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RiskReport

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BWC Announces Changes for 2009

On March 20, 2009, the Ohio Bureau of Workers' Compensation's (BWC's) Board of Directors approved several changes affecting both group-rated and non group-rated employers.

Changes Affecting Rates

Base Rate Reduction – BWC's Board approved an average 25.3% base rate reduction for all Ohio employers. This reduction will be offset for group-rated employers by a group assessment factor.

Group Assessment Factor – BWC will impose a 31.1% assessment factor for group-rated employers only. This 31.1% assessment factor is applied to the group discount, essentially offsetting the base rate reduction for group employers. Group-rated employers may not pay more premium as a result of this change.

New Programs

Deductible Program – This program will allow employers to participate in a per claim deductible plan, resulting in a prospective premium discount.

Employers may select the deductible level, ranging from \$500 per claim to \$10,000 per claim. Employers can participate in the program in conjunction with group rating.

Group Retrospective Rating – BWC is finalizing the program rules which should be determined at the next Board meeting in April 2009.

The program will be similar to individual retrospective rating, only with groups of small employers pooled together to achieve the benefits of good safety performance and cost control.

100% Experience Modifier (EM) Cap

– Employers with a 2009 EM of 1.01 or greater may be protected by this cap, which limits the EM increase to no more than double the 2008 EM. To participate, employers must be in good standing with BWC and agree to implement the 10-Step Business Plan and claims best practices through a sponsor or BWC.

Other

Drug-Free Workplace – Beginning July 1, 2009, group-rated employers may no longer receive discounts from the Drug-Free Workplace (DFWP) or DFWP-EZ program while participating in a group rating program.

Premium Discount Program + – The Premium Discount Program + was eliminated.

Frequently Asked Questions

What impact will the recent changes have on my premium? According to BWC, group-rated employers will realize an average 9.6% increase in premium.

How much will my discount change? While discount levels will be lower, the projected premium payment from your Third Party Administrator (TPA) should be relatively close due to a base rate reduction.

Are we still receiving the highest discount possible? Yes, group rating continues to offer the best option available to eligible employers.

How will I know if I still qualify for group rating or if I've been rejected? All TPAs are required to notify prior year group members who are rejected in writing by April 6, 2009.

What BWC programs are still stackable with group rating? The only program stackable with group rating is the new deductible program.

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Keep Your Guard Up

Be a relentless hazard inspector.

Many common workplace accidents occur because people let their guard down. They think nothing bad has happened so far, so nothing could or will happen today or tomorrow.

Unfortunately, that isn't always true. If you stop looking for hazards one of these days, one of them is probably going to get you. How bad you're hurt will depend on how bad the hazard is.

So, don't let your guard down. Don't let hazards sneak up on you. Inspect your work area at the beginning of your shift and periodically throughout the workday. Check tools and equipment before you use them. Inspect personal protective equipment (PPE) before each use to make sure they'll protect you as intended. While you work, keep your guard up and keep checking for potential problems.

In other words, be a hazard inspector all the time. Here are some things to watch for:

- **Obvious hazards** such as wet floors, poor house-keeping, leaking chemical containers or poorly

stacked supplies that could topple over on someone.

- **Hidden hazards** such as shocks from electrical equipment, burns from surfaces you don't realize are hot, trips over objects you don't see and hazardous chemical vapors you can't see or smell.
- **Hazards that weren't there the last time you looked.** Remember that things change all of the time in the workplace.
- **New hazards** introduced by new procedures or equipment. You'll learn about new hazards in safety meetings. Then, it's your job to stay alert for them.
- **Old hazards** you thought had been corrected. Sometimes fixes don't work as well as anticipated, and hazards you thought were eliminated can come back to haunt you. Don't be lulled into a false sense of security about safety.

It isn't hard to protect yourself from hazards when you understand and recognize them. Keep your guard up all the time and inspect, inspect and inspect.

Safety and the Bad Old Days

Workplace safety has come a long way in the last 100 years. In 1909, most workers faced dangerous, dirty and exhausting working conditions. There were poisons in the air and in the materials workers handled with their bare hands. Workplaces were often very hot or very cold. Machines were noisy, unguarded, and unpredictable.

