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?


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. 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?

If the application is complete, BWC will issue a policy within five days of receiving full payment.

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.

Experience modification factors

What impact will the Other States Coverage have on the employer’s Ohio experience modifier (EM)?

If we issue an employer an Other States Coverage policy in which he/she is reporting zero payroll outside Ohio (also known as an “if any” policy), we may use the historic experience period losses and reported payroll from the employer’s Other States Coverage policy in the calculation of the employer’s Ohio EM.

If we issue an employer a policy in which he/she is reporting payroll outside Ohio, their experience will not be included in their Ohio EM. We would either report the payroll and experience information to the National Council on Compensation Insurance (NCCI) or the rating bureau of the state we are offering coverage.

How will the EM be determined in other states?

Depending on the state in which coverage was in, either NCCI or that state’s rating bureau will determine the EM. If available, the applicant should provide this information to BWC to use in the quoting process.