

# Risky Business

## Dates to Remember

**May 15** – Public Employer's  
45% BWC Premium  
Due

**May 31** – Unemployment Tax  
Contributions Due

**June 1** – Second 50/50  
Premium Due

**July 1** – New BWC Program  
period begins

## Visit Us!

Be sure to stop by our booth at the Northwest Ohio Safety and Health Day on Wednesday, May 18<sup>th</sup> from 8:00 am – 3:00 pm at Owens Community College.

For more information, visit the website: [Northwest Ohio Safety and Health Day](#)



**V&A RISK SERVICES**

*Workers' Compensation Services*

Tradition Square  
2730 Centennial Rd.  
Toledo, OH 43617  
419.867.1044

## Governor Announces \$65 Million Rate Cut

On April 28, Governor John Kasich announced that he is seeking an overall 4 percent cut in workers' compensation base rates which would result in a \$65 million reduction annually. In addition to the overall drop in base rates, the rate for some key industries including manufacturing and commercial may reduce up to 6%. Unlike in other years, the rate reduction would also apply to employers in incentive programs such as group rating.

The Ohio BWC administrator, Steve Buehrer submitted the proposal to the BWC Board of Directors the same day. If the Board approves the proposal, the rates will become effective on July 1, 2011. The BWC sets rates annually in advance of the policy year. A business's specific rate is calculated according to the work the business does, current trends in that particular industry and the business' specific claim history.

The Ohio BWC Board of Directors will vote on the proposal in their May meeting.



## Safety Grant for Wholesale and Retail Employers Announced

The Ohio BWC has announced a grant program to reduce or eliminate occupational injuries and illnesses in the wholesale/retail trade sector.

The program provides funds to employers that fall within that sector to purchase safety equipment while participating in a study that will guide future programming and establish best practices for accident and injury prevention.

Participating employers will receive 2 to 1 matching funds up to \$40,000 through the BWC's SafetyGRANTS\$ Program to purchase equipment that can reduce workplace injuries and/or illnesses. Employers who participate will agree to take part in a two year follow up study with the BWC and NIOSH to determine the cost effectiveness of these interventions in reducing injuries. For employers to be eligible, they must pay into the state fund and operate in the wholesale/retail trade sector or perform delivery operations of large items. Half of the employers will receive funds in the winter of 2011 and the other half in the spring of 2012.

This study represents the first major collaboration resulting from the partnership between the National Institute for Occupational Safety and Health (NIOSH) and the Ohio Bureau of Workers Compensation.

## V&A Risk Services Can Now Reduce Your Unemployment Taxes

The same quality of service you have become accustomed to for your workers' comp program is now available for your unemployment program. Your unemployment taxes are a direct result of the charges against your account. Our goal as your service company of record is to keep the charges from your account, thereby building up your positive balance and lowering your tax rate. Opportunities exist for companies with common ownership to combine those policies and lower the tax rates as well.

E-mail  
[kfinley@variskservices.com](mailto:kfinley@variskservices.com)  
or call Ken Finley today to learn how V & A Unemployment Services can positively impact your bottom line.



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## Reminder for Group Rated Employers

Group Rated Employers which have experienced a workers' compensation claim in the 2008 or 2009 calendar year must receive 2 hours of safety training before June 30<sup>th</sup> or face disqualification. You may receive this training through the [Ohio BWC's online training center](#) or attend a safety course given by a qualified safety professional. The following webinars are also available:

Thursday, May 26th 9 – 11 am  
"Role of Ergonomics in Prevention Management"

Thursday, June 23rd 9 – 11 am  
"Eliminating At Risk Employee Behavior" - Strategies that can lead to its elimination in the workplace."

Cost \$25.

To register for the webinars, contact Kelly Schulte of Custom Training Solutions - e-mail to [kschulte@northweststate.edu](mailto:kschulte@northweststate.edu). She will respond with instructions for participating in the webinar.

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## BWC Plans to Expand Safety Council Discount Program

The BWC has announced plans to expand the Safety Council Discount Program to include an additional 100,000 Ohio employers.

Under the program, employers can earn a 2-percent rebate for meeting all of the participation eligibility requirements and a 2-percent performance bonus for reducing either frequency or severity by 10 percent, or with maintenance of both frequency and severity at zero. An employer must meet all eligibility requirements to be eligible for the performance bonus rebate. The current rebate offer excludes self-insuring employers, state agencies and employers enrolled in BWC's group-rating and group-retrospective programs.

The 2011-2012 program will allow group rated employers to earn a 2 percent performance rebate in addition to their group rating discount for demonstrating improvements in workplace safety. To find a safety council near you, please visit the [Ohio BWC website](#).