Category 1: Print Marketing Piece

3rd Place: California State Compensation Insurance Fund
Process Improvement

2nd Place: WCF Insurance
Your Workers’ Compensation Partner

1st Place: Ohio Bureau of Workers’ Compensation
Other States Coverage
Do you wonder if you have adequate workers’ compensation coverage for employees you send out of Ohio to work?

Each state has different laws and requirements for workers’ compensation coverage. Consider each state your employees work in, and make sure proper coverage is in place.

We have many resources to help you work through requirements for workers’ compensation outside Ohio.

We also work with a private insurer to offer optional coverage to eligible employers with out-of-state exposures. Through our Other States Coverage program, you can secure coverage nationwide in 46 states.

If your company is currently doing business outside Ohio, please contact our Other States Coverage unit to discuss options. We want you to have proper coverage upfront, so you can avoid coverage issues and focus on having a safe and successful 2017.

Basic eligibility requirements
Below are the initial guidelines we use to determine eligibility for Other States Coverage. The employer must:

- Have active coverage with BWC;
- Have no coverage lapses in the past 12 months and no past-due balances;
- Report two-thirds of total payroll in Ohio for all related business operations;
- Have demonstrated consistent business performance and a commitment to workplace safety.

Want to know more?
- Visit this BWC site: bit.ly/otherstates
- Send an email to BWOtherstatescoverage@bwc.state.oh.us
- Call BWC at 614-728-0535.
- Contact your insurance agent.
Category 2: Newsletter—External Audience

3rd Place: Chesapeake Employers’ Insurance Company
Know-how, Summer 2016 Edition

2nd Place: WCF Insurance
WCF Monthly Policyholder Newsletter

1st Place: Texas Mutual Insurance Company
Agent News e-newsletter
Introducing fast track renewals from Texas Mutual

Texas Mutual will begin offering fast track renewals later this week for your smaller clients with premium of less than $5,000, not including those in the Start program, under agency billing or other states policies. The program will save you time and make the renewal process simple and easy while keeping you in control.

Fast track renewals are low touch for you but provide the same great service and commission as regular renewals. You’ll receive communication that the renewal is approaching, and your client will receive the renewal quote directly from us. Policyholders can then make their quote payment online.

Click here to see an information sheet that outlines what communications you and your clients can expect, and when.

We respect and appreciate the relationships you have with our policyholders and are happy to offer a way to make it easier for you to serve them. If you have any questions or would like to opt out a client or your agency, please contact your underwriter.

Download fast track renewal info sheet >>
Category 3: Newsletter—Internal Audience

3rd Place: Texas Mutual Insurance Company  
Week in Review

2nd Place: CompSource Mutual Insurance Company  
The Insider

1st Place: California State Compensation Insurance Fund  
LeaderHub
EFFECTIVE COMMUNICATION

Each edition of LeaderHub is based on one of State Fund’s competencies. As a leader, competencies are essential to your success. A leader who demonstrates effective communication provides clear direction and purpose, listens actively, and uses non-coercive methods to influence others.

Did you know that leaders are going to be evaluated on this competency starting with the 2017 mid-year appraisal? Learn more about our competencies on AskHR Knowledge.

FIND OUT MORE

Your CORE

Your CORE 4 refers to the four competencies you will be evaluated on in your mid-year appraisal and beyond. Those four competencies are:

- Effective Communication
- Develops Others
- Customer Focus
- Critical Thinking/Problem Solving

COMPETENCY CHAMPION

NANCY GARCIA
ASSISTANT AUDIT MANAGER
MONTEREY PARK

One of the topics in my unit meeting was thinking about exposure, employees and “DOING THE RIGHT THING” for State Fund when completing an audit. When reviewing the audits and procedures and things to be aware of, one employee came back and started talking about an employer that he had audited a year ago, he brought up things that appeared to be RED FLAGS. Then another employee had a similar experience. The employer seemed to not be reporting all payroll and there seemed to be a trend for a specific classification. Sharing stories and communication really brought out and made the employees think about their audits. Now we have since filed 2 SIU reports and look forward to following up to see how they turn out. The employees in the unit found it rewarding to talk about their own experiences out in the field and we will continue to grow and learn from each other. We will continue to “DO THE RIGHT THING”

WILL YOU BE THE NEXT CHAMPION?

Share a story about how you’ve aimed to demonstrate or develop this month’s current competency. Once every submission is reviewed, a champion will be chosen and granted 1,500 RAVE points. The chosen story will appear in the next circulation of LeaderHub.

