

4123-17-41 Retrospective rating definitions applicable to any employer
eff. 10/05/05

As used in rules 4123-17-41 to 4123-17-54 of the Administrative Code:

- A. "Minimum premium" means the fixed cost chargeable to an employer, independent of the claims costs of the employer during the year of experience.
- B. "Maximum premium" means the employer's experience-rated premium multiplied by the maximum premium percentage selected by the employer.
- C. "Per claim limit" means maximum chargeable costs for each claim incurred during the retrospective-rated period, as selected by the employer.
- D. "Retrospective policy year "or" policy year" means the fiscal year beginning July first for private employers and the calendar year beginning January first for the public employer taxing districts.
- E. "Evaluation period" means the ten-year period beginning with the first day of the policy year. Annual evaluations will occur throughout the evaluation period. At the end of the evaluation period, final settlement will be made.
- F. "Final settlement" means the final determination of premium for a policy year including any remaining reserves for claims occurring in the policy year. This determination will occur at the end of the evaluation period and will terminate the plan for that policy year.
- G. "Annual evaluation" means a statement of claim costs and premium. This information will be shown on the "Retrospective Rating Policy Year Statement."
- H. "Incurred losses" are compensation payments, medical payments, and reserves. Reserves will be assigned at the end of the evaluation period.
- I. "Retrospective Premium" means the compilation of minimum premium, all medical costs, indemnity, and any remaining reserves at the end of the ten year liability.

4123-17-42 Eligibility for retrospective rating

eff. 10/10/01

- A. An employer may be eligible for either the Tier I or Tier II retrospective rating plan depending upon satisfying the eligibility requirements for either the Tier I or Tier II retrospective rating plan as described in this rule.

- B. For both the Tier I and Tier II retrospective rating plans, the employer must satisfy the following requirements:
 - 1. The employer must be current on any and all undisputed premiums, administrative costs, assessments, fines or moneys otherwise due to any fund administered by the Ohio bureau of workers' compensation, including amounts due for retrospective rating.
 - 2. The employer cannot have any unpaid audit findings or other unpaid billings as of the application deadline.
 - 3. The employer cannot have cumulative lapses in workers' compensation coverage in excess of fifteen days within the last five rating years.
 - 4. The employer must be in an active status on the first day of the policy year. The administrator may waive this requirement for new business entities moving into Ohio.
 - 5. The employer's estimated experience-rated premium for the retrospective rating year must be greater than or equal to the minimum experience-rated premium threshold listed on the "Retrospective Rating Minimum Premium Percentages Table". If estimated premium is less than the minimum experience-rated premium threshold listed on the "Retrospective Rating Minimum Premium Percentages Table," the bureau will reject the application. In the event the estimated experience-rated premium is equal to or greater than the minimum premium threshold but the actual premium is less than the minimum experience-rated premium threshold, the retrospective rating plan remains in effect for that risk and the minimum premium is based on the experience-rated premium threshold multiplied by the appropriate minimum premium percentage for the hazard group and the claim limit/maximum premium percentage selected.

- C. In addition to the requirements of paragraph (B) of this rule, for the Tier I retrospective rating plan, the employer must submit audited financial statements using the Generally Accepted Accounting Principles (GAAP) to satisfy the following requirements:
 - 1. The employer must satisfy financial standards demonstrating strength and stability. In reviewing the financial requirements of the employer, the bureau shall consider, but is not limited to, the following criteria, as applicable:
 - a. The employer's trend of operating profit for a minimum of three years.
 - b. The employer's trend of net income for a minimum of five years.
 - c. The employer's consistent return on equity, of ten per cent or better.
 - d. Significant asset size of the employer in the state of Ohio.
 - e. A total liabilities/equity ratio of no greater than four to one.

