

Ohio Group Rating



Similar employers merge experience together to resemble a larger business and receive discounts on premium greater than could be received individually

PROGRAM OVERVIEW

Group Experience Rating enables state-funded employers with better than average claim histories to combine claim expenses and rate calculations to take advantage of premium savings currently reserved for larger employers. By participating in group rating, employers enjoy a much lower premium than could be attained on their own.

ELIGIBILITY REQUIREMENTS

- Private, state-funded employer or public employer taxing district (self-insured and state agency public employers are not eligible)
- Current on any and all premium payments, administrative costs, assessments, fines or amounts owed to the Ohio Bureau of Workers' Compensation (BWC)
- Active coverage by the application deadline
- No cumulative lapses in coverage in excess of 40 days within the 12 months preceding the application deadline
- May not be a member of more than one group
- If a workers' compensation claim is incurred in the "green year period" (calendar year prior to the policy year) or the prior year, the employer shall attend an additional two hours of safety training annually

GROUP CRITERIA

- Employer must be a member of a certified group-experienced rating sponsor
- Third party administrators must submit a list of employers who are members of each group to BWC by the required application deadline
- Employers within group must be businesses that are substantially similar
- Each sponsoring organization's group program must substantially improve accident prevention and claims handling
- Each sponsoring organization must demonstrate a common purpose and possess proven results from safety and loss control practices which helps to confirm that the group's loss experience will differ from an individual employer's experience
- Group must consist of at least 100 individual employers or the combined premiums of the employers in group must exceed \$150,000

SAVINGS AND APPLICATION DEADLINES

Savings generally range from 25% of premium to the maximum discount allowed by the Ohio Bureau of Workers' Compensation each year.

Employer Type	Application Deadline	Policy Period
Private Employer	Last business day in February	July 1 - June 30
Public Employer Taxing District	Last Friday in August	January 1 - December 31

COMPATIBILITY WITH OTHER BWC PROGRAMS

While participating in the group experience rating program, employers cannot participate in the programs listed below for injuries that occur during that policy year:

- Large Deductible
- EM Cap
- Group Retrospective Rating
- Individual Retrospective Rating
- One Claim Program
- Safety Council
- Drug Free Safety Program (Basic level only)