

WE LOOK FORWARD TO WORKING WITH YOU

As your new Association staff, we want to thank the OWQA Board of Directors for giving us this opportunity.

We are coming in with enthusiasm and ideas, but we also know that we need to better understand the industry.

Our plans are to stop by and meet with several of you at your place of business. In this way, we can get a grasp of your business and the daily issues that you face.

We hope that you will take the opportunity to stop in and see us if you are in the area. Also, if you are in need of a meeting room, we have them available to members. At the Dayton Office we have an Education Room that will seat up to 25 classroom style; a Board Room that will seat 12; and a Reference Library that will seat 5. Audio Visual equipment and copy services are also available. All rooms include WiFi Access and Boston Stoker Coffee.

The Association staff members are listed along with their primary responsibilities. However, we have good communication between staff so that everyone has a general understanding of Association functions and service. So, if you are unable to get in touch with the primary person you want to speak to, never hesitate to ask your question of any of us and we will do our best to help.

We hope that you will always be ready to give us feedback. We want to know if we are not doing something that we should be; or something as well as we should. The only way we can really improve is to hear from you.

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OHIO COURTS DECISION ENDS GROUP RATING OHIO LEGISLATURE TAKES ACTION TO ALLOW GROUP RATING TO CONTINUE

This past November a Cuyahoga County Court issued a preliminary injunction ending the Ohio Bureau of Workers' Compensation Group Rating Program beginning with the next rating year on July 1, 2009. The Ohio Legislature changed the language regarding group rating within the Ohio Revised Code and eliminated the obstacle to group rating that was raised in the court decision through the passage of HB 79. HB 79 was signed by the Governor on January 6, 2009. The result is that Ohio's Group Rating Program will maintain its traditional structure for 2009.

The Court decision was a result of several small businesses who sought this ruling alleging that the existing program of group rating violated Ohio law. The businesses that brought this suit argued that group rates should be set at the end of the policy year, that is retrospectively, based on the actual claim costs among group members for that year. That way, high claim costs incurred by some members could be spread across the entire group.

The Bureau has set group rates for the next policy year prospectively, based on group members' experience ratings at the moment the Bureau takes its "snapshot" of employers' claim experiences, each year on December 31st. To ensure the lowest possible rates, groups routinely have expelled members with higher than desired claim costs prior to the annual snapshot. That way, when the Bureau set rates, all group members would have relatively low claim costs, resulting in the lowest possible premiums for the remaining group members.

This approach left many employers, like those who brought suit in Cuyahoga County, without a group and paying dramatically higher premiums.

The Court found the statute at issue, and concluded that the statute requires that the Bureau only recognize groups for the purposes of retrospective rating, resulting in the preliminary injunction.

The judge's decision did not refer to the perceived inequities in the rating system. The decision rested upon the statutory language which creates "The Group".

The Ohio Legislature undertook the task of amending the statute to remove the language on which the Court relied and on January 6, 2009, Governor Strickland signed into law HB 79 which removed the word "retrospective" from the statute, which resulted in the Group Rating Program being allowed to continue for the rating year beginning July 1, 2009.

The Bureau of Workers' Compensation continues to modify the Group Rating Program in order to address the inequities described by the plaintiffs in the lawsuit.

How To Cover Those Who Work Outside Ohio New Interstate Jurisdiction Law Benefits Ohio Employers

Ohio employers who have employees working outside Ohio can reduce the payroll they report to BWC thanks to a new state law. Effective with the payroll reporting period beginning Jan. 1, 2009, employers do not have to include their employees who work outside Ohio on their payroll report if they have workers' compensation coverage in the state they work.

Those employers will pay premium to BWC based on payroll for labor and services performed only in Ohio. Employers can take advantage of this change when they file their payroll report and pay their premiums for the Jan. 1 to June 30, 2009, payroll period. To do this, they must send their decision electing to segregate payroll to BWC along with

proof of other states' insurance.

Other provisions of the law:

Employers based in another state who have employees temporarily working in Ohio must obtain workers' compensation coverage from BWC unless their state affords Ohio employers some degree of reciprocity. What does this mean?

Example: Under current Ohio law, out-of-state employers can send employees to work in Ohio for up to 90 days without obtaining workers' compensation coverage in Ohio. Their state's coverage applies. Under the new law, we offer out-of-state employers what their state offers us. In West Virginia, an Ohio employer can only work in that state for 30 days before the company needs workers' compensation coverage in West Virginia. Therefore, a West Virginia employer can only work in Ohio for 30 days before needing workers' compensation coverage in Ohio.

Also, BWC can hold out-of-state employers who do not obtain the required Ohio coverage liable for all costs associated with an Ohio workers' compensation claim for which they lacked coverage.

Finally, injured workers may only file a claim in one jurisdiction. Once they file a claim with one state, they waive their right to file in Ohio regardless of why the claim was denied.

Shane Blair
West/Southwest Regional Representative
BWC Dept. of Community Relations

BBB MOVES TO ABCs IN RANKING BUSINESSES

The Better Business Bureau of Central Ohio has Gone Back To School

The Better Business Bureau of Central Ohio has gone back to school, now giving 46,000 local companies letter grades, on a scale from A to F, instead of the "satisfactory" or "unsatisfactory" labels of the past. The system more precisely represents the BBB's degree of confidence that the business is operating in a trustworthy manner, said Kip Morse, president of the central Ohio Better Business Bureau.