4123-17-42 Eligibility for retrospective rating (continued)

eff. 10/10/01

- f. The employer's debt structure, including current versus long term debt, recent drastic changes in debt, etc.
 - g. The employer's retained earnings trend.
 - h. Whether the employer has significant fluctuations in specific balance sheet numbers from one year to the next.
 - i. The employer's bond rating.
 - 2. The employer shall demonstrate that if it sustains a catastrophic or severe workers' compensation loss, it has the ability to maintain its financial viability and to cover all costs of the retrospective rating plan through closure.
 - 3. The employer shall maintain a safety program approved by the bureau's division of safety and hygiene.
 - 4. The employer cannot have entered into a part-pay agreement for payment of assessments due the state insurance fund for the past three rating years preceding the beginning date of the retrospective policy year.
- D. In addition to the requirements of paragraph (B) of this rule, for the Tier II retrospective rating plan, the employer must submit audited financial statements using the Generally Accepted Accounting Principles (GAAP) to satisfy the following requirements:
- 1. For an employer that does not demonstrate the ability to satisfy the financial criteria of paragraph (C)(1) of this rule, the employer must demonstrate the ability to sustain losses that are at the maximum claim limit for the retrospective rating plan and still maintain its financial viability.
 - 2. Within one year of entering a retrospective rating plan, the employer must implement the bureau's ten step business plan as defined in rule 4123-17-70 of the Administrative Code. The employer must agree to meet quarterly with a bureau representative to discuss the retrospective rating program and to discuss risk management strategies that other employers are successfully using to control their workers' compensation costs.
- E. An employer participating in a retrospective rating plan prior to July 1, 1997, shall operate under the requirements of the Tier II retrospective rating plan, but the bureau shall calculate the employer's premiums in accordance with the tables for Tier I retrospective rating plan.

4123-17-43 Application for retrospective rating plan

eff. 07/01/97

- A. The application for any retrospective rating plan is optional with the employer, subject to acceptance by the Ohio Bureau of Workers' Compensation.
- B. All operations of a risk electing retrospective rating are subject to retrospective rating.
- C. Application must be filed on a bureau form provided for the application for the retrospective rating plan. The application must be completed in its entirety, including but not limited to the selection of a per-claim limit and maximum premium percent. The absence of pertinent information will result in the application being rejected.
- D. The written application must be filed with the Ohio Bureau of Workers' Compensation ninety days preceding the beginning date of the policy year. An application for a retrospective rating plan is applicable to only one policy year. Continuation of a plan for subsequent years is subject to filing of an application on a yearly basis and the meeting of eligibility requirements each year.
- E. The application may be filed in any office (central or service) of the Ohio Bureau of Workers' Compensation.
- F. All changes to the original application must be filed on a new bureau form provided for the application for the retrospective rating plan and must be filed prior to the filing deadline. Any rescissions made must be completed in writing, signed by an officer of the company, and be filed prior to the filing deadline. This filing deadline is the same as the deadline for filing an application for a retrospective rating plan. Any changes received by the Bureau of Workers' Compensation after the filing deadline will not be honored. The latest application form or rescission received by the bureau prior to the filing deadline will be used in determining the premium obligation.

4123-17-44 Minimum premium

eff. 10/02/90

- A. The minimum annual premium due the fund shall not be less than the minimum experience-rated premium threshold times the appropriate minimum premium percentage for the hazard group and the claim limit/maximum premium percentage selected for the specified policy year under review.
- B. If estimated experience-rated premium is greater than or equal to the minimum experience-rated premium threshold listed on the "Retrospective Rating Minimum Premium Percentages Table" but actual experience-rated premium is less than the minimum experience-rated premium threshold listed, the employer remains retrospective-rated. The minimum premium due would be the minimum experience-rated premium threshold times the appropriate minimum premium percentage for the hazard group and the claim limit/maximum premium percentage selected.
- C. The minimum annual premium is due and payable even if the employer has no claims costs during the evaluation period for the specified policy year under review.
- D. The minimum premium will not be prorated. The minimum annual premium is due and payable if the employer has elected to be retrospective-rated, the employer has been approved for retrospective rating by the Ohio Bureau of Workers' Compensation, and the filing deadline has expired.

