC does not need to collect additional premiums, employers will continue to be billed based primarily on their individual claims experience.

BWC collected approximately \$2.1 billion in premiums during fiscal year 2006. Currently, the agency incurs expenses of \$0.75 for every dollar it earns. For more information on BWC's financial health, please see Dollars and Sense.

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Workers' Comp Group Rating Saves Money

Compensation Consultants is kicking off its 2008-2009 workers' compensation group rating year and is accepting applications for our Group Rating Programs.

Through group rating, member companies can save up to 90 percent on their workers' comp premiums.

- Last year, the chamber or association members who participated in the group rating program saved millions of dollars on their workers' comp premiums.
- Current levels of savings range from as high as 90% to as low as 15% for companies with claims.
- The multiple levels of savings can possibly prevent members from losing their group rating discount once a claim occurs, simply dropping them to a lower tier.
- Chamber or association members are offered the highest possible savings, depending on eligibility, without the need to comparison shop group rating programs.
- Whether your company is participating in another group rating program, or did not qualify in the past, you could possibly save thousands more with our group rating program!

Ohio employers should be aware that premium payments are due to the Bureau of Workers' Compensation (BWC) semi-annually.

- The deadline to pay this premium is August 31, 2007.
- Employers who miss the deadline will lapse in coverage and be responsible for any damages and expenses related to a workplace accident.
- Employers in lapsed coverage may not be eligible to participate in a group rating program.

Because group rating enrollment has a one-year timeframe – from analysis to filing with the BWC – employers should remain in the group rating program to continue receiving significant premium savings. Current participants will be automatically re-enrolled for the 2008-2009 group rating year as long as the criterion continues to be met.

For a free, no-obligation quote of your potential savings, contact CCI at 800.837.3200 or apply online at www.cciworkerscomp.com.

WebWatch

<http://www.sba.gov/>

- A site operated by the U.S. Small Business Administration, created to "help you start, grow and succeed."
- Provides resources for small business owners on everything from grants to laws and regulations, start-up tips to online training.
- Local resource listings on disaster field offices, women's business centers and U.S. Export Assistance Offices.

<http://hss.energy.gov/>

- Operated by the Department of Energy Office of Health, Safety and Security.
- Information on chemical and facility safety and procedures.
- Links to assistance training and resources on employee safety and health.

BWC holds annual Workers' Comp University

The Ohio Bureau of Workers' Compensation (BWC) wants to help you get the information you need to stabilize your costs and care for your most valuable asset – your employees!

At BWC's Workers' Compensation University (WCU) you will get all of the following helpful information at no cost to you:

- Learn ways to control costs with proven claims and risk management strategies;
- Implement proven strategies that will help keep your workers safe on the job;
- Partner effectively with BWC and other stakeholders to safely return injured workers back to work;
- Better understand legal and health care aspects of workers' compensation and how they impact your business; and,
- Earn free continuing education credits as well as credit for Step 6 of BWC's 10-Step Business Plan and One Claim Program.

Continuing education & employer program credits

BWC will submit WCU 2007 course material for contact hours, continuing education units, continuing legal education and continuing medical education. Look for updates regarding specific credentials on BWC's website at www.ohiobwc.com. To access these updates, click on the WCU ad at the bottom of the homepage and choose the CEU/employer credits option on the WCU page.

Step 6 and One Claim Program participants

As an added bonus, most of the courses offered at WCU 2007 are eligible for Step 6 credit for BWC's 10-Step Business Plan and One Claim Program. To earn credit for either of these programs, attendees must attend three approved courses offered this fall. Check with BWC's website for a schedule of approved courses.

WCU Course Offerings

This year, BWC is presenting distinct course tracks covering a broad range of topics. Attendees can take a single track in its entirety or create a personalized schedule by mixing and matching courses from the following tracks. See BWC's website for complete schedule and brief course descriptions.

Employer - Beginner: A course track that provides a high-level look at the essentials for running an effective workers' compensation program, such as claims

management and preparing for an Industrial Commission of Ohio hearing.

Employer - Advanced: A course track for returning attendees or anyone who wants to learn more about core workers' compensation processes such as rate making and reserving.

Special Topics: This track covers everything from return-to-work strategies to proven methods for keeping workplaces as safe as possible.

