

## 100% EM Cap

### Private Employer

#### PROGRAM OVERVIEW

Qualified employers will be eligible to participate in a program that places a 100% cap on the amount an individual employer's experience modifier (EM) can increase from year-to-year. Under this program, an employer's EM cannot more than double from one year to another. The EM is the percentage applied to the state base rates to determine the premium that is paid to the Ohio Bureau of Workers' Compensation (BWC).

Examples:

Premium	Experience Modifier (EM) 7/1/10	Premium 7/1/10	Individual EM 7/1/11	Individual Premium 7/1/11	EM Capped 7/1/11	EM Capped Premium 7/1/11	Total Savings 7/1/11
\$75,000 Employer 1	0.35 (65% premium discount)	\$26,250	1.03	\$77,250	0.70	\$52,500	\$24,750
\$75,000 Employer 2	0.54 (46% premium discount)	\$43,500	1.17	\$94,250	1.08	\$87,000	\$7,250

It is important to note that the EM cap does not apply to an employer whose EM is calculated with more than one policy's experience.

#### ELIGIBILITY REQUIREMENTS

- Not more than 45 days past due on any premiums
- No cumulative lapses in coverage in excess of 40 days within the 12 months prior to June 1st preceding the rating year
- Agreement to complete steps one, two, six and any other two steps of the **10-Step Business Plan for Safety** outlined below in the first year of the program and the remaining five steps in the second year:
 

1. Visible, active senior management leadership	6. Safety and health process and coordination
2. Employee involvement and recognition	7. Written orientation and training plan
3. Medical treatment and return-to-work practices	8. Written and communicated safe work practices
4. Communication	9. Written safety and health policy
5. Timely notification of claims	10. Recordkeeping and data analysis

**Note: eligibility is determined prior to the beginning of the policy year thus any adjustments will not remove the EM cap or allow an employer to be eligible for the cap.**

## APPLICATION & ENROLLMENT

Employers must submit an Agreement for 100-percent EM Cap (U-18) to confirm participation in the program. Below are key dates and action items for enrollment.

Key Dates	Action Item(s)
September 30	<ul style="list-style-type: none"><li>• Complete Agreement for 100 % EM Cap (U-18)</li><li>• Indicate if working with either a BWC representative or BWC certified <b><u>10-step Business Plan for Safety</u></b> sponsor to ensure compliance with requirements</li></ul>
March 31	<ul style="list-style-type: none"><li>• Submit documentation to BWC supporting implementation of the <b><u>10-step Business Plan for Safety</u></b></li></ul>

## COMPMANAGEMENT'S PROGRAM

CompManagement's Risk Services department that specializes in safety & loss control is available to assist with the implementation of the 10-Step Business Plan and has successfully done so for many employers. Proper implementation of this program can result in a substantial decrease in accident frequency, severity and overall workers' compensation costs. Our program is designed to guide the employer back to group rating eligibility.

Different levels of service are available ranging from basic do-it-yourself program guidance to advanced consulting services in which our professionals become your safety management team. Our basic 100% EM Cap package includes:

- BWC Liaison – communicate with BWC Representative responsible for approving compliance with the program requirements
- Safety process assessment & timeline
- Detailed plan of action to implement the 10-Step Business Plan
- Completion of the self-assessment and plan of action
- Safety Coordinator training & mentoring
- Access to discounted online safety training

In addition to the basic package, we offer Safety Consulting Services to implement a comprehensive Safety Management Program that exceeds the requirements of the 10-Step Business Plan and improves overall business performance.