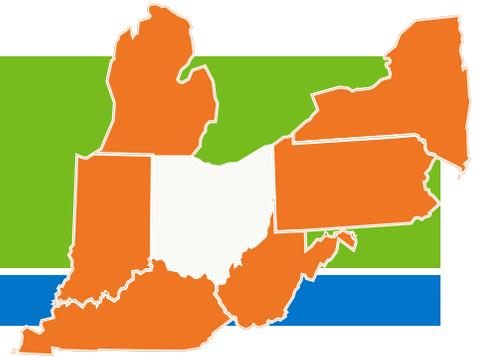


# OSC NEWS

Summer 2017



## How to true-up with other states coverage (OSC)

Private employers must true-up their BWC policy by Aug. 15. If you have an OSC policy and report payroll outside of Ohio, it is important to separate that payroll from what you report in Ohio to avoid double payment.

As a reminder, if you have an OSC policy and are reporting payroll to a state other than Ohio, you can exclude that payroll from your true-up. When you are completing your Ohio state fund true-up online, you will be prompted to report non-Ohio payroll. The requirement to report non-Ohio payroll does not apply to employer's who have a policy through the Zurich Other States Coverage program. Your companies' out of state payroll information is already on file with Ohio BWC.

If you have an OSC policy and are reporting zero payroll out of state (if any policy), then you should report your entire payroll for the policy year to Ohio.

Additional questions on true-up? Give us a call.

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### Premium audit information

Other States Coverage (OSC) policies are required to complete a premium audit upon policy cancellation or expiration. Since the premium at policy inception is based on payroll estimates, the purpose of the audit is to collect actual payroll figures for the policy period. The audit will also review employee duties to verify that employees are properly classified.

Employers will participate in either a physical or voluntary (email or mail) audit. The type of audit you receive will depend on the size and type of your operations. We have selected Overland Solutions Inc. (OSI), a premium audit vendor, to perform a percentage of the audits. If OSI contacts you, it will collect payroll and classification information and submit it back to us for processing.

The policyholder may owe or be returned premium due to the premium audit. Following completion of the premium audit, the OSC unit will provide you with final premium information. We will provide you with an invoice if additional premium is required. If we owe you a premium, we will post the credit. We will apply the credit to any open billings on your account then refund the rest to you.

If you have questions on how to complete the premium audit or the results of a premium audit, please contact us.

### Time to renew?

#### Complete the renewal questionnaire

You must renew your OSC policy every year, unlike a state-fund policy. Before renewing, we review policyholder information to determine if the employer still meets established

eligibility and underwriting criteria.

If we determine the employer does not meet the established requirements, we will send a non-renewal notification with adequate lead time so that the employer can explore other options for coverage outside Ohio.

We will send the policyholder a renewal questionnaire if we are renewing the policy. Anticipated changes in states and type of work, as well as updated payroll estimates ensure the renewal policy has the correct coverage at the appropriate price.

We will increase your renewal quote by 10 percent based on prior year payroll estimates, if the renewal questionnaire is not returned.

If your renewal quote does not adequately reflect the anticipated exposure, please contact the OSC unit for a revised quote.

## Working in new states? Hiring new employees out of state?

We understand your work changes. As you secure new jobs or hire new employees don't forget to contact us so we can make sure your coverage stays up to date.

## Reporting out of state claims

Report all non-Ohio claims directly to Zurich Insurance, 24 hour hours a day, seven days a week by phone, email or online. When reporting a claim, please include your Zurich Insurance policy number and indicate the (non-Ohio) state you are choosing to file the claim. Do not report Ohio claims to Zurich Insurance or use the Ohio First Report of an Injury, Occupational Disease or Death (FROI) for out of state claims.



Phone: [877-405-9045](tel:877-405-9045)



Fax: [800-622-8081](tel:800-622-8081)



Email: [USZ\\_CareCenter@Zurichna.com](mailto:USZ_CareCenter@Zurichna.com)



<https://webclaims.zurichna.com/#/claims>

## Contact info – where to find us

Visit [www.bwc.ohio.gov](http://www.bwc.ohio.gov), click on Employers, then Other States Coverage.

Send an email to [BWCotherstatescoverage@bwc.state.oh.us](mailto:BWCotherstatescoverage@bwc.state.oh.us).

Call BWC at 614-728-0535.



Bureau of Workers' Compensation