

Blackburn Tamara D.

From: Sullivan Carey
Sent: Tuesday, November 06, 2007 7:03 AM
To: Blackburn Tamara D.
Subject: FW:

This person doesn't want to speak. but keep this email in a separate file. We'll need to forward them to Marsha and Don Berno before the forum.

Thanks,
Carey

Carey Sullivan
Director of Marketing/Special Events
Division of Communications
Ohio Bureau of Workers' Compensation
office 614.466.0692
cell 614.273.5165
fax 614.621.9412
Carey.Sullivan@bwc.state.oh.us

From: East Liverpool Convalescent Center [mailto:eastliverpoolcc@sbcglobal.net]
Sent: Monday, November 05, 2007 5:20 PM
To: Group Rating Info
Subject:

To the Board,

Please consider the fact that the businesses that able to receive a group rating have significant low numbers of claims. And the claims that the group members do have are mostly medical only. The group rated employers know that if they have a significant claim they could be kicked out of group and therefore pay the higher premiums. The group rated employers also tend to be the proactive employers who search for ways to reduce the amount of accidents in the work place so as not to have high claims.

Thank You.

Steve Zdinak, Administrator
Adkins Care Centers
East Liverpool, Oh

Public Participation Form

Thank you for your interest in participating in the public forum on group rating hosted by members of the Ohio Bureau of Workers' Compensation Board of Directors on Nov. 14, 2007.

We welcome this opportunity to hear public comments on the proposed changes to the group-rating program. We will limit each speaker's presentation to a few minutes based on the number of speakers who sign up for the forum. If you present prepared remarks, please bring one copy for the board.

Please send the completed form to GroupRatingInfo@bwc.state.oh.us or fax it to (614) 621-9421 by Friday, Nov. 9. Direct questions about the forum to Don Berno, BWC board liaison, at (614) 728-0756 or Don.Berno@bwc.state.oh.us.

Name: Steve Gomez

Title: Safety/Human Resource Director

Company or association representing: Kelley Brothers Roofing, Inc

Mailing address: 4905 Factory Dr.
Fairfield, Ohio 45014

Email address: stevegomez@kbroof.com

Phone number:

Please summarize your presentation/issues with group rating: Attending for information purposes only

Public Participation Form

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Name: David Owsiany

Title: Executive Director

Company or association representing: Ohio Dental Association

Mailing address: 1370 Dublin Road, Columbus, OH 43215

Email address: david@oda.org

Phone number: 614-486-2700

Please summarize your presentation/issues with group rating:

Blackburn Tamara D.

From: Mentzer, Kimberly [Kimberly.Mentzer@transcore.com]
Sent: Thursday, November 08, 2007 3:26 PM
To: Group Rating Info
Subject: Increasing WC Premiums
Importance: High

The proposed BWC action is ill-timed and would have a negative impact on our business. We have a small company in Ohio with less than 30 employees.

I ask that you hold off until a thorough review of the system has been completed before you raise premiums for those in group rating plans.

Kimberly Mentzer
TRANSCORE
8158 Adams Drive
Hummelstown, PA 17036
Phone 717-561-5876
Fax 717-564-8439
kimberly.mentzer@transcore.com

11/9/2007

Board of Directors

Public Forum Nov. 14, 2007

Public Participation Form

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Name:	Kathey Phinney
Title:	Human Resources
Company or association representing:	Phinney Industrial Roofing
Mailing address:	700 Hadley Dr. Columbus, OH 43228
Email address:	katheyph@hotmail.com
Phone number:	614-308-9000
Please summarize your presentation/issues with group rating:	n/a

Ohio Bureau of Workers' Compensation

Blackburn Tamara D.

From: Don's Business [donbarnett@earthlink.net]
Sent: Thursday, November 08, 2007 3:27 PM
To: Group Rating Info
Subject: Actuarial Committee
Follow Up Flag: Follow up
Flag Status: Yellow

Please give the small guy the break! With increase in fuel cost, heating cost and all the other overhead expenses – we can't take much more! We are apposed to any change in the current BWC premiums. BANKRUPTCY AT IT'S HIGHEST, FORCLOSURES EVERY WHERE.....WHAT DO THEY WANT?

Shelley Barnett

Don's Excavating and Trucking Inc

330-537-4905
donbarnett@earthlink.net

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Version: 7.5.503 / Virus Database: 269.15.24/1117 - Release Date: 11/7/2007 10:52 PM

Blackburn Tamara D.

From: Pat Miller [PatM@tuttlenet.com]
Sent: Thursday, November 08, 2007 3:25 PM
To: Group Rating Info
Subject: Group Rating
Follow Up Flag: Follow up
Flag Status: Yellow

Planning for '08 has already been done by most employers, taking into consideration the discounts received from prior year. To make changes as described in various publications now would not be in the best interests of Ohio employers. If changes are to be made, more advanced notice is required for employers to make proper adjustments if need be. Reconsider implementing these changes in '09.

11/9/2007

Blackburn Tamara D.

From: Roberts, Dave (SOL) [Dave.Roberts@Excel-Polymers.com]
Sent: Thursday, November 08, 2007 3:25 PM
To: Group Rating Info
Subject: Group Rating increase

I believe that the narrow approach to increase BWC rates via reducing the group rating rates only considers part of the picture. I support a more comprehensive approach to workers' compensation reform that considers all aspects of the program, rather than taking single action against group rating discounts. The proposed BWC action is ill-timed and would have a negative impact the company I work for. Why should a Company that spends so much time and energy in promoting safety and reduce their claim experience, pay for a few companies that do not focus on a health and safely environment. Please reconsider.

Dave Roberts

E-Dave.Roberts@Excel-Polymers.com

T-440.715.7125

F-440.715.7070

<<...OLE_Obj...>>

Blackburn Tamara D.

From: Linda Cardarelli [lcardarelli@t-b-d-d.com]
Sent: Thursday, November 08, 2007 3:31 PM
To: Group Rating Info
Subject: Hold off until a thorough review of the system has been completed.

I believe that you need to hold off on decreasing the maximum discount number for group ratings. There are other ways that the Bureau should look at saving money. Perhaps first by not awarding people compensation who do not really deserve it. Small business like ours can not afford to pay these high rates and also be at the mercy of employees who abuse the system. It is time you start looking to the employee payouts.

Linda Cardarelli

Symax, Ltd.
440-519-3500 x108

Blackburn Tamara D.

From: Wendy Limes [wlimes@cssb-inc.com]
Sent: Thursday, November 08, 2007 3:37 PM
To: Group Rating Info
Subject: BWC Group Rating Increase
Follow Up Flag: Follow up
Flag Status: Yellow

I don't understand how the BWC can justify an increase as stated that would affect 72% of all the employers that are in group rating when they are the employers following all the instruction given to them by the BWC, in order to reduce claims and costs.

I urge you to thoroughly reexamine your current system, to ensure this is truly the only alternative that the BWC has by punishing employers that are keeping their comp costs down, utterly makes absolutely no sense.

Wendy Limes
Controller
Continental Secret Service Bureau, Inc.

11/9/2007

Board of Directors

Public Forum Nov. 14, 2007

Public Participation Form

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Name:	Kathey Phinney
Title:	Human Resources
Company or association representing:	Phinney Industrial Roofing
Mailing address:	700 Hadley Dr. Columbus, OH 43228
Email address:	katheyph@hotmail.com
Phone number:	614-308-9000
Please summarize your presentation/issues with group rating:	n/a

Ohio Bureau of Workers' Compensation

Blackburn Tamara D.

From: Niki Chaudhry [niki@LINKedtechnologies.com]
Sent: Thursday, November 08, 2007 3:37 PM
To: Group Rating Info
Subject: employers will hurt
Follow Up Flag: Follow up
Flag Status: Yellow

To whom it may concern:

Businesses are already having a tough time these days and top it off you want to increase BWC - you want to kill small businesses in Ohio - Economy is not doing any favors and neither is the govt.

Niki Chaudhry

Niki Chaudhry
Marketing Director
Linked Technologies, Inc. -- Linking People and Technology
(dba 5 O' Clock Computers)
Microsoft Gold Certified Partner
937-427-9790 x 104
937-554-0608 (dispatch)
937-470-0016
www.linkedtechnologies.com
www.5oclock.com

Blackburn Tamara D.

From: Wood, Robert [RobertWood@allstate.com]
Sent: Thursday, November 08, 2007 3:37 PM
To: Group Rating Info
Subject: No rate increase on WC please!
Follow Up Flag: Follow up
Flag Status: Yellow

No rate increase please.

Robert Wood, CRPC
566 E Dayton Yellow Springs Rd.
Fairborn, Ohio 45324
phone (937)878-0100
fax (937)873-8631

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Blackburn Tamara D.

From: Barb Zeller [bzeller@ashtonsound.com]
Sent: Thursday, November 08, 2007 3:39 PM
To: Group Rating Info
Subject: Group Rating increase
Follow Up Flag: Follow up
Flag Status: Red

Please do NOT increase the group rating for 2008 calendar year. Please hold off on this until a thorough review has been made.

Thank you for your consideration.

Barb Zeller
Ashton Sound & Comm., Inc.

Blackburn Tamara D.

From: Theresa M. Smith [tsmith@ieteng.com]
Sent: Thursday, November 08, 2007 3:41 PM
To: Group Rating Info
Cc: ted.strickland@governor.ohio.gov
Subject: upcoming BWC hearing
Follow Up Flag: Follow up
Flag Status: Red

To Whom it May Concern:

We recently received a letter notifying us that the BWC is considering reducing the maximum rate of discount on group rating programs from 90% to 80%.

We are a small consulting firm whose large payrolls represent 70% of our expenses. Such a change would roughly double our current premiums and this would adversely affect the future of our business. We employ over 40 full time engineers whose livelihood depends on the success of our company.

We are urging you to please reconsider taking action at this time. We request that you hold off until a thorough review of the system has been completed.

Sincerely,

Theresa Smith
Controller
IET, Inc.
3539 Glendale Ave.
Toledo, OH 43614
419.385.1233

11/9/2007

Blackburn Tamara D.

From: AMBY2@aol.com
Sent: Thursday, November 08, 2007 3:45 PM
To: Group Rating Info
Subject: BWC November 14 meeting
Follow Up Flag: Follow up
Flag Status: Red

Dear Sirs,

Please hold off on recommending to change the BWC discounted rate @ your next meeting. I ask that all the board members take more time and consider how this will impact the many small businesses like me, that depend on this rate for financial planning.

Ohio is not the best state to be a small business owner. Please don't do anything to make it worse.

Thank you for your consideration.

Elisabeth M. Ambrose
Field Resource Management, Inc.
3246 West Henderson Road
Columbus, Oh 43220
614-487-1009 614-487-0109 Fax
e.ambrose@ohioliquoroptions.com
www.ohiolocaloptions.com

See what's new at AOL.com and Make AOL Your Homepage.

Blackburn Tamara D.

