

BAYLOR BULLETIN

Baylor Associates, Inc.

7000 Fitzwater Road • Suite 325 • Cleveland • Ohio • 44141-1358
(440) 546-7600 • Fax (440) 546-7601 • (800) 433-1922

BWC DEDUCTIBLE PROGRAM

The BWC has launched a new Deductible Program. The Deductible Program helps employers lower their premiums by offering an upfront premium discount. However, the deductible paid could exceed the premium savings.

An employer must meet the eligibility requirements of active coverage, current on all premium payments and have no more than 40 days lapsed coverage in the last 12 months. The BWC will also review credit information to determine eligibility. The employer may choose a per claim deductible level

of \$500, \$1,000, \$2,500, \$5,000 and \$10,000. The deductible level cannot exceed 25% of the premium in a policy year. The BWC will pay the claim costs in full and then bill the employer monthly for all costs up to the deductible level. The total cost of the claim will still be used in the experience rating calculation. The discounts range from 1.4% up to 26.0% and the deductible level and hazard group will determine the actual discount.

To enroll you must submit an Application for Deductible Program by

May 31, 2009 to start in the policy year beginning July 1, 2009. The program renews automatically and changes must be made at the start of each policy year. While participating in the Deductible Program, employers cannot participate in the 15K Medical Only Program, Salary Continuation or any Retrospective Rating Program.

For more information on this program, please contact Joel Danner at 800-433-1922 or jdanner@baylorwc.com.

CHANGES IN GROUP RATING

The BWC has proposed many new changes to Group Rating effective July 1, 2009. So that you may obtain the most accurate and current information, we will provide updates via our website, baylorwc.com

2009 OHIO SAFETY CONGRESS & EXPO

Registration is now open for the Ohio Safety Congress & Expo, March 31 to April 2 in Columbus. Employers may visit ohiobwc.com for complete information about the event including registration, educational sessions, hotels and more. A policy number is required for registration.

Technology will play an important role in promoting the 2009 Safety Congress. To reduce costs, an event flyer

(attached) has replaced the long-standing official program and will instruct employers to visit ohiobwc.com for registration and event information. Another cost-saving (and green) measure for the 2009 event is online session materials. Beginning March 18, the BWC will post session handouts on ohiobwc.com for download prior to the event. Participants may print handouts for the sessions of their choice

and bring them to Safety Congress if they wish. We will not distribute handouts at the sessions. Materials will remain posted on the web site for at least 60 days after the event.

Now more than ever, it is important for businesses to reduce costs through injury prevention. Safety Congress can provide the education and resources to help employers achieve this goal.

Baylor Associates, Inc.

7000 Fitzwater Rd
Suite 325
Brecksville, OH
44141-1358

PHONE:
(440) 546-7600

FAX:
(440) 546-7601

E-MAIL:
jdanner@baylorwc.com

We're on the Web!

See us at:

www.baylorwc.com

KEY SAFETY PROGRAM PARAMETERS

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 and 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.