

COMP BITS

AUGUST 2017 NEWSLETTER

- The workers' comp group-rating marketing campaigns have begun. **Be careful what you sign!**
- The 132nd Ohio General Assembly approved a measure which changes the statute of limitations on the filing of a workers' comp application from 2 years to 1 year. It applies to injury and death claims only. It will take effect in early October 2017.
- A new state law now allows qualifying workers' comp motor vehicle claims to be charged against the BWC's Surplus Fund instead of against an employer's experience. The claim must result from a motor vehicle accident involving a third party, a citation must be issued to the third party, and insurance must cover the claim. For more information, [click here](#).
- BWC is now requiring at least 60 days of conservative care for workers with lower back injuries before any surgical options are considered. Conservative care may include physical therapy, chiropractic care, rest, anti-inflammatories, ice and other non-surgical remedies.
- If an employee voluntarily participates in an employer-sponsored recreational activity or fitness program, they can forgo their rights to a workers' compensation claim. BWC's Recreational Waiver (Form C-159) will allow them to do just that. It must be signed prior to the event and is good for a period of 2 years. [Click here](#) for a copy of Form C-159.
- BWC now offers Future Dating for payments. Employers now have the option to schedule a future payment to ensure they maintain active coverage. Future Dating is only available for ACH payments, not credit cards.
- OSHA's electronic filing requirement for Form 300A has been extended from July 1, 2017 to December 1, 2017.
- **DON'T FORGET!** August 15th is the deadline for policy year 2016 payroll true-up reports to be completed. Your participation in discount and group-rating programs may be in jeopardy if you do not file with BWC by that date.
- ***Our group-rating program has been rated #1 again for the sixteenth consecutive year by The Ohio Growth Association, The Ohio Manufacturing Council and the Mid-Ohio Oil & Gas Association. Qualifying employers are able to save 53% of their annual workers' comp premiums.***
- The average workplace injury claim costs employers \$36,551 according to the National Safety Council.
- Recovering from a workplace injury takes an average of 9 days.
- Productivity losses average \$3,600 for an hourly employee and \$2,650 for a salaried employee.
- Industries with the most severe workers' comp claims:
 - Healthcare & Social Assistance – 164,440 days away from work
 - Manufacturing – 125,990 days away from work
 - Retail – 120,640 days away from work
- The ten most common non-fatal workplace injuries:
 - Struck by object – 24.5%
 - Falls on same level – 17.0%
 - Lifting & lowering – 10.9%
 - Falls to lower level – 5.4%
 - Transportation incidents – 5.2%
 - Slip or trip without fall – 4.1%
 - Exposure to harmful substances – 4.1%
 - Workplace violence – 4.1%
 - Repetitive motion – 2.7%
 - Fires & explosions – 0.1%
- **CALL US FOR ALL OF YOUR INSURANCE NEEDS!**
- Questions or comments? Email us at bcarr@bmsoinc.com or call us at 330-856-9213. We would love to hear from you!
- To remove your name from our mailing list, please [click here](#).