From: Terry Bates [tbates@batesmetal.com]
Sent: Friday, November 09, 2007 2:17 PM
To: Group Rating Info
Subject: Premiums Increase

If I lose my group rating discount or my premiums increase, I would have no other choice than to close my business. It's hard enough making a go of it already. BWC also needs to look at helping the business owners once and a while. I had an employee trip and fall down on her lunch hour and was awarded medical.

Terry Bates

Blackburn Tamara D.

From: Bill Roberts [Bill@irbyctc.com]
Sent: Thursday, November 08, 2007 3:55 PM
To: Group Rating Info
Subject: Increasing worker compensation for 72,000 employees
Follow Up Flag: Follow up
Flag Status: Red

Ohio politicians have made this state extremely undesirable for a business. I read now where you want to increase worker compensation for 72,000 Ohioans. This make no sense for the state or for your employers. It will chase more employers to leave the state, while encouraging additional fraud in the worker compensation system. Let's get real and think about the long-term for all of us. Don't let this happen.

Bill Roberts
CTC Inc.
office (937) 434-2700
cell (937) 416-2742

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Blackburn Tamara D.

From: Curran, Shirley (Lakewood Local Schools) [scurran@laca.org]
Sent: Thursday, November 08, 2007 3:58 PM
To: Group Rating Info
Subject: Increase
Follow Up Flag: Follow up
Flag Status: Red

Would it not make more sense to wait until a complete, extensive review of the increase has been done? Why the RUSH?

~Shirley J. Curran
Financial Secretary
New Life Community Church\Hebron, OH

~Shirley J. Curran
Administrative Asst/EMIS/CEP
740 928-4552 (ext 4504)
FAX 740-928-3152
scurran@laca.org

Blackburn Tamara D.

From: Jack Riley [jriley@dynamix-ltd.com]
Sent: Thursday, November 08, 2007 4:07 PM
To: Group Rating Info
Subject: Increasing WC Premiums
Follow Up Flag: Follow up
Flag Status: Red

I have received notice that the BWC is preparing to reduce the maximum rate of discount for group rating. I feel that now is not the time for the BWC to do this. There should be a thorough review of the WC system before changes are made. Also, certain aspects such as, group rating discounts should not be singled out to make the fix.

Thank you,

Jack Riley

Controller
614-443-1178 ext 240
jriley@dynamix-ltd.com

Dynamix Engineering, Ltd.
1108 City Park Ave, 3rd Floor
Columbus, Ohio 43206

Building Relationships One Project at a Time

11/9/2007

Blackburn Tamara D.

From: Mike Ray [MRay@greenhillsrc.org]
Sent: Thursday, November 08, 2007 4:09 PM
To: Group Rating Info
Subject: Worker's Comp Reform

Dear Sirs/Madams:

I urge you to not make piecemeal changes to the Workers Comp system. We instead support a more comprehensive approach to workers' compensation reform that considers all aspects of the program, rather than taking single action against group rating discounts. The proposed BWC action is ill-timed and would have a negative impact on too many Ohio employers—and their employees.

Michael S. Ray
Administrator

Green Hills Retirement Community
6557 US Highway 68 South
West Liberty, Ohio 43357

937-465-5065 x225
937-465-4390 fax

11/9/2007

Blackburn Tamara D.

From: Ann M. Dixon [Ann@Virginia-Homes.com]
Sent: Thursday, November 08, 2007 4:35 PM
To: Group Rating Info
Subject: BWC rate increase

After squandering the BWC funds in bad investments, how dare they raise the rates and make employers pay for their bad judgment. The individuals responsible for controlling the funds should be sued for the lost funds due to bad investments. Honestly, a governmental agency playing the market like they did is not acceptable fiduciary responsibility. They might as well have gone to Vegas.

Another example of bad decision making that we all pay for is the BWC office building located in downtown Columbus. Why was a building of that grand scale (marble, brass, and cathedral ceiling entry) needed for a governmental body? A conservative building could have been erected that would have met their needs, allowed for growth and saved who knows how much in taxpayer dollars.

Such is the history of BWC. I used to work for an entity that rented office space to the BWC back in the early nineties. The particular department that leased the space moved to another location but never removed the old desks, computers and office equipment (they got new stuff). Even though repeated calls and notices were sent to vacate the premises so that it could be re-leased, the items remained and BWC paid rent for another year. If I recall correctly the year's rent was approximately \$70,000 - \$75,000. Talk about a waste of taxpayers' dollars. I'm sure a storage facility would have been much less expensive if they did not intend to abandon the furnishings and equipment.

Ann M. Dixon, Assistant Controller
Virginia Homes, LTD
209 E. State Street
Columbus, OH 43215
phone 614-228-0404 fax 614-228-6434

Blackburn Tamara D.

From: Andrew Rees [agrees@columbiasavings.com]
Sent: Thursday, November 08, 2007 4:11 PM
To: Group Rating Info
Subject: Please do not increase our BWC premiums!

Andrew G. Rees
Treasurer

Columbia Savings Bank
411 Ludlow Avenue
Cincinnati, Ohio 45220
<http://www.columbiasavings.com>

(513) 281-2443 Main
(888) 242-1449 Toll Free
(859) 466-1796 Cell
(513) 281-6331 Fax

Blackburn Tamara D.

From: CommunityResidentialServices [crs217@sbcglobal.net]
Sent: Thursday, November 08, 2007 4:58 PM
To: Group Rating Info
Subject: BWC's Proposed Reduction in Discounted Group Ratings...

To: Ohio BWC, Board of Directors

As the CEO for an Ohio nonprofit organization, please know that we **OPPOSE any short sighted decision in reducing the discounted group ratings in Ohio without a comprehensive analysis of all BWC programs.**

Also, please know that our organization had no claims in 2005 and 2006! Too date in 2007, we have had one minor medical claim in 2007. Historically, our annual claims have been minimal, medical claims only with no claims that involved loss time.

In addition, any increase in our BWC premiums in 2008 will have a significant impact on our budget.

Your sincere consideration of our position, as well as, other Ohio employers is most appreciated.

Respectfully,

Larry L. Covert, CEO
Community Residential Services, Inc. (nonprofit)
151 North Michigan Street, Suite 217
Toledo, Ohio 43604
Phone: 419-255-5200 Fax: 419-255-0761
Website: www.communityresidentialservices.org

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11/9/2007

Blackburn Tamara D.

To: Service Desk
Subject: RE: Increase of WC Premiums

From: Joyce Lambert [mailto:Joyce28@firstumcathens.org]
Sent: Thursday, November 08, 2007 4:12 PM
To: Group Rating Info
Subject: Increase of WC Premiums

Dear BWC Board Members,

November 14 you are meeting and will decide whether or not to increase premiums for companies participating in group rating plans.

As a church participating in a group rating program, I urge you to delay such an increase until a complete review of the system can be done. We are already budgeting for 2008, and a possible 50% to 65% increase in premiums would create a hardship for an already stressed budget.

Your timing is not good. Your responsible, thoughtful consideration to this matter will be appreciated.

Sincerely,
Joyce Lambert
Financial Secretary
First United Methodist Church
Athens OH

Blackburn Tamara D.

From: Ron Johnson [grizz@isoc.net]
Sent: Thursday, November 08, 2007 5:14 PM
To: Group Rating Info
Subject: Premium Increase

To Whom It May Concern,
I am the only employee in my company. I have insurance to cover me in event
Of accident or health problems.
I do not or would not use workman's comp.
Why should I pay for more of what I do not plan on using?
I think that what you are doing is very wrong.
I don't mind helping others with the money I have paid in to date but
Now it is getting ridiculous. Please reconsider and do not raise the premiums.
You are systematically destroying small employer/employee type businesses.

Thanks

Best Regards,

Ron

Johnson Tech Services Inc.

Electrical Design Consultants

Ron Johnson, VP

cell:513.919.3407

grizz@isoc.net

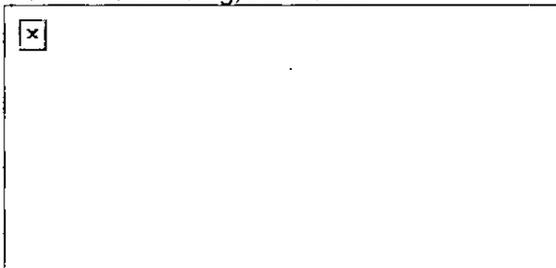
Blackburn Tamara D.

From: Dennis Funderburg [dfunderburg@daytontoolcrib.com]
Sent: Thursday, November 08, 2007 6:14 PM
To: Group Rating Info
Cc: pia@ohiopia.com
Subject: BWC discounts

While not advocating any increase of insurance rates, it would appear that any increase should be applied to the industries that have the higher percentage of claims. The proposal to lower the premium discount seems to be short sighted by targeting the "safe group" and reminds me of the days when long distance rates subsidized the rest of the phone industry. I do not feel it is fair to penalize the industries that promote a safe work environment. I fear that you are willing to take the easy route instead of the just route. I'm willing to pay my fair share but only as it relates to our group safety record. If the unsafe industries do not want to upgrade their safety pattern let them share the burden among themselves, but don't ask us to subsidize their irresponsible behavior.

Thank you,

Dennis Funderburg, President



Blackburn Tamara D.

From: Hthiele3@aol.com
Sent: Thursday, November 08, 2007 6:52 PM
To: Group Rating Info
Subject: rate increase

By adjusting the maximum group discount percentage, you will increase my costs. I am getting increases in expenses almost across the board. **DO NOT** adjust the cost of workers' compensation. You will force me to lay off staff and discourage businesses from locating in Ohio.

Sincerely,
Howard Thiele

See what's new at AOL.com and [Make AOL Your Homepage](#).

Blackburn Tamara D.

From: Mary Ann [mab@raex.com]
Sent: Thursday, November 08, 2007 7:37 PM
To: Group Rating Info
Subject: Rate Changes

To Whom It May Concern:

In reference to your proposed rate changes.. Please do not do it. We are a small trucking company, and it's hard enough to pay for fuel, insurance and other expences. Do you have any idea what a decrease in our group rate savings would do to us, and other small companies? We are trying to provide decent jobs for our employees. Something like this would put a lot of hard working people out of work really fast.

Thank you for a chance to voice our opinions.

Mary Ann Brown,
Hidden Valley Transportation, Inc.
9010 Avon Road
Salineville, OH 43945
(330) 738-2005
mab@raex.com

Blackburn Tamara D.

From: Douglas Cowgill [dcowgill@columbus.rr.com]

Sent: Thursday, November 08, 2007 9:31 PM

To: Group Rating Info

Subject: The BWC Board is Considering Increasing WC Premiums for 72,000 Ohio Employers

Why is the BWC Board Considering Increasing WC Premiums for 72,000 Ohio Employers? NO NO NO NO.

Blackburn Tamara D.

From: Shawn Smith [ssmith7@neo.rr.com]
Sent: Thursday, November 08, 2007 9:41 PM
To: Group Rating Info
Subject: Thoughts regarding W/C

I am writing to express my opinion regarding the proposed changes to the premiums charged to companies in the group rating program. My company has enjoyed significant savings by participating with the group rating program for many years. My company is fortunate to have never had a W/C claim.

