

looking back

THINKING FORWARD

Commemorating 100 years of workers' compensation in Ohio

looking back

THROUGHOUT THE YEARS, OHIO HAS EMBODIED THE SPIRIT OF INNOVATION AND CHANGE.

THOMAS EDISON, from Milan, forever changed the way we live through his inventions, including the world's first practical light bulb and electrical lighting system, the phonograph and motion pictures.

ORVILLE AND WILBUR WRIGHT, famous aviation pioneers from Dayton, had the courage and conviction that they could take to the skies through powered flight.

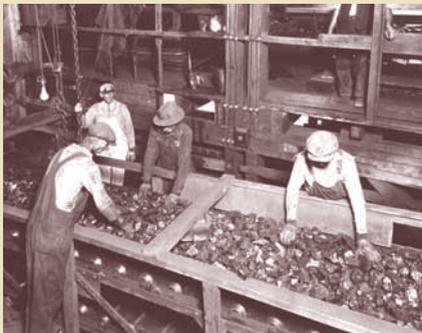
NEIL ARMSTRONG, born on a farm near Wapakoneta, took "one small step for man, one giant leap for mankind" as the first person to walk on the moon.



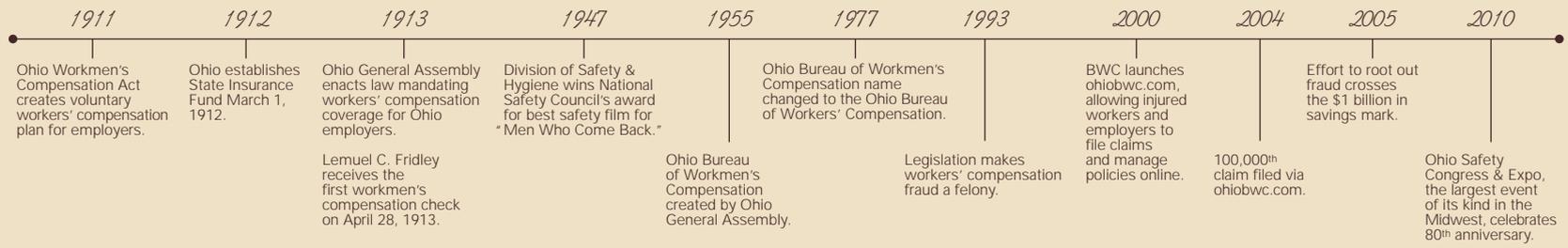
- These are just a few examples of Ohioans whose ingenuity and pioneering spirit have shaped our state, nation and world. **One hundred years ago, this same FORWARD-THINKING approach started the foundation for Ohio's workers' compensation system.** With the signing of the Ohio Workmen's Compensation Act on June 15, 1911, our state became one of the first in the nation to offer, what was then, a new kind of insurance.

Workers' compensation was a groundbreaking idea 100 years ago. Visionary labor, business and government leaders in Ohio worked together to forge a collaboration to provide a much-needed safety net for both labor and business, one that would be beneficial to both parties in a new industrial age.

This agreement created Ohio's no-fault system, which would allow compensation to workers in the event of a workplace accident while also shielding employers from potentially crippling legal action brought by the worker. **One hundred years later, this system remains a FUNDAMENTAL PROTECTION for Ohio's work force and businesses.**



At the Ohio Bureau of Workers' Compensation (BWC), we understand and appreciate the great responsibility we have to both Ohio's injured workers and employers. We must also conduct our business and serve our customers while keeping today's economic challenges in mind. Quite simply, we must embrace our history and channel our state's innovative spirit to reposition BWC as a cornerstone of Ohio's economic recovery.



THINKING FORWARD

One hundred years of existence is a significant milestone for Ohio's workers' compensation system. At BWC, we're proud to commemorate this historic anniversary and reflect on the achievements and progress of the past 100 years. This milestone also provides an opportunity for us to talk about our vision for the future.

