



OCTOBER 2008 NEWSLETTER

MEETING ALL OF YOUR INSURANCE NEEDS

The most recent addition to our list of services offered is now officially open for business. Robert Carr Insurance Agency provides our clients and members with all lines of insurance. The Agency specializes in commercial lines, such as commercial liability, medical malpractice, business and product liability coverage, commercial fleet insurance as well as personal lines of insurance including homeowner's coverage, auto and life insurance. TOCA has developed a program that provides discounts up to 40% off from auto insurance rates. The Agency has provided many of our members with health care coverage for a number of years and has recently expanded. The agency works with some of the most recognizable names in the insurance industry including Erie, Safeco, Zurich, Progressive, MetLife, Anthem, Medical Mutual, AIG and many others. Call David Carr, Vice President of Sales & Service at (330) 856-6270 for savings on all of your insurance needs.

GROUP RATING MAXIMIZES SAVINGS!!

The absolute best program that BWC offers to Ohio employers is by far the group rating discount program. This year the maximum discount employers can achieve is 77%, down from 85% last year. This program offers employers with a better-than-average claim history the opportunity to be rated as a large group, which lowers premiums due to BWC. If your company is penalty rated, or has been rejected by other groups, there are several other programs available that may save you as much as 62% of your premium. If you would like us to evaluate your company for one of our groups, call Jessica at Benefit Management Services of Ohio, our plan administrator at (866) 601-9213 or (330) 856-9213 for a free, no obligation quote of your savings. You may also visit their website at www.bmsoinc.com and complete the AC-3 form on line as well. Don't wait. BMSO provides excellent services with great rates and great savings!!!

SAFETY COUNCIL REBATES

Companies can earn a one-time 4% rebate from BWC by participating in a Safety Council program. This requires attendance by a company representative at ten luncheon

meetings and a senior level manager at one CEO event. Semiannual reports of accident stats have to be completed.

NEED TO HIRE A PRIVATE INVESTIGATOR?

We receive a lot of inquiries about hiring private investigators to conduct activity checks on questionable claims. Some of the "red flag" issues that may necessitate conducting an activity check may include the following:

- a) injury occurred on Friday or Monday
- b) claimant is a recent hire
- c) previous non-occupational injury- i.e.- auto accident
- d) unexplained or excessive time off prior to injury
- e) injured worker is doctor shopping
- f) unwilling to provide a home address
- g) never available to receive phone calls
- h) no witness to the alleged incident
- i) filing claim just prior to vacation
- j) unwilling to work light duty
- k) inconsistencies in circumstances of the incident
- l) history of past jobs for short periods of time
- m) unrelated medical condition – cost shifting
- n) reports of inconsistent activity- i.e.- mowing yard
- o) injury occurred prior to payday
- p) injury occurred prior to hunting season
- q) reports of other jobs or sources of income

Activity checks can be very helpful in defending against questionable claims. Additionally, background checks and criminal history checks may provide clues to the claimants motivation for filing multiple claims or having multiple injuries. When in doubt, call us.

SAFETY PROGRAMS KEY TO REDUCING COSTS

Every employer should have an effective, documented safety program in place. The program should outline company policies relating to safe operation of equipment, safe work practices, accident investigation, machine guarding, use of personal protective equipment and safety-related disciplinary policies. If you need assistance, please call our Safety Department at BMSO at (330) 856-9213.