However, I sit on the board of a local country club who unfortunately experienced a significant claim from an injured worker on the golf course. Although a bogus claim, it was paid nonetheless. This claim caused the golf course to lose the ability to participate in group rating for three years. W/C insurance has almost tripled in this timeframe, which has had devastating financial consequences to the club.

Although I as a company owner am not excited about my claims increasing, it is clear to me that efforts need to take place to change the inequity in the system, so that risk can be better distributed. More importantly so that when a company has a claim the ramifications of that one claim do not jeopardize their future. This is why we all pay into the fund. One company's unfortunate situation should not put their future in financial chaos.

Please work hard to correct this problem.

Best regards,

Shawn Smith
President
Millennium Health Care Consulting, LLC

11/9/2007

Blackburn Tamara D.

From: Karen [kghall22@woh.rr.com]
Sent: Thursday, November 08, 2007 11:36 PM
To: Group Rating Info
Subject: Increase

Please do not increase premiums – as a sole proprietor, I will not be able to afford the coverage. I've been in business for nearly 15 years and I barely make a living. I'll have to make a choice of either closing my business or working without coverage.

Karen Hall

11/9/2007

Blackburn Tamara D.

From: KAREN MEDER HOLLAND [KMH959@msn.com]
Sent: Friday, November 09, 2007 2:31 AM
To: Group Rating Info
Subject: Discounts

Please do NOT lower the discount rate for group ratings. In this economy, restaurants are struggling to survive. I personally am almost ready to give up. If premiums rise, my restaurant most likely will not be able to survive.

That being said, employees lose jobs, unemployment goes up, etc.

Again, please do NOT lower the discount rate.

Sincerely,

Karen Meder Holland
President
American Heritage Restaurant
Seville, OH
KMH959@msn.com
330-769-9900

Blackburn Tamara D.

From: Mike Geygan [mike@mmpressleb.com]
Sent: Friday, November 09, 2007 9:35 AM
To: Group Rating Info
Cc: 'PIA'
Subject: Overhaul of Worker's Comp

I am one who is not opposed to reducing discounts on premiums, as long as it is part of a total overhaul of the system. As far as I am concerned, the current system is broken and is a real detriment to attracting business to Ohio. My biggest concern is that the newly formed group reviewing this complicated system can not possibly have the necessary information to consider major revisions to this horribly complicated system. Please take the time to do it right before band-aid fixes are put in place that ultimately make it worse for Ohio. The goal should be to make the changes prior to the end of 2008, not immediately.

Thank you!
Mike Geygan
Minuteman Press
101 Dave Avenue
Lebanon, OH 45036
513-932-4222
www.mmpressleb.com
Print, Design, Copy, Mail

11/9/2007

Blackburn Tamara D.

From: Beth Foster [beth@homecareohio.org]
Sent: Friday, November 09, 2007 9:57 AM
To: Group Rating Info
Subject: BWC RATE INCREASE

To whom it may concern:

Please to hold off on any increases until a thorough review of the system has been completed. Small business will not survive such a drastic increase!

Cordially,
Beth Foster, RN, BA, CPHQ

11/9/2007

Blackburn Tamara D.

From: Kim Starr [kim.starr@rescentris.com]
Sent: Friday, November 09, 2007 10:00 AM
To: Group Rating Info
Cc: 'Mikhail, Adel'; jeff.spitzner@rescentris.com
Subject: Group Rating

To Whom It May Concern:

It is my understanding that the Bureau of Workers' Compensation is considering reducing the maximum rate of discount for the 2008 premium plan year. It is my sincere hope that this reduction does not come to pass.

We are a small start up company that is desperately trying to go from struggling status to strongly viable status. A reduction in the maximum rate of discount for our workers' compensation premium would, at this juncture, severely impact the viability of our company.

We have been fortunate to receive funding from the State of Ohio through a BRTT grant. We also have been one of the few BRTT grant recipients to actually have a saleable product and customers. Our company's progress has been slow and steady and we continue to do our utmost to spend our budget dollars so that they have an impact on increasing our sales. Having an increase in our Workers' Compensation premium would be one more significant expense that would severely impact our company and might even be the final straw that throws us into having to close our doors.

Please consider a comprehensive review of the Workers' Compensation system before considering a reduction in the maximum discount rate. All aspects of the Workers' Compensation program need to be considered before a change in one part of the program goes into effect.

Thank you very much for your time and consideration.

Sincerely,

Kim Starr
Rescentris, Inc.
4100 Regent Street
Suite M-1
Columbus, OH 43219
614-454-4555 direct
614-436-6489 fax
kim.starr@rescentris.com

cc: Governor Stickland via e-mail from his web site

11/9/2007

Blackburn Tamara D.

From: Lisanne [lbright@hphomecare.net]
Sent: Friday, November 09, 2007 10:23 AM
To: Group Rating Info
Cc: kuntzproperties1@sbcglobal.net
Subject: BWC

To Whom It May Concern,

We are a small office of 4 employees trying to get established in the home health industry. This rate increase will have a serious adverse effect on our revenue and will limit our ability to assist patients who are indigent or who have limited medical coverage. Our private duty company will also be adversely affected since the margin of profit is narrow because all services provided are to elderly Passport (Medicaid program for the elderly) recipients. This will also influence our ability to hire individuals as employees and will have to hire contracted employees. Oftentimes, as you are well aware, individuals who are contracted have higher turnover rates than those who are employed by the agency thus further increasing the costs to do business. We are asking that the rate hike proposal be eliminated and remain at current or even lower rates.

Respectfully,

Lisanne Bright, RN, BSN, MA
Administrator
Home Preferred Home Health
4767 Higbee Ave, NW
Canton, Ohio 44718

Tel: (330) 491-1444
Fax: (330) 491-1809

www.hphomecare.net

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Blackburn Tamara D.

From: Peggy Hartman [phartman@onailhartman.com]
Sent: Friday, November 09, 2007 10:19 AM
To: Group Rating Info
Subject: Change in group rating discount

I have been reading about the possible discount reduction for groups on Workers' Comp. This is yet another assault on small businesses which are the backbone of our economy. With ever-increasing costs of doing business, small businesses need all the help they can get. I urge you to wait until a comprehensive study can be done to completely understand all aspects of the workers comp dilemma rather than just focus in on the group rating discount.

*Peggy Hartman
O'Neil-Hartman Insurance Agency Inc
21 S Plains Rd
The Plains, Oh 45780*

*No virus found in this outgoing message.
Checked by AVG Free Edition.*

*Version: 7.5.503 / Virus Database: 269.15.26/1120 - Release Date: 11/9/2007
9:26 AM*

Blackburn Tamara D.

From: Jay C. Prather [aloan@cinci.rr.com]
Sent: Friday, November 09, 2007 10:28 AM
To: Group Rating Info
Subject: No Increase

How many times in our lives have we heard the statement:

"Small business is the backbone of this country!" ? Well, then why does our government, through it's many agencies, do all they can to make small businesses fail every year? PLEASE, DO NOT RAISE THE PREMIUMS! Always look at every avenue before making a wrong turn. As a small business owner, The Prather Company LLC dba Prather's IGA and I work @ Adams County Building & Loan Co. both in West Union I see just how hard it is to survive every day. We have already had increases in minimum wage as well as utility bills, ect. Just take another look before leaping. Thank you, Jay C. Prather

Blackburn Tamara D.

From: Trish Hultz [trish@homecareohio.org]
Sent: Friday, November 09, 2007 10:00 AM
To: Group Rating Info
Subject: Test

Trish Hultz | Administrative Services Manager
Ohio Council for Home Care
The Voice of Home Care and Hospice
1395 E. Dublin Granville Rd., Ste. 350
614.885.0434 x201; 614.885.0413 Fax
www.homecareohio.org

Blackburn Tamara D.

From: Pam Bowman [PBowman@stateoftheheartcare.org]
Sent: Friday, November 09, 2007 10:36 AM
To: Group Rating Info
Subject: no

no

Pam Bowman, PHR
HR/Operations Director
State of the Heart Home Health & Hospice 1350 North Broadway Greenville, Ohio 45331
937-548-2999
937-548-7144 fax

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11/9/2007

Blackburn Tamara D.

From: ronib114@sbcglobal.net
Sent: Friday, November 09, 2007 11:54 AM
To: Group Rating Info
Subject: WC Premiums

To whom it may concern:

Please hold off on the vote to increase premiums until a thorough review of the system has been completed.

Sincerely,
Roni M. Basler
Bomanite Designs, Inc.

11/9/2007

Blackburn Tamara D.

From: Pat Alcorn [palcorn@columbus.rr.com]
Sent: Friday, November 09, 2007 10:54 AM
To: Group Rating Info
Subject: Ohio Restaurant Group

The hospitality industry is experiencing huge increases in fuel surcharges, food cost and this increase in Worker's Comp will result in labor reductions in a huge Ohio Industry. It would also seem that the horrible decisions of investments is a public relations nightmare and it is despicable that this incompetence is placed on the back of Ohio workers.

Pat Alcorn
Heartland Payment Systems

Blackburn Tamara D.

From: Howard Silver [HSilver@fairmounttemple.org]
Sent: Friday, November 09, 2007 11:33 AM
To: Group Rating Info
Subject: Proposed change in dsicount rate

To whom it may concern:

As a religious not-for-profit organization where every dollar really is "sacred", I want to add my name to those urging you not to reduce the maximum discount rate currently in effect. We have worked hard to qualify for this discount and cannot afford the type of premium increase that may result from the lowering of the discount.

Thank you for your consideration in this matter.

Howard Silver
Controller
Fairmount Temple
23737 Fairmount Blvd.
Beachwood, Ohio 44122
216-464-1330
hsilver@fairmounttemple.org

Blackburn Tamara D.

From: Paul Klouda [ohboyenterprise@yahoo.com]
Sent: Friday, November 09, 2007 11:05 AM
To: Group Rating Info
Subject: To the BWC Board

Dear BWC Board,

In regards to the changes that are being considered in relations to group rates and base rates, I am asking, as a small business owner, that you would hold off on any decisions until a thorough review of the system can be completed.

The proposed increase in group ratings will deeply affect our business. Please consider the employer in this decision

and the impacts that it will have on them. We opened a small business in order to give persons a chance

to have employment in a mostly impoverished area. Unfortunately, with all of the government stipulations, and rising costs, it make running a small business very hard in this time and age. Instead of helping the small business owner, it forces many to close thus causes a loss of jobs once again. I urge you to look at the big picture and not to make any decisons until all aspects have been considered.

I hope that the committee will do the right thing on November 14.

Thank you for your time,

Deborah Klouda

Buisness Owner

11/9/2007

Blackburn Tamara D.