Health care: This course track provides information on trends and changes to Ohio's workers' compensation system and how they impact health care for injured workers.

New – print course materials from BWC's website!

BWC is not distributing hard copies of course materials at this fall's WCU. Instead, material will be provided onsite on CDs. However, you can download and print course material from ohiobwc.com. Course material will be available online just prior to the first WCU on September 6.

Please see the back panel of this newsletter for course locations and registration information.

Important Dates for 2007

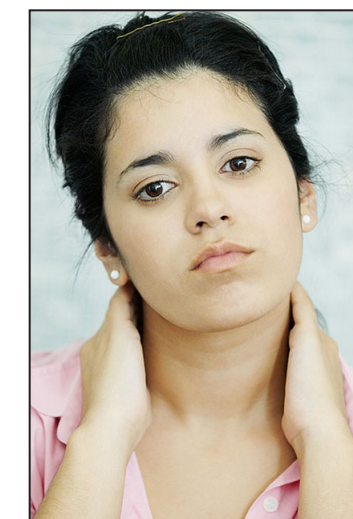
August 31

Payroll reports and premium payments due for the coverage period of January 1 through June 30, 2007. Failure to send payment will result in a lapse of coverage and potential inability to re-qualify for the 2008-2009 group rating year. Employers participating in the 50/50 payment plan, must submit payment for half of their total premium payment to BWC.

Preventing back pain and injury in the workplace

One of the biggest steps toward preventing workplace injuries is understanding their hidden or underlying causes and then addressing them before injuries occur.

According to the Mayo Clinic, four out of five adults will experience back pain. With odds like that, chances are someone on the job will eventually suffer from a back problem. Pain may vary from mild irritation



to more serious spinal and muscular problems. Treatments differ based on the cause, but this is certain: prevention is the best medicine. Knowing the causes of back pain is the first step toward preventing problems.

Muscle pulls and strains are two of the most common workplace back injuries – and are, in many cases, preventable.

These are generally caused by lifting improperly, moving suddenly, falling or performing a task requiring repetitive motion. However, there are alternate causes.

Possible causes of back pain:

1. **Herniated Disc** – soft inner tissue of the spine penetrates through a deteriorating vertebra and pushes against a nerve root.
2. **Sciatica** – shooting lower back pain that effects major nerves, traveling down the legs, sometimes even down to the feet.
3. **Spinal stenosis** – a narrowing of the spine, which causes compression of nerve roots.
4. **Spondylosis** – spinal degeneration and deformity of one or more vertebrae that creates compression of the nerves.
5. **Injury.**

Tips for prevention:

- **Teach proper lifting techniques.** It is better to lift with the legs, keeping the object close to the body, and asking for help if something is too heavy or an awkward size.
- **Posture is important!**
 - **Sitting posture** – Provide seating with good lumbar support, allowing workers to

keep legs and hips level, with feet flat on the floor. If necessary, encourage workers to place a small pillow behind the back to maintain a natural, supported curve.

- **Standing posture** – If required to stand for a long time, allow employees to take small breaks. You might also provide a low footstool, demonstrating that by alternately placing a foot on the stool they will reduce weight on the lower back.

- **Adjust workspaces.** Many back injuries are caused by repetitive or forceful movements, so try to arrange workstations accordingly. For workers who spend most of the day on the phone, provide headsets to prevent cradling the phone between ear and shoulder. Provide lifting devices and adjustable equipment for more physically-demanding tasks. If employees work at a computer, make sure that they are able to adjust the monitor, desk or chair to maintain proper posture.

- **Minimize hazards.**

Keep work areas free from hazards that might trip workers, such as electrical cords or machinery in a walkway. Require workers to wear flat, non-slip shoes that provide good support.

- **Minimize stress.**

Tension in the workplace is not only bad for morale, but it also makes workers more susceptible to tension and injuries. Allow workers to take small breaks when feeling overwhelmed, or to break up repetitive movements. Encourage them to develop exercises, such as deep breathing, that will help keep workers calm when feeling frustrated.

Most importantly, if one of your workers is complaining of pain, be sure to encourage him to seek out proper medical advice and treatment to prevent the pain from becoming persistently worse.

