

# BAYLOR BULLETIN

Baylor Associates, Inc.

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## DO NOT DELAY

RETURN YOUR GROUP RATING FORMS NOW.

## NEW POLICY RULES FOR 2007

The Ohio Bureau of Workers' Compensation has passed a number of rules that will affect your policy in 2007.

### Minimum Premium

Prior to the rule change, employers who reported zero payroll or premium was less than \$10 paid the minimum premium of \$10 semiannually. A BWC study revealed that the cost of maintaining a policy has increased significantly since the last fee change in 1992. Effective January 1, 2007 the minimum premium will be \$50 semiannually (\$100 annually) for premium payments made on or after that date.

### Minimum and Maximum Payroll

Prior to the rule change individuals, who have elected supplemental coverage were required to report a minimum of \$100 per week to maximum of \$800 per week. Active corporate officers had no minimum but did have the maximum \$800 per week. Under the new rule, individuals who have elected supplemental coverage and active corporate officers must report a minimum of \$352 per week up to maximum of \$1056 per week. These increases are based upon the statewide average weekly wage calculated annually by the Ohio Department of Job

and Family Services and are effective for the payroll reporting period of July 1, 2006 to December 31, 2006.

### Successorship Liability

Prior to the rule change, if a succeeding employer took over all or part of an operation, the previous experience transferred, but the transfer of financial liability was optional. Under the new rule, when a successor takes over the entire operation, any and all existing and future liabilities or credits will transfer along with the experience. This rule is effective for all successions taking place on or after September 1, 2006.



### Schedule of events

#### Tuesday, March 20

8:30 to 9:30 a.m.	Opening session
9:45 a.m. to noon	Educational sessions
1:15 to 3:30 p.m.	Educational sessions
3:35 to 4:45 p.m.	General session
4:45 to 6 p.m.	Expo marketplace

#### Wednesday, March 21

8:30 to 10:45 a.m.	Educational sessions
8:30 a.m. to 4 p.m.	Expo marketplace
11:30 a.m. to 1:30 p.m.	Safety Incentive Program awards luncheon
1 to 3:15 p.m.	Educational sessions
3:30 to 4:30 p.m.	General session

#### Thursday, March 22

8 to 9 a.m.	General session
8:30 a.m. to 1 p.m.	Expo marketplace
9:15 a.m. to 11:30 p.m.	Educational sessions
12:30 to 4 p.m.	Educational sessions

## OHIO SAFETY CONGRESS AND EXPO

The Safety Congress set for March 20-22 at the International Exposition (IX) Center in Cleveland is one of the largest gatherings in the United States dedicated to safety. The year's event with an "extreme safety" theme will feature Rusty Wallace, former NASCAR driver and ESPN racing analyst, as the keynote speaker.

Continuing education units, certification maintenance points and credits for the BWC's premium Discount Program Plus will be available for most sessions. More than 225 vendors offering a variety of services and products will participate in the expo marketplace.

For more information on the Safety Congress, including details on seminars, continuing education and advance registration, please see the attached documentation or visit the BWC web site at [ohiobwc.com](http://ohiobwc.com).

# KEY SAFETY PROGRAM PARAMETERS

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**Safety & Health**  
Classes for Ohio Workers

January—March 2007

The Ohio Bureau of Workers' Compensation Division of Safety & Hygiene Training Center offers 74 occupational safety, health, and ergonomic courses in thirteen locations statewide. All courses are offered at no additional cost to Ohio employers who pay into the Ohio workers' compensation insurance fund. Courses are designed to emphasize practical application of safety principles, to help develop a safety culture, and to provide current and proposed standards for regulatory compliance.

For more information or to register, call 1-800-OHIOBWC, Option 2, 2, 2.

To register on-line, log onto [bwclearningcenter.com](http://bwclearningcenter.com).

### Assigning an individual the role of coordinating safety efforts for the company.

Designate an individual as the accident prevention coordinator, give that person responsibility and authority for facilitating organizational safety systems and processes and help that individual develop the knowledge and skills necessary for success. The accident prevention coordinator does not assume operational responsibility for safety and health, but supports line management, supervision and employees to develop effective safety systems and processes. The accident prevention coordinator is responsible for helping management and employees identify accident prevention, safety, and health training needs. They should assist management develop strategies that improve the safety system and communicate safety and health requirements. In smaller companies, the accident prevention coordinator is the owner or chief executive officer. Medium size employers designate a staff manager such as human resource managers, engineers or financial services managers as the accident prevention coordinator. Larger companies may employ a full-time accident prevention coordinator depending on their accident history, costs of accidents and degree of hazard. The accident prevention coordinator must sincerely care about employee well being and have a high degree of credibility with employees.

### Early return-to-work strategies to help injured or ill workers return to work.

Quality medical care provided in a timely manner helps employees who are involved in an accident and promotes cost containment for those injuries. Build a working relationship with the medical provider by creating open lines of communication and by educating the medical provider about your business. Establish a return-to-work plan that returns employees as soon as they are able to work in a productive capacity. The return-to-work plan will minimize costs and enhance the employer/employee relationship by accelerating the recovery process and promoting employee security. A worksite job analysis will be a valuable tool to develop a return-to-work plan. Include in each job analysis a job description, tools and equipment used, work schedule and physical demands for the required tasks. You can compare the employee's functional capabilities to the job requirement and decide how you can modify the job to return the individual back to work.

**Internal program verification to assess the success of company safety efforts**, to include audits, surveys, and record analysis. Accurate injury and illness records are an essential component of successful safety and health systems. Assess why accidents are occurring, what specific systems or processes are in need of change and how changes

will be made, are the goals of this step. Compare injury and illness experience with preceding periods and with the experience of similar companies. Results oriented data may indicate trends but these numbers do not show a system weakness, poor decision or inappropriate behavior. Performance oriented measures provide information for the identification of system weaknesses and shows where improvements are needed. You must measure and assess the process by which results are obtained. Techniques for measuring the process include perception surveys, assessing the accountability system, an observation system that develops information on safe behaviors or measuring the effectiveness of communication and training. An effective way to use performance related data is to track and post successful performance information. Chart and track by month the number of safe behaviors observed by management and employees, number of safety discussions, number of near misses reported, number of dangerous operations completed safely, number of safety suggestions and problems solved or number of miles driven or units completed without incident. From this information, you can identify unsafe behaviors and develop improvements to the organization's safety systems.