

BWC's Other States Coverage – Agent Frequently Asked Questions

General information

How is BWC informing employers of this new coverage offering?

The public can find information about BWC's Other States Coverage offering on the BWC website.

In addition, we are using other modes of communication, including social media, speaking events and presentations, press releases and more to inform employers about the offering. If you would like a sample article for your newsletter or website, please contact the BWC Other States Coverage unit.

Is there a rule that provides more information about Other States Coverage?

Yes, [Ohio Administrative Code 4123-17-24](#) became effective Feb. 14, 2016.

How do I know if this is a good fit for my client? Are there eligibility criteria for this coverage?

Applicants must demonstrate consistent business performance and a commitment to workplace safety to receive approval for coverage.

For specific information, please see the [Employer Eligibility Criteria](#) document.

How do I know if my client needs coverage?

Review the [Ohio's Extraterritorial Coverage FAQ](#) document to learn more about what Ohio provides when an employer sends an employee out of Ohio to work.

Each state has its own workers' compensation coverage requirements. [Reciprocal Exemption Statutes](#) document to determine if another state recognizes Ohio coverage for employees temporarily working in the state. In addition, we advise contacting the other states in which you may be working to confirm their current laws.

Application/ACORD 130

What is the process to apply for Other States Coverage?

The ACORD 130 form is the application for Other States Coverage. Please see the [Applying for Other States Coverage through BWC?](#) document for more information on how to complete and submit the application.

If there is a question about an application for coverage, who will be contacted?

If an agent is indicated on the ACORD 130, we will contact him or her on application questions.

Will agents be able to make changes to coverage on behalf of the employer?

Yes, if the account lists the agent, he or she may make changes on behalf of the customer. The agent must request all changes in coverage requested by the employer in writing by mail or email.

What if my client (the employer) submits the application without notifying me? Will I be able to be involved at a later point if the employer desires?

Yes, at the employer's request, we can copy you on any Other States Coverage correspondence. However, if you did not assist in filling out the application, you would not be eligible for the application services fee.

Timing

How long will it take to receive a quote once I submit the ACORD form?

The time to process the application depends on many factors, including the completeness of the application and the complexity of coverage. Missing application items can delay the process. Refer to the [Applying for Other States Coverage through BWC?](#) document for

detailed instructions on how to complete the ACORD 130. Please ensure the items below are completed and correct.

- A signed ACORD 130 form
- Type of business
- FEIN
- States coverage is being requested in
- Proposed effective date
- Estimated payroll for each state with exposure
- Number of employees anticipated to work in each state
- A detailed description of the work to be done out of state
- Five years of loss runs from previous carriers
- The declaration page or a certificate of coverage for current policy/policies

In addition, if the applicant has experience modification factors (MOD) outside Ohio, we can process the application more quickly if you submit MOD worksheets directly to BWC.

We would recommend that an employer apply 60 days prior to the requested coverage effective date to allow ample time to underwrite, invoice, receive payment and issue the policy.

How long is a quote good for?

Quotes are valid for 30 days from the later of the quote mailing date or the requested effective date. After this time, the policy will need to be re-quoted.

How long will it take BWC to issue a policy?

The bureau will issue the policy within five business days of receipt of premium if cancellation notices and other information required from the policyholder are provided.

NOTE: Location information is required to issue a policy. If there is no fixed location outside the state, the city and state where work will be done is required to issue the policy. Please see the [Applying for Other States Coverage through BWC?](#) document, or call BWC's Other States Coverage unit with questions on how to complete the locations section of the ACORD 130.

Agent's role

Will BWC copy agents on all the correspondence the employer receives, including the

policy, any endorsement and the final audit?

Yes, if the ACORD 130 lists the agent or the employer requests to add an agent to an account, we will copy him or her on all correspondence sent to the employer. Please note that we will send sensitive documents by ZixMail in to protect confidential personal information.

Will agents be able to bind coverage?

No, only BWC can bind coverage. Coverage will not be bound for the policy period until receipt of full payment by BWC. If BWC receives the initial payment after the requested effective date, the policy will be amended to reflect coverage starting on the day BWC received payment.

Concurrent Coverage

What if an employer already had coverage through a carrier or the residual market in a few states? Can they keep that coverage and get the other states insured through BWC's Other States Coverage program?

The goal of BWC's Other States Coverage program is to broaden workers' comp coverage for Ohio employers by minimizing the potential for jurisdictional coverage issues outside of the state of Ohio. In order to accomplish this, we require that all states with known or potential exposure be covered through the BWC issued Other States Coverage policy. We will not provide Other States Coverage concurrently with another carrier, eliminating the potential for unnecessary coverage disputes.

The reason for this is to prevent claims disputes that could arise between carriers due to the complexity associated with establishing claim jurisdiction. The fact that jurisdiction often can be established in several states (the state of primary work, the state of injury, etc.) has the potential to create conflict over which carrier is responsible for a claim. Covering all exposures under one policy eliminates that conflict.

BWC will only provide a quote for all states of known exposure*. If the employer has current coverage with another carrier, notice of cancellation or expiration is required prior to issuing an Other States Coverage Policy.

*Exception applies for the state of Minnesota