



# Group Rating

Similar employers merge experience together to resemble a larger business and receive discounts on premium greater than could be received individually.

## PROGRAM OVERVIEW

Group Rating enables state-funded employers with better than average claim histories to combine claim expenses and rate calculations to take advantage of premium savings currently reserved for larger employers. By participating in group rating, employers enjoy a much lower premium than could be attained on their own. Savings generally range from 20% of premium to the maximum discount allowed by the BWC each year.

## ELIGIBILITY REQUIREMENTS

- Private, state-funded employer or public employer taxing district (self-insured and state agency public employers are not eligible)
- Current on any and all premium payments, administrative costs, assessments, fines or amounts owed to the Ohio Bureau of Workers' Compensation (BWC)
- Current on all prospective billing true-up filings and payments
- Active coverage by the application deadline
- No cumulative lapses in coverage in excess of 40 days within the 12 months preceding the application deadline
- May not be a member of more than one group
- If a workers' compensation claim is incurred in the "green period" (15 month period prior to the experience survey date), the employer shall attend two hours of safety training or complete the BWC's online accident analysis form and online safety class

## APPLICATION DEADLINES

Employer Type / Policy Period	Application Deadline
Private Employer: July 1 - June 30	Monday before Thanksgiving
Public Employer Taxing District: January 1 - December 31	Last business day of May

## GROUP CRITERIA

- Employer must be a member of a certified group experience rating sponsor
- Third party administrators must submit a list of employers who are members of each group to BWC by the required application deadline
- Employers within group must be businesses that are substantially similar/homogeneous
- Each sponsoring organization's group program must substantially improve accident prevention and claims handling
- Each sponsoring organization must demonstrate a common purpose and possess proven results from safety and loss control practices which helps to confirm that the group's loss experience will differ from an individual employer's experience
- Group must consist of at least 100 individual employers or the combined premiums of the employers in group must exceed \$150,000

## BWC PROGRAM COMPATIBILITY

While participating in the group experience rating program, employers **can** participate in the following programs:

- \$15k Medical Only
- Drug Free Safety Program
- Go Green
- Industry Specific Safety Program
- Lapse Free
- Safety Council (performance rebate only)\*
- Transitional Work Bonus Program

*\*Group Experience Rating participants are not eligible to receive the participation rebate portion of the Safety Council discount; only the performance rebate portion is applicable*