Children as young as 10 or 11 worked alongside adults. In fact, children were often prized employees because they were cheaper and with their little hands, they could more easily reach into operating machinery to clear jams and make adjustments.

Many women and girls ended up in sweat shops sewing clothes under terrible conditions. They often worked 14-16 hours a day without breaks, health insurance or any kind of safety rules.

When one New York sweatshop was consumed by a raging fire in 1911, 146 workers either died from the fire and smoke or jumped to their deaths from the upper floors of the multi-story factory. There were only a few buckets available to put out the fire, and no one had thought about how workers on the upper floors might escape if a fire broke out.

We've come a long way, but we can always improve safety conditions and performance. Help make your workplace as safe as possible today and in the future.

Why Report Close Calls?

Think what could happen to the next guy.

If you have a near miss at work, what should you do?

- Consider yourself lucky and go back to work.**
- Report the incident to your supervisor.**

The correct answer is B and here's a clear example of why reporting close calls can be so important.

Larry was coming down an extension ladder when he lost his footing and almost fell. Fortunately, he was holding on with both hands and was able to prevent a fall. He discovered the cause of his near-miss was a rung that had come loose on one side.

After he got down, he used a hammer to tap the rung back into place and it seemed to hold. Then, he put the ladder back in the storeroom without reporting the loose rung or tagging the broken ladder as "out of service."

The next day when Ted was using the same ladder, the rung came loose again. Unfortunately for Ted, he was only holding on to one rail and wasn't able to grab the other. He fell six feet to the ground, injuring his back and suffering a broken collarbone.

Had Larry reported the problem with the ladder, it would have been taken out of service, inspected and properly repaired.

Safety Training

When, why and how.

Safety training sessions and safety meetings can provide you with the skills and information you need to prevent accidents and avoid injuries and illnesses on the job. Generally, you should receive safety training:

- When you're hired.
- When your job duties or assignments change, or when you're promoted or transferred to a new job.
- When new equipment or materials introduce new hazards to the workplace.
- When there are changes in safety policies and procedures.
- When OSHA regulations change.

You should also receive periodic refresher training to keep your skills and knowledge up to date and be retrained whenever there's an incident, accident or near-miss that indicates safety problems. We'll also retrain when there's a decline in your company's safety performance.

The type of training – classroom, demonstrations or computer-assisted – depends on the subject and needs of trainees. Our trainers do their best to ensure you're well prepared to identify hazards and take precautions.

Smart Science

Match the definition to the characteristic.

You don't have to be a scientist to work with hazardous chemicals. However, you do need to know some basic scientific terms so you'll be able to identify hazards and take proper precautions. Below are some chemical characteristics that you might find in a material safety data sheet (MSDS) when looking for safety information about a substance. See if you can match the definitions to the chemical characteristics.

- | | |
|-------------------------|---|
| 1. ___ Boiling point | A. Gas, liquid, or solid. |
| 2. ___ Specific gravity | B. Temperature at which liquid turns to gas. |
| 3. ___ Physical state | C. How much of a chemical will dissolve in water. |
| 4. ___ Solubility | D. Temperature at which solid turns to liquid. |
| 5. ___ Freezing point | E. Tells whether a chemical floats or sinks in water. |
| 6. ___ Vapor density | F. How fast a chemical puts vapors into the air. |
| 7. ___ Melting point | G. Temperature at which a liquid turns to a solid. |
| 8. ___ Evaporation rate | H. Tells whether a chemical will rise or sink in air. |

Answers: (1) B (2) E (3) C (4) G (5) D (6) H (7) A (8) F
A—Chemicals with a specific gravity below one will float and above one will sink. (3) A—Chemicals with a vapor density below one will rise and above one will sink. (7) D (8) F

Golf Cart Safety Checklist

You know you face safety hazards on the job. You should also know that you can face safety hazards at home. Yet, what about when you're enjoying summer recreation?

Take golf, for instance. Aside from getting hit by a stray ball, are you aware of the safety hazards associated with the use of golf carts?

Here's a golf cart safety checklist to follow when you're driving around the links.