Morse said the rankings take on even more significance, given that the economy is in recession. "Consumers now more than ever can't afford to make bad decisions," he said. "Most consumers don't have the wherewithal or the money to take a hit like that by choosing a business without knowing whether they will get value for their money."

The fact that consumers increasingly rely on the BBB to help make buying decisions is shown by the 14 percent increase in queries during the first 11 months of 2008, he said, compared with the same period a year earlier.

The new grades are based, in part, on how long a company has been in business, the number and nature of consumer complaints, the company's response to those complaints, the timeliness of those answers and the type of business, Morse said.

The old rankings were limiting, he said, both for businesses and consumers, because they didn't really address whether consumers should patronize the company.

"Consumers are flat-out asking if they should do business with a particular company, but the old ratings didn't give a clear answer," Morse said.

Now, they do. A company must maintain a B ranking or higher to retain its accreditation with the BBB, Morse said. Companies with lower grades have a year to make improvements to keep accreditation.

A company can dispute its ranking, which would cause the BBB to review its reports, Morse said.

So far, two companies have said they disagree with their new rankings, he said, declining to name the businesses.

The new grading system just implemented in central Ohio has been tested during the past several years by a Los Angeles-area BBB and in other markets, including New Mexico and West Palm Beach, Fla.,

Consumers can research companies free online at www.bbb.org.

By [Tracy Turner](#)
THE COLUMBUS DISPATCH

REDUCING COST WHILE INCREASING REVENUE THROUGH MARKETING AND SERVICE WITH SALES & MARKETING SPECIALIST RIC HARRY

Quality Inn & Suites (I-71 at Exit 165, Bellville, Ohio)
February 27, 2009 10:00 a.m. - 3:30 p.m. (lunch included)

Ric will be covering the following topics:

- What has driven the water business in the past
- What has changed and is suspected to change
- Consumer concerns and reduced spending
- What consumers will continue to want and need
- Consumer buying behavior
- Delivering what consumers want and need vs. product sales
- Safeguarding your customers and creating growth
- Value added service work
- Routine annual check up, conservation tune up and sanitization
- Warranty work (income from manufacturer and retailers)
- Service agreements
- Building your rentals
- Complementary accessories, sundries and other value added products
- Inventory control
- Reduce unnecessary cost
- Value / price justification and being profitable

A seminar registration form is included on page 6 of this newsletter. Also included on page 7 is a seminar sponsorship form. Thanks to our seminar sponsors. With their support we are able to bring this high quality seminar to the membership at a reduced cost.

CURRENT SPONSORS:

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Cargill Salt
P.O. Box 580
Valley City, Ohio 44280
PH: 216-319-0297
FX: 952-249-4042
john_meyers@cargill.com

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North American Salt Company
37 South Lake Drive
Parkersburg, WV 26101
PH: 304-481-5391
FX: 304-485-2563
kingj@compassminerals.com
www.nasalt.com



Ric Harry



OWQA SALES TRAINING PROGRAM Registration Form

Quality Inn & Suites (I-71 at Exit 165, Bellville, Ohio)
February 27, 2009

COMPANY: _____

CONTACT NAME: _____ EMAIL: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PH: _____ FX: _____

ATTENDEES:

\$50.00 per person: (includes lunch and breaks) = \$ _____

Optional Donation to OWQA Scholarship Fund = \$ _____

TOTAL = \$ _____

MAKE CHECK PAYABLE TO OWQA & SEND IT ALONG WITH THE REGISTRATION FORM OR
FILL OUT THE CREDIT CARD INFORMATION BELOW:

VISA MASTERCARD AMERICAN EXPRESS

CARD NUMBER _____ EXP. DATE _____

NAME APPEARING ON CARD: _____ BILLIN ZIP CODE _____

(Questions? Contact Bob Pope or Valerie Dahlberg at the OWQA office.)

Return this form to: **Ohio Water Quality Assn.**
2077 Embury Park Road
Dayton, OH 45414
FX: 937-278-0317



Ric Harry Sponsorship Form

February 27, 2009

Here's what we will provide to sponsors for an investment of \$225:

- Advance recognition in the OWQA newsletter
 - One free seat at the seminar so that you can be there to share the experience
 - Introduction of all sponsors before the program begins
- The opportunity to distribute literature and/or promotional items to the audience

COMPANY: _____

CONTACT NAME: _____ EMAIL: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PH: _____ FX: _____

SPONSORSHIP : \$225.00

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FILL OUT THE CREDIT CARD INFORMATION BELOW:

VISA MASTERCARD AMERICAN EXPRESS

CARD NUMBER _____ EXP. DATE _____

NAME APPEARING ON CARD: _____ BILLIN ZIP CODE _____

We will print the contact information above in the newsletter. You also are entitled to a description of the products or services that your company offers. Please provide that information below:

(Questions? Contact Bob Pope or Valerie Dahlberg at the OWQA office.)

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