4123-17-45 Initial computation

eff. 07/01/97

- A. The hazard group for an employer shall be determined as follows. The employer's experience-rated premium for the policy year shall be allocated to the ten industry groups used in experience rating as provided in appendix B, (Table 1, Part B), of Rule 4123-17-05 of the Administrative Code. The industry group producing the most premium shall be used to determine the hazard group, unless that industry group is group ten; in the latter case, the industry group producing the second highest premium shall be used, unless its premium is less than ten percent. Industry group ten is the determining industry group only if it has the largest premium and no other industry group has ten percent of the premium. If the determining industry group is two, four, five, or ten, the hazard group shall be A. If the determining industry group is six, seven, or nine, the hazard group shall be B. If the determining industry group is one or three, the hazard group shall be C. If the determining industry group is eight, the hazard group shall be D. For all public employer taxing districts, the hazard group shall be that group specifically developed for such employers and as shall be periodically established by the administrator with the advice and consent of the workers' compensation oversight commission.
- B. The Ohio Bureau of Workers' Compensation shall notify the employer of the estimated minimum premium percentage based on the limits selected by the employer and the payroll of the employer. The premium rates on the payroll reports received by the employer for the policy year will be calculated using the minimum premium percent.

4123-17-46 Premium adjustments

eff. 10/05/05

- A. Upon completion of a policy year and annually throughout the evaluation period, the employer's aggregate retrospective-rated premium for the policy year will be determined based on the incurred losses and on the audited payrolls of the employer. The Ohio Bureau of Workers' Compensation shall annually send the employer a "Retrospective Rating Policy Year Statement" within approximately four months following the end of the policy year.
- B. Incurred losses will be based on compensation payments and medical payments. The cost of permanent total disability claims and death claims will be charged to the employer as the payments are made, and the reserve will be billed in the final settlement.
- C. If the retrospective premium due is less than the retrospective premium paid as of the prior evaluation date, the difference, subject to the minimum premium, less assessments due any fund administered by the Ohio Bureau of Workers' Compensation will be refunded to the employer.
- D. If the retrospective premium due is greater than the retrospective premium paid as of the prior evaluation date, the difference must be paid to the State Insurance Fund within thirty days after the date of the mailing of the notice that premium is due or the employer will be subject to penalties as provided in rule 4123-17-48 of the Administrative Code.
- E. Values used in the annual evaluation will not be revised for any reason other than clerical error. The Ohio Bureau of Workers' Compensation must be notified of any such errors, in writing, within sixty days after the mailing of the Retrospective Rating Policy Year Statement.
- F. Premiums are subject to minimum and maximum premium limitations as selected by the employer.

4123-17-47 Final settlement

eff. 10/02/90

- A. At the end of the tenth-year determination of retrospective premium, the plan for that retrospective policy year shall terminate.
- B. As part of the final determination of retrospective premium, the Ohio bureau of workers' compensation will evaluate the employer's claims and establish reserves.
- C. The Ohio Bureau of Workers' Compensation will notify the employer of the reserve balances which will be reflected on the "Retrospective Rating Policy Year Statement."
- D. The final settlement calculated, subject to the minimum and maximum premium of the plan selected, shall be paid to the Ohio Bureau of Workers' Compensation within thirty days after the date of the mailing of the notice that premium is due.
- E. The final determination of a retrospective premium will not be revised for any reason other than clerical error.

4123-17-48 Penalties

eff. 07/01/94

- A. Any retrospective rated employer failing to file a report of payroll expenditures or failing to pay premium when due, as prescribed in rules 4123-17-46 and 4123-19-07 of the Administrative Code, will be penalized in accordance with paragraph (C) of rule 4123-07 of the Administrative Code if the employer is a private employer or paragraph (F) of rule 4123-19-07 of the Administrative Code if the employer is a county or public employer taxing district. All premium due as a result of the selection of retrospective rating, including the minimum premium and premium as a result of annual evaluations, shall be included as premium as used in this rule.
- B. Any employer that is not current on any and all undisputed premiums, administrative costs, assessments, fines or monies otherwise due to any fund administered by the Ohio Bureau of Workers' Compensation, including amounts due for retrospective rating, will not be eligible for retrospective rating in future policy years as long as monies have not been remitted.

