

Canton BWC Advisory Council

November 18, 2008 Meeting Summary

Attendees: Albert Berry, Susan Popovich, Melissa Kendall, Terry Nolan, Bob Titus, Elise Schorr, Kent Minich, Lori Goodnight, Keith Greathouse

Introductions:

Went around the table and each individual introduced themselves, what company they were from and what their recent relationship has been with BWC. All of the group members in attendance have experienced a severe shift in their premiums at one time or another during the past several years.

IC :

The issue was brought up about drug testing and rebuttable presumption not holding up at the Industrial Commission. A discussion was held on the hearing process. Some of the group was not aware the Industrial Commission and BWC were separate agencies.

Reviewed the rate reform efforts:

- 30% Credibility Cap
- 100% Year to Year EM Cap
- Split- Rating plan
- Safety Dividends
- Deductible Programs
- Group Retro
- Employer Compliance Department

Feedback on the Rate Reform Efforts:

Everyone thought the capping programs would be good and worth trying.

Everyone liked the concept of the split –rating plan and are interested in hearing more as the information becomes available.

Everyone was interested to learn more about the deductible programs and how they would actually work. Question raised on how high the deductible would be.

Everyone liked the concept of performance based safety programs and having programs available to all employers. The group also liked the idea of no limitation on the number of years an employer could participate in programs like PDP and DFWP.

The concept of group retro brought out several remarks from the group:

- Have to be very leery to rely on competitors to uphold their end.
- If someone is not doing their share , they all pay.
- Sharing the “filth”. Wouldn’t want to take that gamble.
- Needs to see it on paper first to be able to make an accurate judgment.
- Employers doing best practices wouldn’t want to participate with those who are not.
- One member of the group liked the idea and thought it would benefit his business group (temporary agencies).

Suggestions:

Let the employer have the option of paying for the scheduled losses to avoid increase in reserves. This would be similar to the employer having the option of paying salary continuation rather than BWC paying TT.

What about charging back a portion of the claim if the injury was in fact incurred at the previous EOR and it became exacerbated at the existing one?

Regarding Group Retro – do a test study using data from previous years to analyze the results. One member is interested in seeing the data that makes us offer group retro.

Would like BWC (Board) to invest in it’s staff (Upper Management) so we get the best people looking at the agency.

BWC Website:

Website was reviewed to show the group where the information on rate reform was located and how they can provide feedback on the reform efforts online.

Future Meetings:

Next meeting is planned for March 2009. The exact date was not determined at this time.

Would like to have a few more employers on the council. Gregory Galvanizing and Belden Brick were two companies one member of the group suggested we contact.