

## ATTENTION: Safety Personnel

*Sheakley Makes  
Purchasing Safety Supplies  
a Lot Easier!*

*Introducing...*



As part of our continued expansion of safety services, Sheakley is excited to introduce our new internet retail store **Equip**,

[www.sheakleyequip.com](http://www.sheakleyequip.com). This online store gives our customers the opportunity to choose from an extensive variety of high quality safety merchandise and apparel, ranging from personal protective equipment to janitorial supplies.

A feature unique to Equip is the ability to provide our customers with a customized web store that is designed specifically for their purchasing needs. This customized store is a great time saver for the Safety Manager or Purchasing Director who buys large amounts of supplies and merchandise from multiple vendors and is looking to simplify that process. With our "one-stop-shop" Equip allows buyers to select the competitively priced merchandise they want to purchase on an ongoing basis and have it all available in one easy to use website. Equip is also the perfect solution for employers with multiple locations who want to achieve better control of the quality, quantity and price of the supplies and merchandise purchased by these locations.

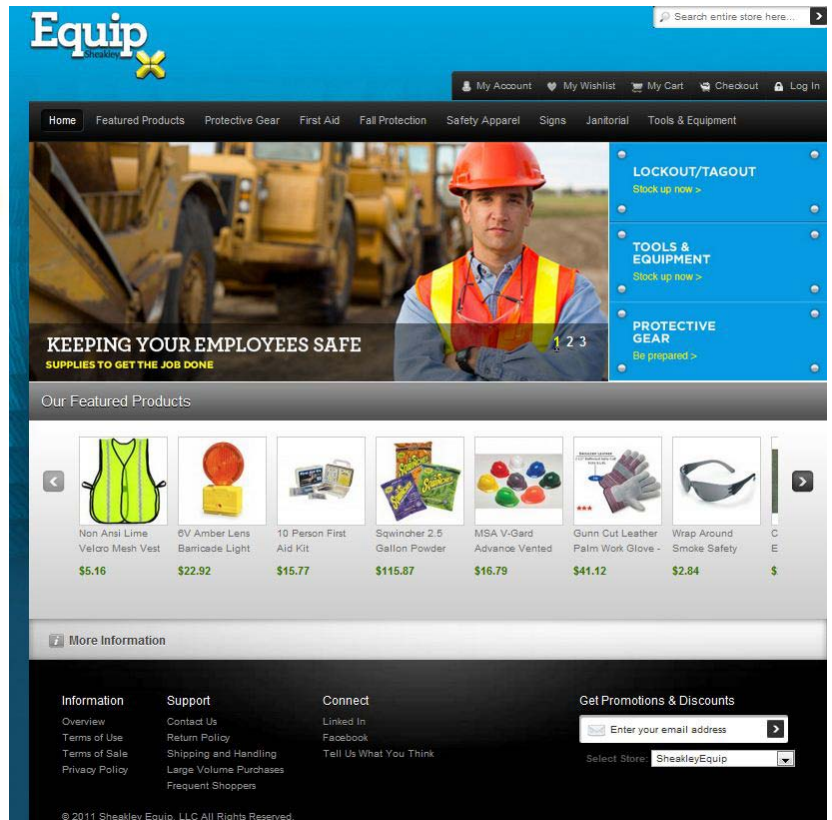
*"With Sheakley Equip's customizable website, I can allow my worksite supervisors to purchase what they need for a job, while also having the ability to monitor the quantity purchased and maintain consistency in the price and quality of the items they're buying. Equip was able to meet or beat most of my current vendors pricing and now I only have one invoice! Plus, it's great that I can call Sheakley's safety team if I have a question about a product or supply that I need!"*

Jeff Spradling, Owner, Precision Industrial Piping

You rely on us as trusted experts in claim and injury management and we understand that providing a wide range of safety solutions is critical to protecting your employees from workplace hazards.

