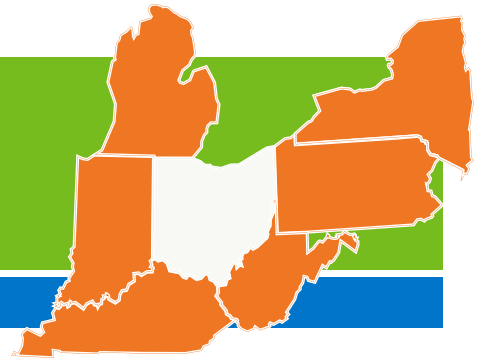


OSC NEWS

Fall 2017



You're receiving this newsletter because you've previously applied for BWC's Other States Coverage Program. Since implementing the program in March 2016, more than 500 workers' compensation policies have been issued to employers working outside Ohio.

Who is eligible for BWC's other states coverage?

An employer must demonstrate consistent business performance and a commitment to workplace safety for approval for coverage.

BWC works with United States Insurance Services and Zurich Insurance to offer optional coverage to employers who may face financial exposure while working outside Ohio. You can find more details on eligibility on our website in the [Employer Eligibility Criteria](#) document.

What states can you provide coverage in?

Through the Zurich policy, BWC can provide coverage in all but the monopolistic states of North Dakota, Washington and Wyoming.

BWC requires coverage of all known or potential exposure through our BWC other states coverage policy. BWC will not provide other states coverage concurrently with another carrier, eliminating the potential for unnecessary coverage disputes.

BWC will only provide a quote for all states of known exposure*. If the employer has current coverage with another carrier, BWC requires

you notify us of cancellation or expiration prior to issuing another state's coverage policy.

* Exception applies for Minnesota and monopolistic states.

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

The average time it takes to process an application is 14 days. Incomplete information is the top reason for delays in processing. Please ensure you complete the items below, and make sure your submissions are correct.

- A signed ACORD 130
- A detailed description of business operations
- States coverage is being requested in
- Proposed effective date
- Estimated payroll and number of employees for each state with exposure
- Five years of loss runs from previous carriers
- The declaration page or a certificate of coverage for current policy/policies

How specific should the description of business operations be?

A complete description of business operations will prevent misclassifications and expedite the quoting process. Please provide as much information as possible about the work the employer does out of state. When describing the business operations please include:

- What is the main purpose of the business?
- What are the specifics of the work the employer does out of state?
- If it is a construction job, please provide information on:
 - Where will the job take place?
 - What will the employer be doing?
 - How long will the job take?

My client has an exposure that falls under the Longshore and Harbor Workers' Compensation Act (LHWCA). Does BWC offer this coverage?

BWC does offer optional coverage as it relates to LHWCA through the Marine Industry Fund (MIF). Ohio state-fund employers and self-insuring employers may apply for coverage. However, current workers' compensa-

tion coverage does not guarantee approval of MIF coverage. In determining whether to accept an application to the MIF, BWC considers the employer's history with us and other insurance carriers with respect to payment of premiums and assessments, safety record and experience rating.

Additionally, if an employer has Longshore exposure in other states, BWC may endorse this coverage onto an other state's coverage policy.

To receive an application or obtain additional information about longshore coverage through BWC's MIF, please call 614-728-0535 or email bwcotherstatescoverage@bwc.state.oh.us.