4123-17-49 Handicap reimbursement

eff. 10/02/90

- A. Handicap relief will be applied to reducible claims costs as limited by the per-claim limit selected by the employer.
- B. Rule 4121-03-28 of the Administrative Code will also apply to retrospective rated employers.

4123-17-50 Catastrophes

eff. 10/05/05

- A. A "Catastrophe" is defined as an occurrence in which two or more employees of one employer are killed or receive injuries resulting in permanent and total disability.
- B. "Catastrophe cost" is defined as the total medical payments, compensation payments, and reserves for future costs, as a direct result of a catastrophe.
- C. Catastrophe cost in excess of the catastrophe value from part A of the "Experience-Rated Credibility Table" shall not be included in the experience of a classification or of an employer.
- D. Catastrophe cost in excess of the catastrophe value from Part A of the "Experience-Rated Credibility Table" in effect for the retrospective policy year shall not be included in the annual evaluation or final settlement of that retrospective policy year.
- E. Notwithstanding the provisions of this rule, the Administrator may consider any special circumstances which may affect the determination of a catastrophe loss.

4123-17-51 Termination and transfers

eff. 10/05/05

- A. A risk may not retroactively include claims experience in a plan, exclude claims experience from a plan nor voluntarily terminate a plan during the evaluation period.
- B. Successor: retrospective-rated.
Predecessor: experience-rated, base-rated, non-complying or self-insured.
Where one legal entity that has established coverage and is a retrospective rated employer wholly succeeds one or more legal entities having established coverage and the predecessor entities are either experience-rated, base-rated, non-complying or self-insured at the date of succession, the costs incurred and payroll reported by the predecessor from the date of succession to the end of the policy year, shall be included in the successor's retrospective rating plan. The successor remains liable for any and all charges associated with the predecessor. If the predecessor had at any time participated in a retrospective policy plan, the successor remains liable for any and all charges associated with the retrospective policy plans. The adjustment for combinations in the experience rating system will follow the same rules that are in effect as of the date of succession.
- C. Successor: self-insured.
Predecessor: retrospective-rated.
Where one legal entity that has established coverage and is a self-insured employer wholly succeeds one or more entities that are retrospective-rated, the retrospective-rated predecessor's plan(s) shall terminate as of the ending date of the evaluation period. Payroll reported and claims incurred on or after the date of succession will be the responsibility of the successor. The successor shall remain responsible for all liabilities of the predecessor, including but not limited to costs associated with any retrospective policy years still in the evaluation period. The minimum premium for the current policy year will be based upon the predecessor's annualized payroll.
- D. Successor: experience-rated or base-rated.
Predecessor: retrospective-rated.
Where one legal entity that has established coverage and is an experience-rated or base-rated employer wholly succeeds one or more entities that are retrospective-rated, the retrospective-rated predecessor's plan(s) shall terminate as of the ending date of the evaluation period. Payroll reported

4123-17-51 Termination and transfers (continued)

eff. 10/05/05

and claims incurred on or after the date of succession will be the responsibility of the successor under its experience rated plan. The successor shall remain responsible for all liabilities of the predecessor, including but not limited to costs associated with any retrospective policy years still in the evaluation period. The minimum premium for the current policy year will be based upon the predecessor's annualized payroll.

E. Successor: retrospective-rated.

Predecessor: retrospective-rated.

If the successor and the predecessor are retrospective-rated employers for the current policy year, the successor shall be retrospective-rated based on the combined experience of the predecessor and the successor. The successor remains liable for any and all retrospective-rated premiums or other charges associated with the predecessor. The adjustment for combinations in the experience rating system will follow the same rules that are in effect as of the date of succession.

F. Successor: entity not having coverage.

Predecessor: retrospective-rated.

When an entity not having coverage wholly succeeds a retrospective-rated entity, the experience of the predecessor shall be transferred to the successor-employer effective as of the actual date of succession. The successor remains liable for any and all open retrospective-rated premium or other charges associated with the predecessor. The successor entity will become retrospective-rated as of the date of succession until the end of the policy year, with the same plan parameters chosen by the predecessor risk. The adjustment for combinations in the experience rating system will follow the same rules that are in effect as of the date of succession.