From: Kim K. Lewis [klewis@neobright.net]
Sent: Friday, November 09, 2007 11:50 AM
To: Group Rating Info
Subject: consequences for increasing the WC ins prems. for 2008

To whom this may concern:

As a small business in Northern Ohio, increasing our premiums at this time without review of the worker's comp. system would really tax our budget. We have defined where we can take cut-backs in spending due to the slow residential development market and economy in general. Our business has fallen off considerably and we have had to cut staff for the first time in 9 years of operation. We have an excellent history with very few small claims over this time period and frankly, really cannot justify an unsupported budgetary increase for premium in 2008. As we in business have to do, please review your system to see if the need presents itself then ask for the increase if warranted. Our clients question our fee increases and we must be able to justify them or lose the client. It is harder to swallow when we do not have an option to paying a premium increase and must pay in order to keep our doors of operation open. Please consider this request for review before mandating the premium increase for early 2008. Thank you for your time.

Kimberly K. Lewis, Accounts Manager
Lewis Land Professionals, Inc.
8691 Wadsworth Road, Ste. 100
Wadsworth, Ohio 44281
Phone: (330) 335-8232
Fax: (330) 335-0242

11/9/2007

Blackburn Tamara D.

From: Elvina Pettus [epettus@pcnsohio.com]
Sent: Friday, November 09, 2007 1:05 PM
To: Group Rating Info
Subject: 11/14/07 hearing

To Whom It May Concern,

I am sending this email with hope that you will reconsider the negative impact that your proposed action will have on small businesses such as ours. We are finally being considered for group rating next year and we were anticipating lower premiums. We have worked diligently to improve our BWC standings...attending countless workshops, providing educational inservices to our employees, and paying close attention to all BWC recommendations to minimize injury loss. Could you please hold off your proposed premium increase to employers until a review has been completed and perhaps other alternate options are uncovered?

We are a small home health agency and could quite possibly not withstand further rate increases...please make our voices heard at your hearing and reject this increase.

Thank you.

Elvina Pettus
Director of Operations, CFO
Primary Care Nursing Services, Inc.
Phone: 609-520-8928
Fax: 609-419-0688
epettus@pcnsohio.com

11/9/2007

Blackburn Tamara D.

From: Terry Bates [tbates@batesmetal.com]
Sent: Friday, November 09, 2007 2:17 PM
To: Group Rating Info
Subject: Premiums Increase

If I lose my group rating discount or my premiums increase, I would have no other choice than to close my business. It's hard enough making a go of it already. BWC also needs to look at helping the business owners once and a while. I had an employee trip and fall down on her lunch hour and was awarded medical.

Terry Bates

Blackburn Tamara D.

From: Susan Miller [smiller@nep.net]
Sent: Friday, November 09, 2007 3:13 PM
To: Group Rating Info
Subject: PIA Request

PIA has asked me to email you regarding:

Tell the bureau to hold off until a thorough review of the system has been completed.

Thank you.

Susan Miller
Personnel Administrator
JSC Enterprises, Inc.
Phone: 570-785-9400 x 710
Fax: 570-785-9503
E-mail: smiller@nep.net

Blackburn Tamara D.

From: Bill Bonds [helical@lor.net]
Sent: Friday, November 09, 2007 3:35 PM
To: Group Rating Info
Subject: Group rating
Follow Up Flag: Follow up
Flag Status: Completed

It pisses me off that once again due to the corruption and miss-management at BWC that Ohio employers have to bail them out again.

Not once during the Noe scandal did any discussions of privatizing BWC ever come up. Why not?

Bill Bonds
Helical Line Products

Blackburn Tamara D.

From: Spam Box
Sent: Friday, November 09, 2007 3:42 PM
To: Group Rating Info
Subject: FW: Change in Group rating discounts

From: Al Lefeld [mailto:ALL@ashomecare.com]
Sent: Friday, November 09, 2007 10:40 AM
To: Group Rating Info
Subject: Change in Group rating discounts

This is ridiculous! This amounts to nothing more than a **TAX !**

Ohio is one of only a few states who even require/maintain a state run Worker's Compensation program.

If it were a true insurance program we the "customers" would not see such arbitrary swings in rates and there would be CHOICE and competition for the customer which would lead to lower rates AND better service.

The "problems" in the BWC should NOT become the problems of the employers of the state.

If the bureau cannot manage the program effectively and provide a COMPETITIVE and low cost service.... the BWC should get out of the business and turn it over to private FREE ENTERPRISE!

The employers of OHIO do NOT need more taxes.... it will only lead to higher COSTS and **HIGHER UNEMPLOYMENT**... ultimately lowering the general revenue of the state.

Please, be smart, be fair and allow capitalism and free enterprise to set pricing and services ... not the arbitrary decisions of a few people.

Alfred E. Lefeld
Director of Finance
Alternate Solutions Homecare

11/9/2007

Blackburn Tamara D.

From: Stephanie Winland [stephaniewinland@midohio.twcbc.com]
Sent: Friday, November 09, 2007 3:31 PM
To: don.berno@bwc.state.oh.us
Cc: district94@ohr.state.oh.us; sd20@mailr.sen.state.oh.us
Subject: Proposed BWC Changes

Hello Don Berno,

Well, it goes without saying that of course our small southeastern Ohio business is opposed to the proposed changes from the BWC. I have been somewhat exposed to the issue and am, to say the least, *frustrated*. It seems like everyday it is more and more difficult to be a small business in this state!!!! We trusted our state government to hire people to make informed and educated decisions for our BWC dollars. And, because of the poor decisions and fraud that has occurred with the BWC – yet again the state is sticking their hand out to small businesses to foot the bill. If we were not in a group program, we would not be able to make our premium. Frankly, doubling our premium will be a major strain. I guess I don't need to tell you that with a poor economy, lack of quality workforce, possible \$4/gallon gas and now this...how can we expect to attract quality business to our state? GIVE US A BREAK!!!! Let's turn things around by helping the employers, not charging them more!!!!

I am also forwarding this to our local Representative Aslanides and Senator Padgett. Hope this helps.

Thank you.

Stephanie A. Winland
Big Dawg Farms Landscaping, LLC
2370 National Rd.
Zanesville, OH 43701
Phone 740.453.6270
Fax 740.453.6430

The Ohio Bureau of Workers' Compensation has proposed making changes to the rate system which could significantly impact your rates for the July 1, 2008 season. Many employers will see their premiums increase, some of which may double.

Sheakley, along with other Third Party Administrators, Trade Associations, and State Representatives have met with the BWC over the last several months to discuss the proposed changes and considerable impact that this will have on Ohio employers.

The BWC Board of Directors will hold a Public Forum on November 14th, 2007 from 9:00 – 11:00 a.m. If you are interested in attending this very important meeting, it will take place in the auditorium of the William H. Green Building 30 West Spring Street, Columbus, OH.

If you would like to testify before the Board of Directors you are encouraged to register by today, November 9th by going to this link <http://www.ohiobwc.com/downloads/blankpdf/PublicPartFormNew.pdf>. Please keep in mind that this is an open forum. If you do not wish to speak, you are still encouraged to attend. However, if you are unable to attend this meeting, you may submit your concerns in writing to Don Berno, board liaison, at don.berno@bwc.state.oh.us.

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Blackburn Tamara D.

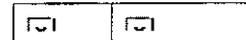
From: Joy, Kathy [JoyK@protrans.com]
Sent: Friday, November 09, 2007 4:36 PM
To: Group Rating Info
Subject: increases for employers

Please do not increase the cost to employers for worker's compensation. We only have five employees there but all costs are very important to us when deciding upon the location of a facility. We have a good safety policy and routinely train our people. It is our wish that you do not increase the rates. Thank you for your consideration.

Regards,

Kathy Joy

Director of Human Resources
ProTrans International, Inc. or ProTrans de Mexico
ph: 317-244-3140
mo: 317-491-2114
fx: 317-240-4105



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Blackburn Tamara D.

From: rustyalbrecht [rustyalbrecht@sbcglobal.net]
Sent: Tuesday, November 13, 2007 8:47 AM
To: Group Rating Info

Please reconsider your timing and calulations of this increase. You are stiffeling the business' in Ohio. You need to rethink the problems associated with this increase. We all understand everyone needs money, but this is not the time nor the way to do it. Look inside your organiztion first. We are loosing faith in all of you. Rusty M. Albrecht, D.D.S,Inc.

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Version: 7.5.503 / Virus Database: 269.15.30/1127 - Release Date: 11/12/2007

9:19 PM

Blackburn Tamara D.

From: Berno Donald
Sent: Tuesday, November 13, 2007 9:49 AM
To: Blackburn Tamara D.
Subject: FW: November 14, 2007 public forum on group rating
Attachments: Letter to the BWC's actuarial committee - November 9, 2007.doc; Berno Donald.vcf

Donald C. Berno

Board Liaison

Ohio Bureau of Workers' Compensation
30 W. Spring Street, L 29
Columbus, Ohio 43215
Phone: 614-728-0756
Cell: 614-202-4255
Fax: 614-621-1456
Donald.Berno@bwc.state.oh.us

From: Dave Hartman [mailto:DHartman@dedicatedtransport.com]
Sent: Monday, November 12, 2007 1:09 PM
To: Berno Donald
Subject: November 14, 2007 public forum on group rating

Mr. Berno:

Unfortunately, I am unable to attend the BWC's public forum on group rating this Wednesday but I was wondering if it would be possible for you to provide the attached letter to the Board? The letter outlines the position of our company regarding the potential changes now being considered by the Actuarial Committee.

Thank you in advance for your assistance in this matter.

Sincerely,

David L. Hartman
Director of Safety and Human Resources
Dedicated Transport, LLC
6551 Grant Ave.
Cleveland, OH 44105
216/641-2505 (Direct)

11/13/2007



November 9, 2007

Ohio Bureau of Workers' Compensation
Board of Directors Actuarial Committee
William Green Building
30 W. Spring St.
Columbus, OH 43215

Dedicated Transport, LLC is a trucking company based in Cleveland with annual revenues of approximately \$25 million dollars. As you might expect, most of our employees are long-distance truck drivers. Although we have offices and employees in 7 other states, the majority of our people work for us within the State of Ohio. Consequently, Ohio workers' compensation costs are a huge expense for our company.

I've been with Dedicated Transport for almost 15 years now and during this time I have been responsible for administering the workers' compensation programs in all of the states in which we do business. When I joined Dedicated in April 1993, the company was a small, state-funded employer. In 1995 we were purchased by and became a wholly-owned subsidiary of a larger Cleveland-based trucking company. This business arrangement allowed Dedicated Transport to participate with our parent company in the Ohio workers' compensation system as a self-insured employer for almost 10 years.

In December of 2004, as the result of an asset purchase, we were spun off from our larger parent and, because of our significantly reduced employee population, were suddenly thrown back into the morass of the state-fund system.

At first, we enjoyed the 95% discount level granted to new businesses as a group rated employer. This was extremely helpful to a new entity such as ours as we worked to rebuild our financial infrastructure after ten years of being dependent upon a larger company. This assistance was short-lived when in December of 2005 we received notification that, because of our small Ohio payroll size and the handful of claims that we had experienced since the start of the new company, we were being kicked out of the group rating program effective July 1, 2006. Since that time, we have seen our premiums skyrocket.

