

Group-Experience-Rating Program

The Group-Experience-Rating Program allows employers with good claim histories to join to act as one big employer for a reduction in premium rate(s).

The basics

Group-experience rating permits both public and private employers with better-than-average claim histories to join through a sponsoring organization. This results in BWC rating each employer in the group as one.

Why participate

By participating in group rating, employers potentially may enjoy much lower premium rates than they could attain on their own, up to a 53-percent reduction off the base rate. An employer's workers' compensation coverage is still through BWC. However, BWC does not form the groups.

Eligibility requirements

- Be current (no more than 45 days past due) on any and all undisputed premiums, administrative costs, assessments, fines and monies due to any BWC administered fund as of the eligibility determination date
- Not have cumulative lapses in workers' compensation coverage in excess of 40 days within the 12 months preceding the eligibility determination date
- Report actual payroll for the preceding policy year, and pay any premium due upon reconciliation of estimated premium and actual premium for that policy year no later than the date set forth in rule 4123-17-14 of the Ohio Administrative Code (OAC)
- The employer's main operating manual classifications as determined by the premium obligations for the rating year beginning two years prior to the coverage period are assigned to the same or similar industry groups, as determined by appendix B to rule 4123-17-05 of the OAC.

How it works

Employers will pay premium based upon the reduced rate achieved through participation in group-experience rating. BWC determines the group's rate by calculating the experience modifier using the combined experience of all members of the group.

Application deadline and additional program requirements

- **Private employers** - BWC must receive applications from the group sponsors by the Monday immediately before the fourth Thursday in November preceding a policy year that starts July 1.
- **Public employers** - BWC must receive applications from the group sponsors on or before the last business day in May preceding the policy year that starts Jan. 1.

For additional information

Your employer services specialist at BWC can help you understand this and other programs.