

November 2011

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. 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.**

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.



WORKERS' COMPENSATION NEWS

Group Rating Changes

The BWC Actuarial Committee scheduled a first reading on November 10th regarding the Private Employer Break-Even Factor and Credibility Table Rules for the 2012 Policy Year beginning July 1, 2012. The proposal, of which a vote is expected at the November 18th Board of Directors meeting, is to rescind the Group Rating Break-Even Factor and to approve a new Credibility Table reflecting a maximum credibility percentage of 53.

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 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.

Wellness Program Grant

The BWC Medical Services and Safety Committee performed a first reading on a proposed rule for a Wellness Program Grant for Ohio employers. The program will allow employers to apply for grant funds to create a workplace wellness program. A total of \$4.0 million will be disbursed to participating employers over four years.

The program will allow 50 employee participants per employer/grant and will allocate \$300 per participant for the length of the program. Funding will be capped at \$15,000 per employer, which BWC is estimating will allow 625 employers to participate in this program.

The grant is available to all Ohio state-fund employers on a first-come, first-serve basis. Employers who are awarded the grant will be required to share data pertaining to health care risk factors and costs with BWC.

[Public Employer Taxing District Rate Change](#)

BWC Board of Directors voted to cut premium rates an overall 5% for public employers, the 3,900 public taxing districts will pay an estimated \$22 million less for workers' compensation coverage next year.

BWC stated that certain industry groups within public employers will see greater reductions: counties and school districts rates will decrease by an overall 6%, villages 9% overall; and special districts (excluding transit authorities) an overall 18% decrease in rates.

[BWC Net Assets](#)

The BWC Chief Fiscal & Planning Officer announced that the net assets had decreased a total of \$258 million in September resulting in net assets of \$5.6 billion compared to \$5.9 billion at August 31, 2011.

[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>.

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](#)

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 17th
1:00pm-2:00pm (EST)
\$50 per person
[REGISTER TODAY!](#)

UNEMPLOYMENT NEWS

[Ohio Unemployment Rate](#)

Ohio unemployment rate for September 2011 was 9.1%, down from 9.8% in September 2010.

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

LEGISLATIVE NEWS

[Ohio Issue 2 – Referendum of Senate Bill 5](#)

Ohio Issue 2 was voted on Tuesday November 8th, the Issue was placed on the ballot to determine if Ohio citizens were in favor of the collective bargaining restrictions placed in Senate Bill 5 or wanted the restriction repealed. The polls showed that over 60% of Ohio citizens were in favor of rejecting the collective bargaining restrictions. Repealing SB 5 will allow public-sector employee unions to continue to bargain for their wages and benefits.

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.