Our premium for the first half of 2006 as a group-rated employer was \$10,183. Our first non-group premium for the second half of 2006 was more than \$191,000. Since being kicked out of group, we have employed every reasonable strategy to keep the lid on our ever-escalating premiums.

We have always prided ourselves on providing a high level of safety training for our employees. As a result of our ongoing commitment to safety, on September 11, 2007 Dedicated Transport was presented with the President's Award by the Ohio Trucking Association for achieving the safest trucking operation in our mileage class in the State of Ohio for calendar year 2006.

We participate faithfully in the Ohio Trucking Association Safety Council to earn the BWC's 4% rebate. For the past two years we have also applied an aggressive wage continuation strategy to every potential lost-time claim in order to avoid the high reserving practices of the BWC. As a non-group employer, we have been forced to try every available Bureau-sponsored discount program, whether it makes sense for us to do so or not, in an attempt keep our Ohio workers' compensation costs down.

Because of our efforts, we are now poised to rejoin the Ohio Trucking Association group rating program at the 26% level on July 1, 2008. The projected saving to Dedicated Transport at the 26% level is approximately \$62,000. If the Board makes the decision to lower the credibility table from 90 to 80%, that savings will almost certainly be wiped out. How can the Bureau make decisions of this magnitude without conducting a thorough review of past decisions, measurement of results to date, and a comprehensive strategy to set the future direction?

The employers of Ohio have already seen premium increases over the past three rate years with the reduction of the credibility table from a maximum of 95% in 2005 to 90% in 2007. The transportation industry alone has seen an average increase in base rates during each of the last three policy periods as the credibility table has been reduced. Although the BWC has recommended a reduction in the base rates as a result of lowering the credibility table, why should an employer in the State of Ohio believe that it will be different this time around when the history of the past three years has proven otherwise? Don't you believe that Ohio's employers deserve an analysis of the impact of these increases before they are saddled with yet another substantial change?

The Administrator has acknowledged that a thorough review of the system has been planned. Why rush forward with a significant change before having that review take place? With the implementation of yet another new reserve formula and a possible new rating formula, has real thought been given to the impact that the number of significant changes in a short period will place on Ohio businesses?

A major increase in premium paid by Ohio employers would most certainly have a detrimental impact the state's economy. The proposed change will increase premiums for the approximately 100,000 Ohio businesses like Dedicated Transport that are driving new job creation in this state. This increase will negatively impact current job bids, employee hiring practices and annual budget planning for us and for all Ohio employers.

What's the motivation for Dedicated Transport, and other companies like us to continue to strive for best-in-class safety when the BWC keeps moving the finish line?

Before moving forward with any of the proposed changes, please carefully consider the financial impact that your decisions will have on your stakeholders.

Sincerely,
Dedicated Transport, LLC

David L. Hartman

David L. Hartman
Director of Safety and Human Resources

file

Blackburn Tamara D.

From: Pete DeLaPorte [pdelaporte@lifecareambulance.com]
Sent: Tuesday, November 13, 2007 10:50 AM
To: Group Rating Info
Subject: WC Premiums

Dear Actuarial committee,

We are a life saving Emergency Medical Service company. We are already struggling with the out of control spiraling costs of fuel, while coping with very low Medicaid and Medicare reimbursements. We rely on 24 hour staffing and the increase of this premium will have a huge negative impact on our ability to sufficiently staff our Rescue Squads. Please do not increase our workers compensation insurance premium.

Sincerely,

Peter C. de la Porte
President
Lifecare Ambulance Inc
www.lifecareambulance.com

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Checked by AVG Free Edition.
Version: 7.5.503 / Virus Database: 269.15.30/1126 - Release Date: 11/12/2007 12:56 PM

11/13/2007

Blackburn Tamara D.

From: Mike Schneider [pastor_m@verizon.net]
Sent: Tuesday, November 13, 2007 10:58 AM
To: Group Rating Info
Subject: Increase of WC Premiums

This letter is to ask you to reconsider the current plan to increase Workers' Compensation insurance premiums for the 2008 plan year. This plan would dramatically affect our small church budget to a point that may become unwieldy for us. Though we recognize something may need to be done regarding Workers' Compensation, we believe this to not be the way to go without a thorough review of the entire system. This is a band aid approach that will not effectively solve the problem and will make matters worse for local employers.

Thank you for your consideration of this matter.

Pastor Mike Schneider
Antwerp UMC
"Knowing Christ and Making Him Known"

Board of Directors

Public Forum Nov. 14, 2007

Public Participation Form

Thank you for your interest in participating in the public forum on group rating hosted by members of the Ohio Bureau of Workers' Compensation Board of Directors on Nov. 14, 2007.

We welcome this opportunity to hear public comments on the proposed changes to the group-rating program. We will limit each speaker's presentation to a few minutes based on the number of speakers who sign up for the forum. If you present prepared remarks, please bring one copy for the board.

Please send the completed form to GroupRatingInfo@bwc.state.oh.us or fax it to (614) 621-9421 by Friday, Nov. 9. Direct questions about the forum to Don Berno, BWC board liaison, at (614) 728-0756 or Don.Berno@bwc.state.oh.us.

Name: Pam Morrison

Title: H.R. Generalist

Company or association representing: Core Systems LLC

Mailing address: 420 Douglas Street
Mount Gilead, Ohio 43338Email address: pamm@coresystemsllc.com

Phone number: 419-946-2020

Please summarize your presentation/issues with
group rating:

Decline

Ohio Bureau of Workers' Compensation

Blackburn Tamara D.

From: Wright, Angie [AWright@sheakley.com]
Sent: Monday, November 12, 2007 4:36 PM
To: Group Rating Info
Subject: FW: <SPAM?> FW: scan
Importance: Low
Follow Up Flag: Follow up
Flag Status: Completed
Attachments: OH Association of BBBs.pdf

From: Kip Morse [mailto:kmorse@columbus-ohbbb.org]
Sent: Monday, November 12, 2007 4:41 PM
To: Wright, Angie
Subject: <SPAM?> FW: scan
Importance: Low

Here it is.

Kip Morse | *President & General Manager*

Te: 614-486-6531 ext 120
Fax: 614-486-6631
Email: kmorse@columbus-ohbbb.org
www.centralohiobbb.org
www.bbbfoundation.org
www.bbb.org

Better Business Bureau of Central Ohio, Inc.
1335 Dublin Rd. Suite 30A
Columbus, OH 43215
Serving 21 counties in Central Ohio

From: Kristi Ferguson [mailto:kferguson@columbus-ohbbb.org]
Sent: Monday, November 12, 2007 3:59 PM
To: 'Kip Morse'
Subject: scan

Kristi R. Ferguson | *Vice President of Operations*

Tel: 614-486-6531 ext 127
Fax: 614-486-6631
Email: kferguson@columbus-ohbbb.org
www.bbb.org | **Start With Trust**

Central Ohio Better Business Bureau Serving 21 counties
1335 Dublin Rd. Ste 30A
Columbus, Ohio/ 43215

11/13/2007



THE OHIO AUTOMOBILE DEALERS ASSOCIATION

November 12, 2007

Ohio Bureau of Workers' Compensation
Board of Directors
30 W. Spring St.
L-29
Columbus, Ohio 43215

Dear Members of the Board:

The Ohio Automobile Dealers Association represents 965 franchised automobile, truck and motorcycle dealers throughout the state of Ohio. While comprising only 2.3% of the retail establishments in the state, franchised motor vehicle dealers account for 20% of all retail sales, collecting approximately \$1 billion in sales and use tax annually.

Franchised motor vehicle dealers are a major economic driver within the state employing over 45,500 Ohioans with an annual payroll that exceeds \$1.92 billion annually. As employers who have substantial payrolls, a large workforce, and manual classification numbers that have high base rates, the cost of workers compensation is a significant cost of doing business for dealers. For instance, technicians are classified under manual number 8380. This manual number's base rate for the 2007 policy year is \$5.26 for every \$100 of wages paid. If a technician makes \$40,000 in wages, the dealership pays an additional \$2,104 in workers compensation premiums. This is money that cannot be spent on expansion, new tools, wage increases, or additional employees.

To compound these challenges even more, dealers operate on an extremely low profit margin. According to NADA statistics, the average dealership operates on a pretax margin of less than 2%. If an average medical-only claim costs \$800, a dealership must generate an additional \$40,000 in sales to cover the cost of this "minor" injury.

With this in mind it comes as no surprise that reducing the cost of workers' compensation is a major priority for dealers. Therefore we worked very closely with other business groups and The Ohio General Assembly to help create the Group Rating Program. Since 1991, dealers have earned over \$216 million in reductions of their workers' compensation premiums through OADA's group. Group rating has provided our members with a tool to allow them to control the high cost of workers' compensation in the state of Ohio. Each year 95% of our group is able to renew for the next policy year, two thirds of which earn a premium discount greater than 80%.

While group rating has received all the attention as it relates to the ills of the workers' compensation system in Ohio, we believe that the root of the problem lies with the base rates for workers' compensation premiums. They are excessively high. Simply reducing savings for group rated

employers does not address this issue. This is why we, like other business groups, are asking for a comprehensive review of the entire system. Unfortunately the focus to date has been solely on group rating and the "gap" while other key factors are absent in the Administrator's proposal to further reduce the credibility tables to as low as 80%, effective with the 2008 policy year.

Ohio's base rates for workers' compensation are simply too high. According to the September, 2007 "Issue Briefing" prepared for BWC Board of Directors, Ohio currently has the 12th highest base rates in the country. By lowering rates 4.6% the current proposal does little to address Ohio's high rates. In testimony before the Ohio House Insurance Committee, an owner of a small donut shop testified that they were required to take the dollars generated from the first 200 donuts they sold each day to pay their workers compensation premium as their annual premium is now \$8,000. Under this proposal, this small business owner will save \$368 annually (\$184 per half), reducing their annual premium to \$7,632. I ask you, will similarly situated employers see this proposal as improving the system? At the same time employers who have remained group rated will see their rates increase dramatically, for some nearly doubling. I suspect these 100,000 employers will not see this proposal as improving the system either.

It is clear that it is BWC's desire to ultimately reduce the credibility tables to 60% or lower. With this change to the system, Ohio would have the dubious distinction of having the 18th highest base rates in the country, barely creeping out of the highest third.

It is important to remember that rate making includes more than just the base rates that the Bureau establishes for each of the manual classifications. In addition to the rate, the Bureau establishes the expected losses for a business. So in effect the Bureau has the ability to raise premiums by lowering the amount of losses expected to be found over a four year period.

In summary, to solely focus on savings achieved by employers who have few if any claims without significantly addressing base rates does not correct the problem and does a tremendous injustice to all employers whether group rated or not. We are asking BWC to work with the stake holders to develop a comprehensive solution that examines all the cost factors for all employers so that Ohio may have economic vibrancy while maintaining a system that protects our employees.