**As a valued client, we would like to offer a  
10% introductory discount on your first order.  
Please use promo code EQUIP10 when checking out.  
Visit us today at [www.sheakleyequip.com](http://www.sheakleyequip.com).**

**To discuss setting up a complimentary, customized site for your organization please contact us at 855-421-3747 (toll free) or by e-mail at [sheakleyequip@sheakley.com](mailto:sheakleyequip@sheakley.com).**



# WORKERS' COMPENSATION NEWS

## Group Rating Changes

The Board of Directors is considering an urgent meeting in early November to perform the first reading on the Break-Even Factor and Credibility Table Rules. This meeting would occur after the BWC Administrator receives the "loss ratio relativity analysis for group break-even factor" report from the BWC Actuarial Division in late October.

The second reading for the BEF and Credibility Table Rules is scheduled for November 18<sup>th</sup>.

The Group Rating Marketing Moratorium requested by Administrator Buehrer in September is still active and will continue until the Board makes their final decision. Any employer receiving a group rating quote projecting a certain discount before the moratorium is lifted should submit a copy of the quote to BWC for further review.

## Grow Ohio Incentive Program

The Board of Directors unanimously approved the Grow Ohio Incentive Program for **new employers to Ohio**. The program is targeted toward job creation in Ohio by reducing the workers' compensation costs for new Ohio employers.

The Grow Ohio Incentive Program will provide new employers to the state of Ohio options to receive premium discounts on their workers' compensation policy.

The program will offer the following options to new employers:

1. **25% discount** – Unless a new employer elects to participate in Group Rating or another program that is not compatible with the Grow Ohio discount, the employer will receive a 25% discount on their workers' compensation premiums.

The discount will be applied to the employer's total blended premium and will be applied to the payroll period in which coverage begins and the four consecutive payroll periods afterward.

Programs Compatible with Grow Ohio:

- Drug-Free Safety
- Early Payment Discount
- \$15K Medical-Only
- Safety Council
- Salary Continuation
- Small Deductible

Programs Not Compatible with Grow Ohio:

- EM Cap
- Group Experience Rating
- Group Retrospective Rating
- Large Deductible
- One Claim
- Retrospective Rating

OR

2. **Group Experience Rating Program** – the Grow Ohio rule allows new employers a 30-day window to elect to participate in Group Rating in their first policy year. Employers electing this option must meet Group Rating requirements, and their participation in Group Rating in subsequent policy years is subject to all existing requirements for participation in Group Rating.

Every new employer is required to complete the Bureau's safety program to maintain eligibility for the Grow Ohio Program.

The safety program includes:

- Safety Assessment
- Training Module
- Introduction to the Division of Safety and Hygiene's program offerings for employers.

## BWC Net Assets

The BWC Chief Fiscal & Planning Officer announced that the net assets had decreased a total of \$221 million in August resulting in net assets of \$5.8 billion compared to \$4.5 billion in August 2012. BWC's total net assets have increased by \$112 million for fiscal year-to-date 2012.

### Sheakley Has Gone Social!

Sheakley would like to invite you to “like” us on Sheakley’s Facebook Page for important updates that are going on in the world of business; providing news bulletins, recent photos of our community involvement, and notification of upcoming events.

Here is how you can find Sheakley’s Facebook Page:

1. While logged in under your personal profile, search Sheakley, and “like” our page!
2. Scan the QR Code below on your smart phone; be taken to our Facebook page instantly and “like” us!
3. Go directly to the page at: [www.facebook.com/SheakleyGroup](http://www.facebook.com/SheakleyGroup), and “like” us!
4. Go to Sheakley’s Homepage, click the Facebook icon, and “like” us!



You can also find Sheakley on LinkedIn. Join the Sheakley Linked In Group page, here you will find industry related topics, discussions and have the chance to get questions about Sheakley and our services answered.

We invite you to check in often and use this page as a resource to help you with your questions and help us understand the challenges you may be facing with your business and how we can help.

### Informed Ohio Business Workers’ Comp Forum

The Informed Ohio Business Workers’ Comp Forum was formed on LinkedIn for businesses to make sure everyone is up to date on workers’ compensation issues facing employers and employees in Ohio. This forum encourages its members to share experiences, expertise and also to ask questions related to workers’ compensation rules, regulations and policies for businesses in Ohio. To join the forum click here <http://www.linkedin.com/groups/Informed-Ohio-Business-Workers-Comp-3810852?mostPopular=&gid=3810852>.