- Make sure every passenger has a seat.
- Secure golf bags so they don't fall out.
- Walk around the cart before getting in to ensure there are no obstacles in front of or behind the vehicle.
- Check the brakes before you drive.
- Look behind you before backing up.
- Remind passengers to keep feet, legs, and arms inside the cart.
- Ensure passengers remain seated while the vehicle is in motion.
- Don't drive faster than a quick-paced walk.
- Allow sufficient clearance between your cart and oncoming carts. If there isn't sufficient room to pass safely, pull over, stop and let the other cart pass.
- Reduce speed when turning.
- Try not to make turns on an incline to avoid tipovers.
- Drive only in designated areas.
- Always give golfers on foot the right-of-way.
- Slow down on blind turns or other areas where visibility is blocked.
- Don't leave valuables in an unattended cart.

Secondhand Smoke Risks Declining

Fewer Americans are exposed to second-hand smoke than a decade ago says the Centers for Disease Control and Prevention (CDC). The change is attributed to stricter smoking laws and a drop in U.S. smoking rates.

According to the CDC, secondhand smoke contains at least 250 chemicals known to be toxic, including over 50 that cause cancer. CDC says there is no risk-free level of second-hand smoke exposure and even brief exposure can be dangerous.

Over time, nonsmokers exposed to secondhand smoke

have a 25 to 30 percent greater risk of heart disease and a 20 to 30 percent greater risk of lung cancer. Breathing second-hand smoke also increases the risk of heart attack, and is especially dangerous to people who already have heart disease.

Secondhand smoke exposure has an especially negative impact on infants and children, even causing sudden death syndrome in infants. In older children, secondhand smoke can cause respiratory infections, slow lung growth, ear problems, as well as more frequent and severe asthma attacks.

Rate Your Safety Sense

What would you do in these situations?

1. When reaching for something on a high shelf, you should:
 - a. Stand on a chair?
 - b. Get a ladder?
2. When working with hazardous materials and you have questions about what PPE to use, you should:
 - a. Consult the label or MSDS?
 - b. Figure your usual PPE should protect you?
3. You see a hazard outside your work area, you should:
 - a. Ignore it, since it's not in your work area?
 - b. Report the problem to a supervisor?
4. You see a co-worker doing something unsafe, you should:
 - a. Shake your head and walk away?
 - b. Talk to your co-worker about it?
5. A machine you operate is malfunctioning, you should:
 - a. Shut it down and let maintenance repair it?
 - b. Try to repair it yourself?
6. You see some cartons blocking a fire exit, you should:
 - a. Figure it's not your problem if you didn't put them there?
 - b. Move the cartons?
7. You're running behind on a job, you should:
 - a. Rush through the job to complete it on time?
 - b. Talk to your supervisor about the work schedule?
8. You forgot your safety glasses in your locker, you should:
 - a. Go back and get them?
 - b. Work without them?

Safe Choices: (1) b (2) a (3) b (4) b (5) a (6) b (7) b (8) a

Safety is in Your Hands

Do your share for a safer workplace.

When you think about workplace safety responsibilities, you probably think about all the regulations and requirements OSHA puts on management to identify hazards and protect their employees. It's true that management does have a big share in the responsibility for workplace safety, yet OSHA also gives employees a share of responsibility for safety as well.

In return for the "right to a safe workplace," OSHA assigns certain specific responsibilities to employees, including the responsibility to:

- Obey OSHA standards.
- Follow workplace safety and health rules.
- Use assigned personal protective equipment (PPE).
- Participate in required safety training.
- Report hazardous conditions to management so they can take swift corrective action.
- Report job-related accidents, injuries and illnesses to your supervisor and get medical attention.
- Cooperate with OSHA inspectors if they inspect your facility.

Beyond OSHA's responsibilities, we also ask you to:

- Take responsibility for learning everything you need to know about your job and work area so you can always work safely.
- Avoid taking risks and engaging in any unsafe acts.
- Talk to your supervisor any time you have a question about your safety.
- Cooperate in safety inspections and hazard analysis programs.
- Participate in safety committees and other safety initiatives.
- Look for ways to make your job and the workplace safer and make suggestions about how to do that.

If we all do our share and take responsibility for safety of ourselves and co-workers, we can't fail in our mission to prevent accidents, injuries and work-related illness. It's a big job and you have to remain vigilant and strive every day to hunt down and eliminate hazards. Working together, you can do it! Won't you pitch in and join with your co-workers?

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