Sincerely,



Charles C. Howard
Vice President of Legal Affairs

Blackburn Tamara D.

From: DeAnna Zahniser [dzahniser@oada.com]
Sent: Tuesday, November 13, 2007 12:23 PM
To: Blackburn Tamara D.
Cc: jcannon@oada.com
Subject: Written Comments for tomorrow's BWC forum
Attachments: BWC testimony Credibility tables.pdf

Dear Tamara:

I was advised to forward the attachment to you for inclusion in tomorrow's BWC forum materials.

Please contact me should you have any questions or concerns. Thank you,

DeAnna Zahniser
Legal and Government Relations
OADA
655 Metro Place South
Suite 270
Dublin, Ohio 43017
614-923-2231 direct
614-766-9600
dzahniser@oada.com

11/13/2007

Blackburn Tamara D.

From: Setrentel@aol.com
Sent: Tuesday, November 13, 2007 12:08 PM
To: Group Rating Info
Subject: Rate Discount

Please keep the discount rate of 90% until you get the comprehensive review.

Thankyou
Donald Trentel
Trentel Graphics Inc
Policy No. 753016

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MAYERS ELECTRIC COMPANY

INCORPORATED

ELECTRICAL CONTRACTORS * COMMERCIAL and INDUSTRIAL WIRING

4004 Erie Court, Cincinnati, OH 45227 Phone (513) 272-2900 FAX (513) 272-2904

Dear Ms. Marsha Ryan:

November 13, 2007

I am writing to express my grave concerns about the recent Bureau of Workers' Compensation Board of Directors approval of a recommendation to reduce the maximum allowable discount for the Ohio Group Rating Program. Lowering the group-rating discount from the current 90 percent to "no less than 80 percent" which the Board has indicated is its intent would be an unfortunate step backward for Ohio.

Mayers Electric Co., Inc. has a number of concerns about this proposed change in policy: It will result in a substantial increase in premium for nearly 100,000 Ohio employers. Approximately 72,000 group-rated employers currently receive an 80% discount or better. Collectively, these employers would see an estimated 65% increase in premium. Premium rate could double for the roughly 36,000 group-rated employers currently receiving the maximum discount.

This a premature, unnecessary and risky rush to action based on inadequate data and without sufficient stakeholder input. A thorough review of the system is planned so it does not make sense to rush forward with significant system changes without the benefit of that comprehensive review. More time is needed to understand the full implications of a decision that will impact thousands of Ohio employers. It would be safer and more prudent to gather all the relevant data and to address concerns about the group-rating program in a more conservative and measured manner.

Reducing the group-rating discount is an unproven strategy. Historically, reductions in the group-rating discount have not resulted in across-the-board reductions in base rates. Even if base-rate reductions do result, the net effect for group-rated employers will be double-digit increases in premium. Overall, the recommended policy changes will have a damaging, counterproductive impact on Ohio's economy.

I urge you to reconsider the recommendation to implement a significant reduction in the group-rating discount.

Sincerely,
Mayers Electric Co., Inc.

Howard Mayers
President

HM/rlr

Blackburn Tamara D.

From: Sullivan Carey
Sent: Tuesday, November 13, 2007 1:09 PM
To: Blackburn Tamara D.; Smith Maria
Subject: email testimony
Attachments: BWC Forum Meeting November 14, 2007.doc

Carey Sullivan
Director of Marketing/Special Events
Division of Communications
Ohio Bureau of Workers' Compensation
office 614.466.0692
cell 614.273.5165
fax 614.621.9412
Carey.Sullivan@bwc.state.oh.us

From: Ryan Marsha
Sent: Tuesday, November 13, 2007 12:40 PM
To: Sullivan Carey
Subject: FW: BWC Forum Meeting November 14, 2007

From: Howard Mayers [<mailto:hmayers@mayerselectric.com>]
Sent: Tuesday, November 13, 2007 11:53 AM
To: Ryan Marsha
Subject: BWC Forum Meeting November 14, 2007

My name is Michelle Brown. I am the Treasurer and Director of HR for Beverage Distributors Inc., a privately-held wholesale distributor of beer in Cuyahoga County. We have a single owner and employ approximately 150 individuals, consisting of drivers, sales reps, warehousemen and administrative personnel. We continuously look for ways to manage costs in a stagnant environment. Normal payroll increases and the ever-rising cost of fuel have really had an impact on our bottom line over that past several years.

In 2006, our Company paid over \$406,000 in worker's compensation premiums. In the same year, our commercial liability insurance, which includes over 75 vehicles, was approximately \$270,000.

Over 1/3 of our employees are commercial truck drivers that have highly labor-intensive jobs. The majority of our injuries come from this group and are typically soft-tissue injuries such as lumbar strains. We have been heavily penalty-rated for many years and suffer as a result of the inequities in the system. Many of our employees know how to "work" the system and utilize the same group of attorneys and doctors to manage their claims. Employees know to file for permanent partial disability every other year, keeping their claim active in our history and creating a history that continues to penalize us as a Company.

Our worker's compensation premium expense is second only to payroll on our income statement and continues to squeeze the bottom line. It is extremely frustrating that our exorbitant premiums are subsidizing many employers in the state that are group rated.

Over the past 5 years, we have worked very hard to manage premium expense by implementing a transitional work program, a drug free workplace program and joining the premium discount program. While these programs have helped us to save a few dollars, overall, our worker's compensation expense continues to hurt us financially.

Blackburn Tamara D.

From: Jeannie Radcliff [JRadcliff@homeinsteadohio.com]
Sent: Tuesday, November 13, 2007 12:15 PM
To: Sullivan Carey
Subject: FW: Workers' Compensation - Weiss Movers

Carey - I'll be forwarding 3 overall.
jeannie

From: Weissmovers@aol.com [mailto:Weissmovers@aol.com]
Sent: Monday, November 12, 2007 1:29 PM
To: Jeannie Radcliff
Subject: Workers' Compensation

Dear Jeanne,

I am unable to travel with you and our group of Workers' Compensation proponents. I thank you all for your strength and the power of words necessary for Weiss Movers and others to convey to the Bureau the monetary hardships brought to us as business owners.

Several years ago we employed Group Management Services as our TPA. The reason was group rates for our high risk moving company. There were several positives, they worked with us on an Employee Handbook, managed all payroll taxes, attended Unemployment hearings when qualifying status was in question, and particularly Workers' Comp management. They worked with us on all compliance matters including the Drug Free Workplace and the mandatory training sessions.

We sat as participants, listening to the horrors and monetary problems assaulting other group members, relishing our comfort zone of "we belong to a group." However! In July 2007 our Workers' Compensation weekly payment to GMS was \$1000.00 higher than the week prior, I immediately called on this error. To our dismay and consternation, I was told our group rating had been eliminated.

We have a case pending, an employee had a back strain, followed the claim requirements, doctors, physical therapy, time off, and then a personal attorney. We understand from reports sent to GMS that the injury is related to a birth defect, however the life of this injury will stay with Weiss Movers until 2010. This is the second injury that has escalated into major health issues for our ratings. Several years ago, I certified a hernia. During this routine surgery, our former employee had major kidney problems that the Bureau declared was part of his claim.

We are a seasonal business working hard to keep our men off the unemployment lines, with a sense of productivity and most of all contributing members of our economy. The Ohio economy is more than challenging in 2007 and tax relief is needed for us to sustain our business.

Respectfully,
Ingrid Halpert, CEO

Weiss Movers
Phone 216/475-3377
www.weissmovers.com
weissmovers@aol.com

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11/13/2007

Blackburn Tamara D.

From: Jeannie Radcliff [JRadcliff@homeinsteadohio.com]
Sent: Tuesday, November 13, 2007 12:15 PM
To: Sullivan Carey
Subject: FW: my Workers' Comp testimony - Rick's Cafe

Carey -

This is the testimony from Alec Singer who will not be able to make it tomorrow. I will bring 14 copies for the check-in desk. Could you please forward to Don since I don't have his email.

Alec's restaurant is Rick's Cafe - - a VERY popular East Side hang-out.

See you tomorrow.

jeannie

From: Alec4238@aol.com [mailto:Alec4238@aol.com]
Sent: Friday, November 09, 2007 11:59 AM
To: Jeannie Radcliff
Subject: Re: my Workers' Comp testimony

November 9, 2007

This is my testimony on our situation with the BWC;

My name is Alec Singer and I am the owner of Rick's Cafe in Chagrin Falls, Ohio. We have been in business for 31 years. In the year 2001 we were paying around six thousand dollars a year for workers comp. One of the bartenders cut her finger on glass and she needed an operation because a nerve was damaged. There were a couple of other lesser injuries, back sprain, and some stitches in the next year or so. Since then my insurance has been \$37,000.00 a year. We are a restaurant that is competing for business with all the new chains that have appeared in the last five years. We cannot raise our prices and be competitive with them. Because of these BWC rates I may have to go out of business. I have employees who have been here for twenty or more years and believed they would finish their careers here. I shop around for suppliers who will sell me my products for less money, I even shop around for less expensive health insurance. What options are available for me to find less expensive workers comp. insurance? Where do I look for that? How can I stay in business like this?

Alec Singer/ owner and operator of Rick's Cafe. 86 North Main Street Chagrin Falls, Ohio 44022

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Blackburn Tamara D.

From: Don Hangauer [artistic1@ameritech.net]
Sent: Tuesday, November 13, 2007 1:19 PM
To: Group Rating Info
Subject: Worker Comp Increase

To whom it may concern,

I am totally amazed, that instead of having a closer review of employee claims, and filter out the fraud claims, the answer is always more burden on the employer.

Between mandatory minimum wage increases, and now the State considering a mandatory 7 day played sick leave, it is increasingly not worth being in business.

Sometimes I do believe that the government forgets that manufacturing has to compete globally.

I certainly hope the State of Ohio has a lot of openings for the laid off employees that are going to need jobs, when the private employers give up and relocated or close their doors.

Support small business do not raise our Workers Comp rates.

Sincerely,

*Donald Hangauer
Artistic Metal Spinning*

Blackburn Tamara D.

From: Mike Finley [mfinley@hall-green.com]
Sent: Tuesday, November 13, 2007 1:05 PM
To: Group Rating Info
Subject: Reduction of wc discount

In a state that is having difficulty keeping businesses here at home, I would suggest a more thorough review of the impact a rate change would have. The timing seems a bit rushed.

Michael Finley, CIC
Hall-Green Agency, Inc
330-673-5873
"Compare Our Rates, Experience Our Service"

Blackburn Tamara D.

From: Beaver, John R [j.beaver@bsaenv.com]
Sent: Tuesday, November 13, 2007 2:05 PM
To: Group Rating Info
Subject: group rating

I protest the proposed increase in WC premiums prior to a comprehensive review of the WC system. We have run a safe business for 17 years with no claims, yet the State wants to increase the rates on these very business. Ohio is a not a great place to do business since the state gov't remains corrupt (a la Noe) and burdens small-business owners.