### Lapsed Employers

BWC mailed a postcard, in place of a first half of 2011 payroll report, to 74,269 employers who filed their previous payroll report online. As of September 26<sup>th</sup>, there were approximately 10,400 employers who were still lapsed. BWC has decided that the postcard notification contributed to the increase in lapsed policies and has decided to grant affected employers relief of the lapse period provided the required payroll is reported and paid in full by October 17, 2011.

Employers that file and pay by the October 17, 2011 deadline:

- Will not be assessed penalties for late filing and payment
- Will be granted relief for the lapse in coverage
- Will retain the relief afforded through the Governor’s Executive Order, provided it has not been exhausted by the March 1, 2011 lapse.

**Please be aware that any payroll report submitted on BWC’s website will result in not receiving a hard copy payroll report the following payroll period. BWC will send you notification that your payroll report is available online.**

**Employer’s can sign up at [www.ohiobwc.com](http://www.ohiobwc.com) to receive emailed payroll reports, which will serve as an employer’s reminder that premiums are due soon.**

**Private Employer premiums are due last business day of February and August.**

### BWC Deadlines

**October 15<sup>th</sup>** – Settlement – Private Employer

**October 31<sup>st</sup>** – Drug-Free Safety Program (January 1, 2012 start date) – Private and Public Employer

**October 31<sup>st</sup>** – Deductible Program – Public Employer

**October 31<sup>st</sup>** – Group Retrospective Rating Program – Public Employer

**October 31<sup>st</sup>** – Retrospective Rating – Public Employer

## SAFETY NEWS

### [The Buried Truth Uncovered](#)

Sheakley is proud to sponsor: **“The Buried Truth Uncovered” – the near death story of Eric Giguere.**

Eric’s low-key dynamic speaking ability captivates his audiences and proves to be a valuable tool for companies with a need for more safety awareness. His unique circumstances and the ability to relate to those around him drive home the need for safety in the workplace. A work-related accident changed his life, as well as his personal commitment to safety awareness.

Please invite your fellow co-workers, family and friends as this powerful message will drive home the need for safety in the workplace. Please [click here](#) for more information. [Registration](#) is available online (please use policy # 99998).

This event is brought to you at **NO COST** by the Southwest Ohio Chapter of The American Society of Safety Engineers (ASSE).

### [Monthly Safety Webinar](#)

**October 2011 – Topic: OSHA Recordkeeping - OSHA Logs...Is your company required to keep them?**

**Compliance enforcement efforts began in October 2010 when OSHA initiated the National Emphasis Program on recordkeeping to assess data accuracy.**

**OSHA uses records of injuries and illnesses to determine the effectiveness of existing safety and health standards. This webinar will help you understand the OSHA Recordkeeping requirements, industries that are exempt from recordkeeping logs and the fines associated with non-compliance.**

During this session we will:

- Discuss why injury and illness records are important.
- Differentiate between recordable and non-recordable cases.
- Review OSHA Recordkeeping requirements and forms.
- Complete exercises to increase skill in using forms.

**When: October 19<sup>th</sup>**  
1:00pm-2:00pm (EST)  
\$50 per person  
[REGISTER TODAY!](#)

**November 2011 – Topic: OSHA is at your door...what do you do?**

**Did you know...**

- OSHA citations can range from hundreds to millions of dollars and possibly even jail time?
- OSHA can shut down your business if it’s not operating safely?
- Simply knowing how to handle an inspection can help reduce your chance of loss?

This training is designed to empower you with knowledge to properly understand and manage a visit from the Occupational Safety and Health Administration (OSHA). Our facilitator will explain the reasons for an OSHA inspection, your rights during the inspection and what you can expect after citations have been issued. This training will also assist you in developing a company policy for employees and supervisors to follow in the event of an inspection. It's important for each person to know who does what and how to proceed when you receive that unexpected knock at the door.