G. Successor: cancels coverage.

Predecessor: no predecessor.

If a current or previously retrospective-rated employer cancels coverage and does not transfer or combine operations with another entity, all open retrospective policy years will be terminated as of the date of cancellation. If the employer was retrospective-rated during the two most recent rating years, the final premium for each of those years will be the maximum premium for the plan selected by the employer. The maximum premium for the current year will be based upon the employer's annualized payroll. If the employer was retrospective-rated in other years of the evaluation period, the final premium for each of those years will be calculated as stated in rule 4123-17-47 of the Administrative Code.

H. Successor: files a petition for bankruptcy

Predecessor: no predecessor

If a current previously retrospective-rated employer with open policy year(s) files a petition for bankruptcy under chapter 7 or chapter 11 of the Federal Bankruptcy Law, the employer shall notify the bureau of workers' compensation law section by certified mail within five working days from the date of the bankruptcy filing. The bureau will petition the bankruptcy court to take an appropriate action to protect the health of the state insurance fund and other related funds.

I. Successor and/or predecessor: open retrospective-rated policy years in the evaluation period

If the successor and predecessor employers are not currently retrospective-rated but either or both have open retrospective-rated policy years in the evaluation period, the successor shall be liable for any and all retrospective-rated premiums or other charges associated with the predecessor. The adjustment for combinations in the experience rating system will follow the same rules that are currently being used.

4123-17-51 Termination and transfers (continued)

eff. 10/05/05

J. Partial transfer

If an entity partially succeeds another entity and the predecessor entity has any retrospective policy years in the evaluation period, the predecessor entity remains liable for all premium associated with claims incurred prior to the date of the partial transfer. If the financial capability of the predecessor entity is not sufficient to cover the costs of the retrospective rating plan, the successor shall be liable for all unpaid costs of the predecessor's retrospective rating plan through closure. If the successor is retrospective-rated in the current policy year and the effective date of the partial transfer is other than the beginning of the rating year, the successor will continue to be rated in the same manner as prior to the transfer. The successor will be liable for any payroll and/or claims incurred from that part of the predecessor entity which was transferred, beginning on the date of the transfer. If the successor has retrospective policy years in the evaluation period, the successor remains liable for all charges associated with retrospective rating plan(s), whether or not the successor is retrospective rated as of the effective date of the partial transfer. The adjustment for partial transfers in the experience rating system will follow the same rules that are in effect as of the date of succession.

K. Transfer or sale of assets only

In the case of the transfer or sale of assets without transfer of liability or stock, the transferor who is now retrospective-rated or has been retrospective-rated with policy year(s) still in the evaluation period shall notify the Ohio bureau of workers' compensation actuarial section by certified mail within five working days of the date of transfer. The bureau shall schedule and hold a hearing within sixty days of such notification, or in the event of no notification, within sixty days of receiving information which indicates such a transfer may have occurred. At this hearing the bureau shall determine and set responsibility for funding the as yet unpaid costs associated with the retrospective policy year(s) still in the evaluation period.

4123-17-52 Parameters of the retrospective rating plan

eff. 10/05/05

A. An employer participating in retrospective-rating will pay the following:

1. Minimum premium. The minimum premium depends on the hazard group, the per claim limit selected by the employer, the maximum premium limit selected by the employer, and the employer's base-rated premium or experience-rated premium. The employer's base-rated premium or experience-rated premium is assumed to be at least the minimum experience-rated/base-rated premium threshold listed on the "Retrospective Rating Minimum Premium Percentages Table." The minimum premium includes employer contributions to cover safety and hygiene costs, surplus costs, premium payment security costs, and the cost of losses exceeding the per claim and the maximum premium limitations.
2. Premium based on paid losses. The employer will pay for any compensation payments, including death and permanent total disability, and medical payments made in covered claims. Billings to the employer will be sent annually for ten years to collect for paid losses.
3. Premium based on reserves. The employer will pay the value of reserves on claims evaluated as of the end of the tenth year.