Please reconsider this action will further negatively impact my business Thanks you very much.

John R. Beaver, PhD
President
BSA Environmental Services, Inc.
23400 Mercantile Rd, Suite 8
Beachwood, OH 44122
P 216 765 0582
F 216 765 0583

www.bsaenv.com

Blackburn Tamara D.

From: Jim Monath [jmonath@bartleyems.com]
Sent: Tuesday, November 13, 2007 2:08 PM
To: Group Rating Info; haganforohio@yahoo.com
Subject: Increase on premiums

To Whom it May Concern

This letter is to oppose your proposal to reduce the discount from 90% to 80%.

It amazes me that the State of Ohio is trying to put business out of business. It appears that Ohio wants to become a State with nothing.

As an Ambulance provider in Ohio, any more increase will put us OUT OF BUSINESS. We cannot survive.

As you may or may not know, we survive on monies from Medicare and Medicaid. Over the past few years Medicare has reduced our reimbursement. Medicaid!! well, Ohio Medicaid reimbursement dosnt even cover the cost of the trip. So since I am bound by government reimbursement, where am I supposed to pass along your cost for increasing my Workers Comp rates.

Please help business's in Ohio. Dont put them out of business.

Thank you. If you have any questions, please fell free to call me anytime at 330.868.4114

Sincerely

James S. Monath, EMT-P
General Manager
CC&S Ambulance

11/13/2007

Blackburn Tamara D.

From: Heidi Anderson [heidi@oasbo-ohio.org]
Sent: Tuesday, November 13, 2007 2:20 PM
To: Group Rating Info
Cc: Barbara Shaner; cindyritter@circlevilleschools.org; David Varda ; Wright, Angie
Subject: Comments on BWC Proposal
Attachments: BWC letter.doc

Please see the attached letter with OASBO comments on the BWC Proposal.

Heidi Anderson
Administrative Assistant, Executive Administration
The Ohio Association of School Business Officials (OASBO)
8050 N. High St., Suite 130
Columbus, OH 43235-6485
(800) 646-2726 *toll free*
(614) 431-9116 *phone*
(614) 431-9137 *fax*
www.oasbo-ohio.org



November 14, 2007

Mr. Chuck Bryan, Chairman
Actuarial Committee
Bureau of Workers Compensation (BWC) Board of Directors
30 W. Spring St.
Columbus, Ohio 43215-2256

Dear Chairman Bryan,

Thank you for the opportunity to make comments regarding the BWC Board of Directors' proposed reduction of the credibility rating for private entities. We represent 236 public school districts in Ohio who are members of a group rating program that our organization sponsors.

The Ohio Association of School Business Officials (OASBO) is a professional association for those individuals in public school districts who manage the "business" side of schools. We are very concerned about the BWC proposal.

We understand that the BWC proposal covering private employers would reduce the amount of savings realized by reducing the maximum allowed credibility rating to 80% (from the current 90%). However, it seems likely that if adopted, public employers, such as school districts, would soon be included in the change.

Our members oppose such a drastic reduction in possible savings. We believe school districts have taken steps to adopt practices that reduce risk for employees and are very proactive in dealing with cases that do arise. As public employers utilizing taxpayer dollars to pay for workers compensation insurance, school districts should not be penalized now after years of improvement and focus on meeting the demands of the Bureau.

We hope you will consider our concerns and not recommend that the BWC Board adopt this proposal. Please feel free to contact us if you have questions about our position or about our group rating program.

Sincerely,

David Varda
Executive Director

Cynthia Ritter
President

Blackburn Tamara D.

From: Frank Viviano [frank@bviviano.com]
Sent: Tuesday, November 13, 2007 2:28 PM
To: Group Rating Info
Subject: Group Rating

I would like to submit my opinion regarding the group rating system used in the Ohio BWC. I have benefited from group rating in the past but now find myself like many employers out of group and paying exorbitant premiums. By offering up to a 90% discount to employers with a clean record the employers who are not as fortunate are subsidizing those enjoying 90% discounts. The system in its current state is unfair to penalty rated employers. There is no other insurance system I am aware of that offers 90% discounts to customers if they have a clean record. In doing so you have placed an unfair burden on the employers who are paying premiums that are in many cases over 10 times what the group rated employers are paying. In an insurance pool the risk is supposed to be shared, not simply borne by the employers who have submitted claims. I don't believe anyone in a state mandated insurance program should receive a 90% discount. I believe a 30-40% discount should be the maximum offered. This would spread the premium costs much more fairly among all employers in an industry group.

The policies of the BWC are driving good businesses out of Ohio because the Workers Comp premiums are too high if you do not qualify for group rating. I am a small business and I pay more for my workers comp insurance than all my other insurance costs combined. This is not right. It's time to level the playing field and restore fairness to the premiums charged by the BWC.

Thank you.

Frank P. Viviano
Bartz Viviano Flowers & Gifts, Inc.
For the Best in Freshness, Service, and Value
E-Mail: frank@bviviano.com
Voice: 419-474-1600
Toll Free: 1-800-786-1602
Fax: 419-474-7645
WWW: <http://www.bartzviviano.com>

Blackburn Tamara D.

From: Jeannie Radcliff [JRadcliff@homeinsteadohio.com]
Sent: Tuesday, November 13, 2007 2:39 PM
To: Group Rating Info
Cc: Sullivan Carey; Nahra, Connie; joni buzogany
Subject: voting NO for Group rating

Please accept our company's **NO VOTE for Group Rating.**

It is acknowledged by 3 independent actuarial firms to be an unfair system.

The BWC will need to change their name to eliminate the word insurance if the existing system stays in place.

p.s. If we didn't spend so much in premiums we would have time and money to do a massive mailing campaign. Instead, the ones making the money are doing the campaign to keep making the money.

Jeannie Radcliff
Home Instead Senior Care
440-424-2262 direct
440-914-1400 main

www.homeinstead.com
www.caregiverstress.com

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Blackburn Tamara D.

From: SndyWk@aol.com
Sent: Tuesday, November 13, 2007 2:41 PM
To: Group Rating Info
Subject: One illigitmate claim can kill a small business

Our small busines has one bad claim . . . it is a lie . . . we can't get one person to listen and it is almost putting us out of business.

Please fix the current way claims are considered.

We failed to reply within 14 days
We have a letter signed by the individual that he did not hurt himself with us
Two years later he changed his mind
A clerk filed the paper away . . . she knew he was no longer employed by us
We went from \$3,000 to \$50,000 a year
and you are almost putting us out of business
he is no longer allowed any hearings
but we have to continue supporting this man's drug addiction

Please do something to help the small businessman

We employ 18 other people - - esstentially feed 18 families

Please fix the unfairness of the worker's comp program

Get rid of the big groups and treat each one as an individual
and honestly look at the claims

No one has even tried listening to us

We Don't know what to do . . . we can't afford you . . .we had an attorney . . . he did no more then our group.
It is so difficult to understand all the rules
A small businessman almost has not chance to survive.

One wrong claim in 20 years of business and it is killing us.

There is something drastically wrong with the program

Sandra K. Wikoff
Anderson-Wikoff Heating & Cooling, Inc.

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11/13/2007

Blackburn Tamara D.

From: lccy10@aol.com
Sent: Tuesday, November 13, 2007 3:28 PM
To: Group Rating Info
Subject: increasing workers comp premiums for 2008

To: Actuarial Committee

From: Delux Vending Company, Lorraine Motor Hotel and MFB Hamilton Properties Ltd.

We respectfully request you do not increase the premiums for 2008 or at the very least hold off until a thorough review of the system has been completed. To make increases now, after businesses have put together their budget would adversely affect our business. It's difficult enough for a small business to succeed in the city of Toledo. The taxes are outrageous and the economy is awful. People are leaving here as fast as their feet can carry them and they are not coming back. Those of us who have remained and are trying to make a living are confronted with unnecessary obstacles every time we turn around. We can't pay our bills and keep all of our employees employed as it is. We are not to blame for whatever problems the BWC is having and we should not have to pay for it. Please, at the very least do not make any decisions until a thorough investigation has been completed. This is not about politics, etc. it's about real life, small businesses cannot pay their bills and need a well deserved break.

Thank you
Ida Mufleh

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Home Instead Senior Care – Solon
Jeannie Radcliff's testimony regarding Workers' Compensation

Our company was kicked out of a group in 2003. When that happened, our rates went from \$20,000/year to \$120,000/year for the next 4 years. A 500% increase with virtually no notice. We are back in a group and our rates will go down to \$50,000 next year – still more than \$30,000 over our old costs.

We can't be competitive – we can't self-insure. If this happened with any other expense we'd go to another vendor. With WC we're stuck.

Our business insurance is only \$4,000/year. Our Workers' Comp insurance is 30 times our business insurance.

As another popular Cleveland company will testify, their business was hit with \$800,000 costs which their business insurance paid. Accordingly they received an increase to their insurance. However, it was an increase you would expect with insurance. Their insurance went up from \$25,000 to \$30,000 - - a 20% increase vs. a 500-1000% increase like we're seeing for accidents with Workers' Comp "insurance."

If this is supposed to be insurance - no-fault "insurance" why are we bearing such consequences? *Why should we financially ruin someone for an accident?* In true insurance, an accident doesn't put you out of business.

Perhaps you're thinking we deserve these 500-1000% increases that put our WC premiums over \$100,000 in many, many cases. Well, our first claim was a CAREGiver that was helping her client into the van and the GROCERY STORE CLERK (not our employee) slammed the van door in her arm. Another one was when our CAREGiver reached in the back of her car to get her purse. Please tell me what BWC class will help with these? Anyway, statistically how could we have 4800 small businesses each year getting dropped from groups – are we that unsafe?

We've seen the media blitz from NFIB and the Ohio Chamber. HELP – contact your legislators now or your rates are going to skyrocket and companies will go out of business. That's old news. Many companies have already gone out of business from WC costs but not because of the new proposal. Define skyrocket. The average company In Group is paying less than \$15,000/year for WC insurance. Let's take worst case and say the company is paying \$15,000 and with the new program they're paying \$30,000. I struggle to picture a company that was already paying \$15,000 going out of business by paying \$15,000 more. Where was the outrage when the larger percentage of companies that are out of group were getting hit with \$100,000 increases? **Could it be groups such as these are financially incented to keep the current system?** Isn't it interesting that these groups ARE NOT speaking on behalf of their majority??????? Wouldn't it seem logical that these very groups that purport to help small businesses would in fact work to help the majority? News flash – **the majority of small businesses are out of group – not in.** The majority is paying for the minority to get a discount.

Home Instead Senior Care -- Solon
Jeannie Radcliff's testimony regarding Workers' Compensation

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Blackburn Tamara D.

From: JLevi123@aol.com
Sent: Tuesday, November 13, 2007 3:40 PM
To: Group Rating Info
Subject: (no subject)

We urge you to hold off reducing the wc premium discounts until a thorough review of the system has been completed as it would have a profound negative effect on small companies such as ours.