SHARE YOUR STORY
Category 4: Annual Reports

3rd Place: CompSource Mutual Insurance Company
2015 Annual Report

2nd Place: Chesapeake Employers’ Insurance Company
Protecting Every Workday

1st Place: WCF Insurance
2016 Annual Report
2016 CLAIM STATISTICS

NUMBER OF WCF CLAIMS FILED BY ACCIDENT TYPE
- Burn 2%
- Motor Vehicle 3%
- Caught In Object 5%
- Lifting Strain 8%
- Misc. 13%
- Other Strain 14%
- Cut 18%
- Hit Against 17%
- Slip/Fall 20%

NUMBER OF WCF CLAIMS FILED BY BODY PART
- Head + Face 13%
- Shoulders + Neck 10%
- Internal 2%
- Hand + Wrist 17%
- Lower Back 11%
- Leg + Knee 12%
- Finger 18%
- Multiple 4%
- Ankle + Foot 10%

2016 COMPANY HIGHLIGHTS

HIGH RENEWALS
- 91% of WCF premium was renewed in 2016

FINANCIAL RETURNS
- 7.5% dividend declared from 2016 results

COMPETITIVE PRICING
Utah had some of the lowest workers' compensation rates in the county.

Price per $100 of payroll:
- >$1.50
- $2.00 - $2.49
- $3.00 - $3.49
- $1.50 - $1.99
- $2.50 - $2.99

WCF IN-HOUSE SAVINGS BY SERVICE
- Provider Bill Review $18,643,000
- Preferred Provider Network $12,329,960
- Utilization Review $11,730,034
- Special Investigations Unit $5,247,949
- Prescription Drug Management $4,903,615
- Medical Case Management $736,925
- Vocational Rehabilitation $254,327

100 Years Protecting Workers

2016 ANNUAL REPORT
Category 5: Audiovisual Productions

3rd Place: SFM Mutual Insurance Co.
For everyone who depends on your employees, depend on SFM

2nd Place: WorkSafeNB
Rate Setting

1st Place: Montana State Fund
Safety Educational Videos
Category 6: Print Media Advertising

3rd Place:  WCF Insurance
            Be Here For
2nd Place:  Texas Mutual Insurance Company
            Chuy’s story
1st Place:  Missouri Employers Mutual
            Safety Fanatics Advertising Campaign
Everyone’s a fan of something. At Missouri Employers Mutual, we’re fans of keeping people safe. When workplaces are safe, businesses prosper. If you want to win at eliminating injuries and the cost of traffic accidents, team up with the Safety Fanatics at MEM.

© 2016 Missouri Employers Mutual Insurance. All rights reserved.
Category 7: Radio/TV Broadcast Advertising

3rd Place: Montana State Fund
          Be a Champion for Safety

2nd Place: HEMIC: Hawai’i Employers’ Mutual Insurance Company, Inc.
           “HR”

1st Place: WCF Insurance
           Be Here For
Category 8: Excellence in Writing

3rd Place:  SFM Mutual Insurance Co.
            Winter-proof your workplace

2nd Place:  Ohio Bureau of Workers’ Compensation
            Trek through Nepal

1st Place:  SAIF
            Driving Wellness
Driving wellness

Think you have a hard time getting enough exercise? Try being strapped behind the wheel all day.

posted March 31, 2017

By Joce Johnson, SAIF content strategist; Photos by Kelly James

Al Bathke knows well what a normal workday is like for a city bus driver. Before he became a trainer for Salem-Keizer Transit, he was a transit operator and spent nine hours a day ferrying riders from place to place. Aside from a three- to four-hour break in the middle of the day, Bathke spent his entire shift in the seat of a bus. While on routes, his only “exercise” was to occasionally assist a rider on and off the bus.

“Most transit operators are not in great physical shape,” Bathke says. “Exercise isn’t at the forefront of their minds.”

He estimates the average Salem-Keizer Transit driver got fewer than 5,000 steps per day—less than half the number recommended by the American Heart Association for a healthy lifestyle. But that was before Salem-Keizer Transit launched an engaging wellness program that got district employees on their feet.

Getting to the root of the problem

Michiel Majors joined Salem-Keizer Transit as the safety and loss control specialist in August 2015. That’s when wellness took on a new meaning for transit employees.