B. Surplus charges in claims will not be charged to the employer.

C. Individual claims costs will be limited to the per claim limit selected by the employer. The usual experience rating limitations will not apply.

D. The employer's maximum premium will be limited to a percentage of its base-rated premium or experience-rated premium as selected by the employer. That is, premiums based on losses and reserves charged to the employer cannot exceed the maximum premium minus the minimum premium.

E. When an employer leaves a retrospective rating program and returns to the State Fund Program, the employer shall be subject to all of the provisions of rule 4123-17-03 of the Administrative Code, classification rates.

4123-17-54 Public employer retrospective rating plan minimum premium percentages

eff. 01/01/2006

The Administrator of Workers' Compensation, with the advice and consent of the Workers' Compensation Oversight Commission, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.29, and 4123.34 of the Revised Code. The Administrator hereby sets the public employer taxing districts retrospective rating plan minimum premium percentages to be effective for the January 1, 2006 policy year, as indicated in the attached Appendixes A (Tier I) and B (Tier II).

Please look below for two tables associated with this rule.

Ohio Bureau Workers' Compensation
Retrospective Rating
Minimum Premium Percentages
Public Employer – Tier 1

<u>Premium Range</u>	<u>\$200,000</u> <u>Claim Limit</u>		<u>\$300,000</u> <u>Claim Limit</u>		<u>\$400,000</u> <u>Claim Limit</u>		<u>No</u> <u>Claim Limit</u>	
	<u>150%</u>	<u>200%</u>	<u>150%</u>	<u>200%</u>	<u>150%</u>	<u>200%</u>	<u>150%</u>	<u>200%</u>
25,000 - 29,999	0.87	0.71	0.87	0.71	0.87	0.71	0.87	0.71
30,000 - 34,999	0.84	0.68	0.84	0.68	0.84	0.68	0.84	0.68
35,000 - 39,999	0.81	0.65	0.81	0.65	0.81	0.65	0.81	0.65
40,000 - 44,999	0.79	0.63	0.79	0.63	0.79	0.63	0.79	0.63
45,000 - 49,999	0.77	0.61	0.77	0.61	0.77	0.61	0.77	0.61
50,000 - 54,999	0.75	0.59	0.75	0.59	0.75	0.59	0.75	0.59
55,000 - 59,999	0.73	0.57	0.73	0.57	0.73	0.57	0.73	0.57
60,000 - 64,999	0.72	0.56	0.72	0.56	0.72	0.56	0.72	0.56
65,000 - 69,999	0.70	0.54	0.70	0.54	0.70	0.54	0.70	0.54
70,000 - 74,999	0.69	0.53	0.69	0.53	0.69	0.53	0.69	0.53
75,000 - 79,999	0.68	0.52	0.68	0.52	0.68	0.52	0.68	0.52
80,000 - 84,999	0.66	0.51	0.66	0.51	0.66	0.51	0.66	0.51
85,000 - 89,999	0.65	0.50	0.65	0.50	0.65	0.50	0.65	0.50
90,000 - 94,999	0.64	0.49	0.64	0.49	0.64	0.49	0.64	0.49
95,000 - 99,999	0.64	0.49	0.64	0.49	0.64	0.49	0.64	0.49
100,000 - 112,499	0.62	0.47	0.62	0.47	0.62	0.47	0.62	0.47
112,500 - 124,999	0.60	0.46	0.60	0.46	0.60	0.46	0.60	0.46
125,000 - 137,499	0.59	0.45	0.59	0.45	0.59	0.45	0.59	0.45
137,500 - 149,999	0.57	0.43	0.57	0.43	0.57	0.43	0.57	0.43
150,000 - 162,499	0.56	0.43	0.56	0.43	0.56	0.43	0.56	0.43
162,500 - 174,999	0.54	0.42	0.54	0.41	0.54	0.41	0.54	0.41
175,000 - 187,499	0.53	0.41	0.53	0.40	0.53	0.40	0.53	0.40
187,500 - 199,999	0.53	0.41	0.53	0.40	0.53	0.40	0.53	0.40
200,000 - 224,999	0.51	0.40	0.51	0.39	0.51	0.39	0.51	0.39
225,000 - 249,999	0.50	0.39	0.50	0.38	0.50	0.38	0.50	0.38
250,000 - 299,999	0.48	0.38	0.48	0.37	0.48	0.37	0.48	0.37
300,000 - 349,999	0.46	0.38	0.46	0.36	0.46	0.35	0.46	0.35
350,000 - 399,999	0.44	0.37	0.44	0.35	0.44	0.34	0.44	0.34
400,000 - 499,999	0.43	0.37	0.42	0.34	0.42	0.34	0.42	0.33
500,000 - 999,999	0.40	0.36	0.38	0.33	0.38	0.32	0.37	0.31
1,000,000 - 1,999,999	0.37	0.36	0.35	0.33	0.34	0.31	0.33	0.27
2,000,000 - 2,999,999	0.36	0.36	0.34	0.33	0.32	0.31	0.31	0.25
3,000,000 - 3,999,999	0.36	0.36	0.33	0.33	0.32	0.31	0.30	0.23
4,000,000 - 4,999,999	0.36	0.36	0.33	0.33	0.32	0.31	0.29	0.23
5,000,000 - 5,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.29	0.22
6,000,000 - 6,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.29	0.22
7,000,000 - 7,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.28	0.22
8,000,000 - 8,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.28	0.22
9,000,000 - 9,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.28	0.22
10,000,000 - 10,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.28	0.22
11,000,000 - 11,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.28	0.22
12,000,000 - 12,999,999	0.36	0.36	0.33	0.33	0.31	0.31	0.28	0.22

