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## Premium discounts, safety & Ohio workers' compensation

Much of the discussion about workers' compensation surrounds group rating programs and group retrospective rating programs. Both programs can effectively reduce the amount of premium that you pay to the Bureau of Workers' Compensation (BWC). The group programs provide premium discount and rebate opportunities for employers. Qualifying for a premium discount or rebate depends on claim costs relative to an employer's size. Generally, employers qualify for the group programs by having a safe workplace with limited workers' compensation injuries and costs. The best injury is one that never occurs. If you do have a workers' compensation injury, there are strategies to help get the injured worker back to work. The goal should be to facilitate a prompt, safe return to work, limiting lost workdays and helping injured employees recover. A quick, safe return to work benefits both the injured worker and the employer.

Ohio's workers' compensation system is complex. A work injury can be an unsettling and stressful time for your employee and you. Sedgwick, as the administrator of our workers' compensation program, is here to consult with you about any specific workers' compensation questions, and we also offer various educational opportunities to help employers navigate Ohio's workers' compensation system.

There are numerous workers' compensation educational opportunities available to you from Sedgwick, the BWC and other sources. We recommend that you explore the educational opportunities that are available to you, which can help you implement strategies for a safer workplace and reduced workers' compensation costs. If you do have an injury, these educational opportunities will review ways to manage the injury to help the injured worker quickly get back to work and productivity.

Sedgwick has developed training options for our clients to assist in educating you on strategies to prevent an injury or limit the costs if an injury occurs. The resources page on the Sedgwick website ([www.sedgwick.com/ohiotpa](http://www.sedgwick.com/ohiotpa)) includes safety resources and sample 'Toolbox Talks' to help you improve safety at your workplace. Additionally, Sedgwick holds webinars throughout the year on various workers' compensation and safety subjects. Our workers' compensation educational series is designed to familiarize you with Ohio's workers' compensation system and show you how to maximize your program. Webinar topics include:

- Introduction to Ohio workers' compensation
- Understanding your rate calculation
- Destination Excellence
- Seven steps to a successful workers' compensation program
- Cost containment strategies

The BWC's Division of Safety & Hygiene is also an excellent resource for training opportunities. You can find ample BWC training options on their website ([info.ohio.bwc.org](http://info.ohio.bwc.org)). Additionally, the BWC holds an annual Ohio Safety Congress & Expo each year. Typically, Safety Congress takes place in the first quarter of the year. The

Ohio Safety Congress & Expo, which began in 1927, is the largest free workplace safety conference in the United States.

Additional training resources are Safety Councils which are located throughout Ohio. The BWC's Division of Safety & Hygiene sponsors Safety Councils across the state, organized through local safety-minded organizations. These Safety Councils provide their local communities with quality programs addressing occupational safety and health, workers' compensation and risk management education and information.

There are many options to help you successfully manage your workers' compensation program. Leveraging your resources can help prepare you to minimize costs and preserve premium savings options. Additionally, leveraging your resources can help you position your employees to return home from work each day in the same healthy condition in which they came to work.

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