WE ARE AT THE BEGINNING OF A NEW TIME FOR BWC. For many years, we focused on improving and maintaining processes at the expense of innovation. Such an approach may have allowed us to process claims faster and collect premiums through several channels. But while such progress is certainly noteworthy, it doesn't address the challenges we face today.

We can't shrug our shoulders at employers who are asking for help or write off injured workers as a lost cause. Improving and maintaining efficient processes won't work if they don't lead to effective outcomes for the employers and workers we serve.

As we begin a new era of serving Ohio's injured workers and employers, we pledge to do so in a way that provides top-notch service while using our resources in a fiscally responsible manner. In other words, we will think more strategically about where we invest our time and energy to achieve the best outcomes for our customers and the state of Ohio. Moving forward, we will focus on three key pillars: **SERVICE**, **SIMPLICITY** and **SAVINGS**.

SERVICE

As one of the top 10 underwriters of workers' compensation insurance in the nation, we recognize and understand the tremendous responsibility we have when it comes to serving our customers.

To ensure we fulfill this responsibility, we are changing how we interact with employers and injured workers. For injured workers, this means not only understanding their injury, but also learning who they are and what their story is. This compassionate approach will allow us to put the right personnel and resources on the claim from the start. For employers, this means providing the right answer to their question the first time.

There are some who believe our two customer groups — employers and injured workers — are contradictory. But when it comes to Ohio's economic well-being, these groups are complementary. To move the state forward, we truly believe **IT'S ABOUT SERVING EVERY CUSTOMER, EVERY DAY.**

SIMPLICITY

Nobody likes red tape or obstacles — both can cost valuable time and money. As we move forward, we believe our customers should be able to conduct business with us in a straightforward and effective manner.

Our first priority will be to identify and implement **COMMON-SENSE** system changes in the coming months. This will help keep employers from spending an unnecessary amount of time interacting with us just to maintain their policy. In short, we want to let employers focus on the business of their business.

Barriers to conducting business are never good. In today's economic climate, it's even more important that we simplify processes and procedures.

SAVINGS

We want to provide sensible, stable rates that allow each and every Ohio business to succeed in protecting its work force and growing its business. We also believe **workers' compensation should be a tool for the state's economic development.**

Our goal is to make Ohio's workers' compensation rates **COMPETITIVE** for employers that are already in Ohio and to attract others to our state. Every dollar employers spend on premiums is a dollar they can't reinvest in jobs and business development. We are studying rates and exploring ways to become more competitive and provide savings going forward.

**WE ARE AT THE BEGINNING
OF A NEW TIME FOR BWC.**



IT'S ABOUT SERVING EVERY CUSTOMER, EVERY DAY.

embracing INNOVATION

WHAT DOES IT MEAN TO BE INNOVATIVE? For Ohio's famous visionaries and pioneers — people as varied as author Harriet Beecher Stowe, businessman Harvey Firestone and athlete Jesse Owens — it meant **challenging the status quo and leading change.**

For William Green, former president of the Ohio United Mine Workers and state senator, it meant championing workers' compensation in Ohio at the beginning of the 20th century. His dedication and determination to an innovative idea gave rise to a system that would benefit businesses and workers 100 years later.

Today, at BWC, it means upholding our state's rich tradition of innovation and helping to write the next chapter of Ohio's legacy. Like our state's famed inventors and trailblazers, we will use past experience as a guide while always keeping Ohio's future in mind. This philosophy shaped Ohio's workers' compensation system throughout the 20th century, and it is what drives BWC at the dawn of the 21st century.

We will provide more updates and information on ohiobwc.com in the weeks and months ahead.

FOR MORE INFORMATION about the 100th anniversary of workers' compensation in Ohio and other states, visit the Workers' Compensation Centennial Commission's website: www.workerscomp100.org.

Ohio

**Bureau of Workers'
Compensation**

Governor John R. Kasich
Administrator/CEO Stephen Buehrer