**When: November 17<sup>th</sup>**  
1:00pm-2:00pm (EST)  
\$50 per person  
[REGISTER TODAY!](#)

## UNEMPLOYMENT NEWS

### [Ohio Unemployment Rate](#)

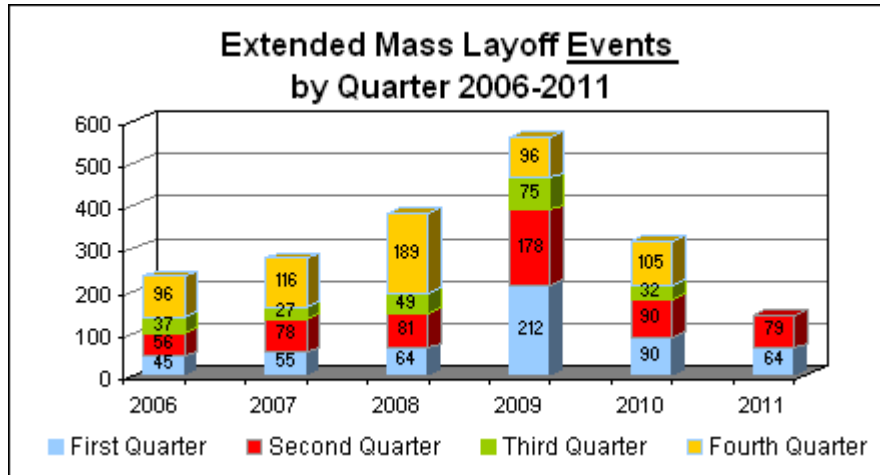
Ohio unemployment rate for August 2011 was 9.1%, down from 9.9% in August 2010.

The U.S. rate for August was down to 9.1% from 9.6% in August 2010.

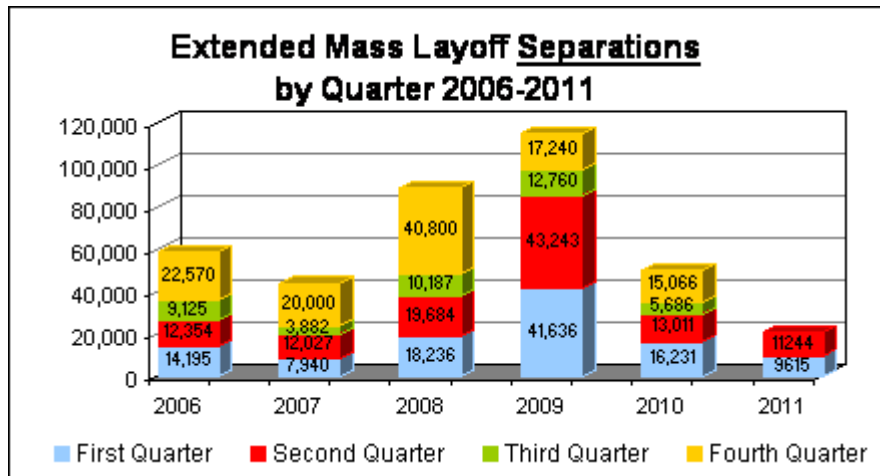
### [Ohio Extended Mass Layoff Statistics](#)

In Ohio, an Extended Mass Layoff is considered when there are more than 50 employees filing for unemployment benefits at once and will be off for more than 30 days.

The graph below represents the Mass Layoff Events in Ohio from 2006 to 2011:



The graph below represents the Mass Layoff Separations in Ohio from 2006 to 2011:



## LEGISLATIVE NEWS

### [H.R.2832 - Trade Adjustment Assistance Extension Act of 2011](#)

In September the US Senate passed HR 2832, which included a number of amendments to unemployment insurance designed to offset the increased spending.

UI offset amendments include:

- Section 251 – requires states to assess a penalty of 15% of the amount of an erroneous unemployment compensation payment if the agency determines that the payment was made due to fraud committed by the individual.
- Section 252 - requires states as a condition of meeting federal standards to enact laws that prohibit relief from charges to employer UI accounts if the UI agency determines that 1) the payment was made because the employer or an agent of the employer, was at fault for failing to respond timely or adequately to the request of the agency, and 2) the employer or agent has established a pattern of failing to respond timely or adequately to such requests.
- Section 253 – requires employers to include rehired employees to the National New Hire data base.

**To learn more about these changes and how they will impact your business, please contact our office at 513-326-4675 x2044 or visit our website at [www.sheakley.com](http://www.sheakley.com).**