See what's new at <http://www.aol.com>

Blackburn Tamara D.

From: John Lauer [affordablehhc@sbcglobal.net]
Sent: Tuesday, November 13, 2007 3:52 PM
To: Group Rating Info
Subject: Please Delay

Greetings. We at Affordable Home Health Care, LLC. would like to plead to The BWC to delay the decision to cut group rate discounts. We feel a review of the overall system needs to be done before any type of decision like this is made. We are planning for the 2008 year, so any immediate changes would drastically effect us. Thank-You for your consideration of this point.

11/13/2007

Blackburn Tamara D.

From: catjamb@fuse.net
Sent: Tuesday, November 13, 2007 3:48 PM
To: Group Rating Info

I vote for keeping the Group Rating Plan because it works!

Blackburn Tamara D.

From: Gene Burton [gene@lauberandwill.com]
Sent: Tuesday, November 13, 2007 4:27 PM
To: Group Rating Info
Subject: Workers Compensation premium increase

As independent insurance agents and an employer, we are concerned with the tremendous increase in rates that is being contemplated for next year. As an employer we have already begun our budget planning for 2008. We understand that thousands of Ohio employers will see increases from 65% to 100%.

We would like to see a more comprehensive approach to rating reform that considers all aspects of the program, rather than taking single action against group rating discounts. Please hold off voting for this until a more thorough review of the system has been completed.

I'm sure that a business that is thinking of locating in Ohio will take our Workers Compensation plan and rates into consideration.

Sincerely,

Gene Burton



7012 Harrison Avenue, Suite 5
Cincinnati, OH 45247
Phone: 513-661-8300 X6
Fax: 513-389-7562

Blackburn Tamara D.

From: lulu@inhomecare.com
Sent: Tuesday, November 13, 2007 4:31 PM
To: Group Rating Info
Subject: BWC rate increase

Actuarial Committee:

Please help regulate BWC premium rates. Current rates are very much affecting Ohio Employers. Hold any changes until a thorough review of the BWC system has been completed.
Thank you

Pro Health Care Services, Ltd

Blackburn Tamara D.

From: Andrew Mellish [andrew.mellish@lifeissues.org]
Sent: Tuesday, November 13, 2007 4:56 PM
To: Group Rating Info
Subject: Increasing WC Premiums

BWC Board of Directors,

Please hold off voting on this critical issue until a thorough review of the system has been completed.

ANDREW MELLISH
Administrative Manager
Life Issues Institute
www.lifeissues.org
513.729.3600

Blackburn Tamara D.

From: Scott Ricciardi [lordandlife@yahoo.com]
Sent: Tuesday, November 13, 2007 5:11 PM
To: Group Rating Info
Subject: opinion

I would like to see a review before my group rating is automatically raised because of lack of administration abilities. The reason the group ratings were started seems to me to be because they saved money. How about comparing those claims from the group ratings to the base rating companies and see. Then make your changes as deemed necessary. I want to see the BWC program become more effective and less wasteful as well. How about getting not only the companies involvement- but the providers as well. We are all affected when you do not run effectively.

Thank you,

Scott A Ricciardi DC

Pres.: Lord and Life Chiropractic, Inc.

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Blackburn Tamara D.

From: brenda@bakerwell.com
Sent: Tuesday, November 13, 2007 3:54 PM
To: Group Rating Info
Subject: Group Rating Hearing

Dear BWC Board of Directors:

Please do not change the Group Rating deductions until a thorough review of the system has been completed. Bakerwell is one company that benefits from Group Rating and changing it now would devastate our company. We have budgeted our premium for the 2008 year based on estimates BWC has furnished for the 2008 year. That is like having an estimate for work to be done on your automobile and when the work is completed they increase the price of the estimate by 65% - that is bad business!!

Thank you for your consideration of this matter.

Sincerely,

Robert K. Baker, Controller
Bakerwell Service Rigs, Inc.

11/13/2007

Jeannie Radcliff

From: Alec4238@aol.com
Sent: Friday, November 09, 2007 11:59 AM
To: Jeannie Radcliff
Subject: Re: my Workers' Comp testimony

November 9, 2007

This is my testimony on our situation with the BWC;

My name is Alec Singer and I am the owner of Rick's Cafe in Chagrin Falls, Ohio. We have been in business for 31 years. In the year 2001 we were paying around six thousand dollars a year for workers comp. One of the bartenders cut her finger on glass and she needed an operation because a nerve was damaged. There were a couple of other lesser injuries, back sprain, and some stitches in the next year or so. Since then my insurance has been \$37,000.00 a year. We are a restaurant that is competing for business with all the new chains that have appeared in the last five years. We cannot raise our prices and be competitive with them. Because of these BWC rates I may have to go out of business. I have employees who have been here for twenty or more years and believed they would finish their careers here. I shop around for suppliers who will sell me my products for less money, I even shop around for less expensive health insurance. What options are available for me to find less expensive workers comp. insurance? Where do I look for that? How can I stay in business like this?

Alec Singer/ owner and operator of Rick's Cafe. 86 North Main Street Chagrin Falls, Ohio 44022

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11/13/2007

Jeannie Radcliff

From: Weissmovers@aol.com
Sent: Monday, November 12, 2007 1:29 PM
To: Jeannie Radcliff
Subject: Workers' Compensation

Dear Jeanne,

I am unable to travel with you and our group of Workers' Compensation proponents. I thank you all for your strength and the power of words necessary for Weiss Movers and others to convey to the Bureau the monetary hardships brought to us as business owners.

Several years ago we employed Group Management Services as our TPA. The reason was group rates for our high risk moving company. There were several positives, they worked with us on an Employee Handbook, managed all payroll taxes, attended Unemployment hearings when qualifying status was in question, and particularly Workers' Comp management. They worked with us on all compliance matters including the Drug Free Workplace and the mandatory training sessions.

We sat as participants, listening to the horrors and monetary problems assaulting other group members, relishing our comfort zone of "we belong to a group." However! In July 2007 our Workers' Compensation weekly payment to GMS was \$1000.00 higher than the week prior, I immediately called on this error. To our dismay and consternation, I was told our group rating had been eliminated.

We have a case pending, an employee had a back strain, followed the claim requirements, doctors, physical therapy, time off, and then a personal attorney. We understand from reports sent to GMS that the injury is related to a birth defect, however the life of this injury will stay with Weiss Movers until 2010. This is the second injury that has escalated into major health issues for our ratings. Several years ago, I certified a hernia. During this routine surgery, our former employee had major kidney problems that the Bureau declared was part of his claim.

We are a seasonal business working hard to keep our men off the unemployment lines, with a sense of productivity and most of all contributing members of our economy. The Ohio economy is more than challenging in 2007 and tax relief is needed for us to sustain our business.

Respectfully,
Ingrid Halpert, CEO

Weiss Movers
Phone 216/475-3377
www.weissmovers.com
weissmovers@aol.com

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11/13/2007

Home Instead Senior Care – Solon
Jeannie Radcliff's testimony regarding Workers' Compensation

Our company was kicked out of a group in 2003. When that happened, our rates went from \$20,000/year to \$120,000/year for the next 4 years. A 500% increase with virtually no notice. We are back in a group and our rates will go down to \$50,000 next year – still more than \$30,000 over our old costs.

We can't be competitive – we can't self-insure. If this happened with any other expense we'd go to another vendor. With WC we're stuck.

Our business insurance is only \$4,000/year. Our Workers' Comp insurance is 30 times our business insurance.

As another popular Cleveland company will testify, their business was hit with \$800,000 costs which their business insurance paid. Accordingly they received an increase to their insurance. However, it was an increase you would expect with insurance. Their insurance went up from \$25,000 to \$30,000 -- a 20% increase vs. a 500-1000% increase like we're seeing for accidents with Workers' Comp "insurance."

If this is supposed to be insurance - no-fault "insurance" why are we bearing such consequences? *Why should we financially ruin someone for an accident?* In true insurance, an accident doesn't put you out of business.

Perhaps you're thinking we deserve these 500-1000% increases that put our WC premiums over \$100,000 in many, many cases. Well, our first claim was a CAREGiver that was helping her client into the van and the GROCERY STORE CLERK (not our employee) slammed the van door in her arm. Another one was when our CAREGiver reached in the back of her car to get her purse. Please tell me what BWC class will help with these? Anyway, statistically how could we have 4800 small businesses each year getting dropped from groups – are we that unsafe?

We've seen the media blitz from NFIB and the Ohio Chamber. HELP – contact your legislators now or your rates are going to skyrocket and companies will go out of business. That's old news. Many companies have already gone out of business from WC costs but not because of the new proposal. Define skyrocket. The average company In Group is paying less than \$15,000/year for WC insurance. Let's take worst case and say the company is paying \$15,000 and with the new program they're paying \$30,000. I struggle to picture a company that was already paying \$15,000 going out of business by paying \$15,000 more. Where was the outrage when the larger percentage of companies that are out of group were getting hit with \$100,000 increases? **Could it be groups such as these are financially incented to keep the current system?** Isn't it interesting that these groups ARE NOT speaking on behalf of their majority?????? Wouldn't it seem logical that these very groups that purport to help small businesses would in fact work to help the majority? News flash – the majority of small businesses are out of group – not in. The majority is paying for the minority to get a discount.

*I recently sent a note to State Representative John Adams asking why he didn't seem to support Marsha Ryan's proposal. The answer I received from his aide was, "I was clear regarding my statements to Marsha Ryan. I have not had, in twenty years of business, a 100% increase in any aspect of my costs of operation. **Only ineffective government bureaucracies impose such high costs in one proposed rule change. I asked for a gradual rate increase – a simple, logical request for Ohio's business community.**"*

The fact is – Marsha Ryan's proposal **IS** gradual. She acknowledges that 3 outside auditors recommend a max discount of 60% - -she's only taking a tiny step to drop to an 80% discount. Three comprehensive studies from actuarial firms outside the BWC recommend this plan. Why wait another year when 3 out of 3 already recommend this? At this rate it will take 10 years to get where we should be. Where was Representative Adams when the huge percentage of Ohio businesses were getting kicked out of groups and paying increases of 500% - - ineffective government INDEED.

I am forced to give over 5 -7% of my Workers' Comp premiums to MCO's. I don't choose this and do not feel I have ever received a service from our MCO worth \$6,000/year. Ditto for TPAs.

In fact, while over 200,000 small businesses are out of groups and struggling to stay afloat our MCOs/TPAs have increased their earnings at astronomical rates. For example, as the public BWC financials show, the number of claims filed dropped almost in half from 1997 to 2006. While claims were dropping the total benefits paid increased. A significant part of this increase is the money that goes to MCOs. MCOs only made \$21 million in 1997 but by 2006 there were a fewer number of MCOs and they were making over \$170,000 million.

Please do the right thing and correct what is actuarially and logically acknowledged to be an ineffective and unfair system that is killing our small businesses.