



**Bureau of Workers'  
Compensation**

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**RE: Group-Rating Safety Accountability**

Dear Employer:

Each year Ohio employers have the opportunity to participate in BWC's Group-Experience-Rating Program or Group-Retrospective-Rating Program. While these programs are not required, they do provide you with an opportunity to significantly reduce your workers' compensation premiums, while increasing your awareness of safety and risk-management strategies.

Workplace safety is an important component of these programs. To succeed in accident prevention, we encourage you to use the many resources available to you. We believe a group-rating program is a partnership that includes you and your employees, your sponsoring organization or third-party administrator (TPA) and BWC. Each has specific roles and responsibilities, all designed to assist in preventing workplace accidents. This letter outlines the safety services expectations you should have as an employer enrolled in a group-rating program.

The employer will:

- Maintain a safe workplace;
- Attend safety training to enhance workplace safety;
- Use BWC's safety services as needed;
- Fulfill the required two-hour training requirement and provide proof of attendance to sponsor for claim(s) occurring within the last year.

The certified primary and affiliated sponsoring organizations will:

- Sponsor eight hours of safety training (this may be done at one time or may be provided incrementally as long as the total is at least eight hours);
- Provide information regarding safety resources to group members;
- Possibly assist an employer in achieving its safety needs;
- Manage employer fulfillment of the two-hour training requirement, where applicable;
- Publish this letter to group members.

The TPA may:

- Assist sponsoring organizations with fulfilling the group-rating safety requirements;
- Assist an employer with its safety needs;
- Work in conjunction with sponsors to develop safety training and deliver safety resources;
- Provide resources for claims handling.

BWC will:

- Monitor all group-rating safety activities to confirm requirements are met;
- Remain in communication with sponsoring organizations to provide recommendations for fulfilling safety requirements;
- Provide safety training through Ohio's Center for Occupational Safety & Health;
- Offer on-site safety consultation (hazard assessments, air and noise monitoring, ergonomics evaluation, training) by a BWC safety professional;
- Offer publications and videos for safety program support;
- Conduct employer visits to confirm the employer is meeting group-rating requirements, when appropriate.

The goal of this collaborative effort is to make sure all your safety needs are met. Using these resources will assist you in preventing accidents, reducing claims costs and achieving the highest discounts possible. Below you'll find contact information for various resources.

Group sponsor:

TPA:

BWC: <https://www.bwc.ohio.gov/employer/services/safetyhygiene.asp>, [groupratingsafety@bwc.state.oh.us](mailto:groupratingsafety@bwc.state.oh.us)

## Understanding Employee Behavior

By  
Gary W. Hanson, President of  
American Safety and Health Management Consultants, Inc.

Anything we do in safety will prove ineffective, unless we are able to positively influence everyday employee behavior. You can comply with all of the OSHA standards and still not have the best safety program possible. Yet, compliance issues are often times stressed over behavioral change. The reason is simple, it is easier. One of the hardest things in the world to do is change employee behavior.

When I conduct management training, I often ask the attendees why accidents take place. The following are some of the answers received regarding employees:

- Careless
- They do not follow instructions
- They do not use common sense
- They do not listen
- They are in a hurry
- They take unnecessary chances

In other words employee related behavioral safety problems, however these behavioral problems are common among all employees, even management.

The behavioral issues that cause employees to get hurt are universal and apply across the board. The key is to understand why we behave the way we do and then take the appropriate steps to correct or change this behavior.

As much as I believe in the value of safety and the benefits derived from effective safety programs, this is not often shared in the work place. In fact, Safety is Not a Natural Part of our Behavior. We are not born naturally safe or with an instinct for safety. We do not think about the need for safety or the importance of safety, that's our parents' job to nurture and protect and it is a big job.

When we are babies we do not know that the stove can be hot, that dogs bite, that we can fall down steps, that chemicals under the sink can be poisonous or that cars are dangerous. We have to Learn Safety, either from our parents or from trial and error. The latter is often painful. Safety must be taught so we do not have to learn by accident.

We also do not believe accidents are going to happen to us. This is called the Superman Syndrome. When we are young we believe we can live forever. Just watch television and you will see the extreme games and effort to push sports to a more dangerous, challenging level. This influences our behavior greatly. In fact, we enjoy taking risks and often give ourselves Positive Reinforcement for Negative Behavior. Everytime we get away with something we pat ourselves on the back and say good job. The next time we face the same situation it becomes easier to take the same chance.

Add to this peer pressure and recognition, and it makes it more likely we will take a chance with our behavior. Many companies unknowingly encourage unsafe behavior or risk taking by their employees. Often when I visit client companies, I will see an employee working unsafely and when I talk to a supervisor about it I get the following answer. He is my best employee. This is called the Good Employee Syndrome. He works harder or faster, therefore, he is a better employee even if he is working unsafely. Therefore, there is a reluctance to correct the unsafe behavior. Yet every other employee sees this and if it is all right for the one it's all right for them. This makes it very difficult to enforce safety policies or procedures. This reluctance often leads to a situation where employees will work unsafely because Unsafe behavior becomes the standard. It becomes so engrained and common that often times supervisors do not even recognize it as unsafe. I often visit sites with supervisors who walk right by employees working unsafely and they do not even recognize it is unsafe.

Add to the fact that if it is Easier to be Unsafe than it is to be Safe, employees will be unsafe if they do not believe they will be injured. The more often we do the unsafe act, the easier it becomes and the less fear we have. We will even get to the point of doing it without thinking about it. We commit it to memory and it becomes a habit. Unfortunately, We Learn Bad Habits Three Times Faster than Good Habits and they are three times harder to break. That's because bad habits are more enjoyable or easier.

Once it becomes a habit we will often times repeat the behavior without even thinking about it. This is called Automatic Pilot. This is the ability to think of one thing and do another. This is common on routine or boring jobs or driving a vehicle. We have all driven down the interstate and look around and realize we are further than we thought or we drive right by an exit and not realize it until we have already passed it by. Unfortunately, if an employee is on automatic pilot and an accident situation occurs the employee must come back to reality before he/she can react, often this is way too late.

Once a behavior becomes a habit or automatic it is extremely difficult to change. You can see an employee doing something unsafe and correct the behavior at that time, but this does not correct the behavior long term. Many times, as soon as the employee is by himself/herself the same behavior will be repeated. It can take up to six weeks to change a bad habit. Employees do not necessarily want the behavior to change either and will often make up excuses to avoid changing.

An effective safety program must understand the above listed behavior problems. Supervisors must be aware of these and realize that they will have to work with employees closely to affect permanent change. The safety program must become a safety process that continuously focuses on employee safety behavioral issues. When necessary, positive counseling and recognition should be used. Employees like to win and be recognized, but at the same time a fair program of enforcement must be implemented and when necessary used. I know this can be unpopular and even difficult, but no safety program will be effective unless employees realize that their safety behavior is critical to the success of the company and worth the effort by the company to ensure that safe behavior is followed. In fact, the number one reason employees are injured is the lack of enforcement of everyday safety rules and policies.

Safety behavior can be changed, but it will take time, work and management commitment to this effort. Employees must believe in the safety program and the

importance placed on it by management. There can be no excuses because Excuses Are a Reason to Fail and I do not believe any of us are in business to fail.

If you have any safety concerns or need any assistance, please call American Safety and Health Management Consultants, Inc. at 1-800-356-1274.