Using injury trend reports provided by SAIF Senior Safety Management Consultant Jacquie Strand, Majors identified what he believed to be the root cause of many of the district’s motor vehicle accidents and personal injuries: “The majority of our staff sat for the majority of their day,” he says.
Category 9: Internal Communications Excellence

3rd Place: Pinnacol Assurance
All-Employee Meeting “Pinnacol Tonight Show”

2nd Place: Louisiana Workers’ Compensation Corporation
High Five Employee Recognition Award Program

1st Place: SAIF
Encouraging employees to know their numbers—early
Still not stuck? Don’t be like Rob. [video]
Category 10: External Communications Campaign

3rd Place: Montana State Fund
Be a Champion for Safety

2nd Place: Chesapeake Employers’ Insurance Company
Preventing Prescription Opioid Misuse & Abuse among Injured Workers in Maryland

1st Place: WorkSafeNB
Safe Waste Collection
Your garbage isn’t the only thing I pick up.
Let’s help keep our waste collectors safe.

Je ne m’occupe pas seulement de vos déchets.
Aidons à protéger la sécurité des personnes qui font la collecte de déchets.

Go to worksafenb.ca for more tips.
Category 11: Websites

3rd Place: KEMI
   Work Safe Kentucky
2nd Place: New York State Insurance Fund
   NYSIF.com
1st Place: Pinnacol Assurance
   Pinnacol.com
Got audit?

Don't worry. We're here to answer all of your audit questions in the latest issue of our policyholder newsletter, Focus.

Learn more

Search for help articles, how-to videos and more...

Popular Topics:  Managing my policy  Audits  Billing and payments  Forms  En español

Get workers' comp coverage

Apply for insurance  Find an agent

Has someone been injured?

Report an injury  The claims process
Category 12: Social Media

3rd Place: CompSource Mutual Insurance Company
AASCIF 2017 Social Media Campaign

2nd Place: WCF Insurance
2016 Social Media Safety Art Contest Campaign

1st Place: Texas Mutual Insurance Company
Texas Mutual in the Community
We're honored and humbled to be nominated for an Austin Gives Generous Business Award through the Austin Chamber of Commerce. Thank you to Austin Gives and to our employees. Your commitment to your communities made this possible.

Heart Walk fundraising goal = Zombie Rich! Thank you to all of our participants in last weekend's American Heart Association - Austin Heart and Stroke Walk! If you missed it, you can still donate to this great cause here http://heartwalk.kintora.org/fee/loams/groupToamList.asp... Thanks to Ann Jerome, AHA Austin executive director, for the picture.
Category 13: Brand Campaign

3rd Place: WCF Insurance
Be Here For

2nd Place: California State Compensation Insurance Fund
Internal Brand Campaign

1st Place: Missouri Employers Mutual
MEM+Previsor Marketing Campaign
Just like strawberries and chocolate, Missouri Employers Mutual + Previsor go together.

Our partnership was launched to better serve your clients’ multistate workers compensation needs. Previsor, backed by MEM, helps you better serve businesses with Missouri + Kansas exposure. So, submit business that can benefit from competitive rates and the same outstanding service you receive from MEM.

Just like the chicken and the egg, Missouri Employers Mutual + Previsor go together.

While we won’t argue which came first, the chicken or the egg, we can tell you that you need both MEM + Previsor to better serve businesses with Missouri + Kansas exposure.
Category 14: Open Category

3rd Place: Montana State Fund
2016 Holiday Card

2nd Place: California State Compensation Insurance Company
Know the Code

1st Place: SAIF
Celebrating the wonder of the workplace—one month at a time
July

Growing a business is a lot like gardening. It requires skill and error, hard work, and a whole lot of faith. Nobody knows that better than Ellen Egan.

Ellen’s father, Bob, started Egan Gardens in 1961 with two greenhouses and one crop—geraniums. When the wholesale business withered during the ’90s recession, the Egan’s opened their doors and turned selling directly to the public. As the recession lifted, business blossomed again.

Egan Gardens has continued to evolve since Ellen took over following her father’s death in 1994. While they still grow plenty of geraniums—especially for fundraisers for schools, churches, and charitable organizations—they also do a brisk business in hanging baskets, poinsettias, petunias, and poinsettias. Ellen and her staff also offer weekend workshops, online tips, and more in the store—lots of friendly advice to help their customers’ gardens thrive.

To learn more about SAIF’s employer training programs, go to saif.com/employer-trainings.
Best in Show

WorkSafeNB
Safe Waste Collection

Truck Placard