Ohio Bureau Workers' Compensation
Retrospective Rating
Minimum Premium Percentages
Public Employer – Tier 2

<u>Premium Range</u>	<u>\$100,000</u>	<u>\$125,000</u>
	<u>Claim Limit</u>	<u>Claim Limit</u>
	<u>150%</u>	<u>150%</u>
25,000 - 29,999	0.87	0.87
30,000 - 34,999	0.84	0.84
35,000 - 39,999	0.81	0.81
40,000 - 44,999	0.79	0.79
45,000 - 49,999	0.77	0.77
50,000 - 54,999	0.75	0.75
55,000 - 59,999	0.73	0.73
60,000 - 64,999	0.72	0.72
65,000 - 69,999	0.70	0.70
70,000 - 74,999	0.69	0.69
75,000 - 79,999	0.68	0.68
80,000 - 84,999	0.66	0.66
85,000 - 89,999	0.65	0.65
90,000 - 94,999	0.64	0.64
95,000 - 99,999	0.64	0.64
100,000 - 112,499	0.62	0.62
112,500 - 124,999	0.60	0.60
125,000 - 137,499	0.59	0.59
137,500 - 149,999	0.57	0.57
150,000 - 162,499	0.57	0.56
162,500 - 174,999	0.55	0.55
175,000 - 187,499	0.55	0.54
187,500 - 199,999	0.54	0.53
200,000 - 224,999	0.53	0.52
225,000 - 249,999	0.52	0.51
250,000 - 299,999	0.51	0.49
300,000 - 349,999	0.50	0.48
350,000 - 399,999	0.49	0.47
400,000 - 499,999	0.48	0.46
500,000 - 999,999	0.46	0.43
1,000,000 - 1,999,999	0.45	0.42
2,000,000 - 2,999,999	0.44	0.41
3,000,000 - 3,999,999	0.44	0.41
4,000,000 - 4,999,999	0.44	0.41
5,000,000 - 5,999,999	0.44	0.41
6,000,000 - 6,999,999	0.44	0.41
7,000,000 - 7,999,999	0.44	0.41
8,000,000 - 8,999,999	0.44	0.41
9,000,000 - 9,999,999	0.44	0.41
10,000,000 - 10,999,999	0.44	0.41
11,000,000 - 11,999,999	0.44	0.41
12,000,000 - 12,999,999	0.44	0.41