



East Coast Risk Management



In Conjunction with the National Safety Council

Group Retrospective Rating: Frequently Asked Questions

What is Group Retrospective Rating?

Group retrospective rating is an alternative rating program offered by the Ohio Bureau of Workers' Compensation (BWC). Group retrospective rating allows employers of a similar industry to join together through a sponsoring association to earn refunds (or be charged assessments) based on the performance of the group. Members in the 2011 group retrospective rating program will pay their individually merit-rated premium to the BWC in Jan/Feb and Jul/Aug 2012.

When are group retrospective rating applications due to the BWC?

The BWC Deadline to file enrollment applications for 2011 group retrospective rating program is April 30, 2011. However, enrollment information must be received by ECRM no later than Monday, April 25, 2011 in order for submission to the BWC.

What are the BWC eligibility requirements?

The two (2) primary requirements are that all BWC premium payments be made timely and that there are no overdue balances.

What are the requirements for membership in the program?

The participating member will agree to the following safety requirements:

- Implementation of BWC's 10 Step Safety Plan
- Completion of progress report for areas identified in safety analysis provided during the program implementation
- Willingness to implement best practices in claims management strategies as recommended by ECRM

Can I stack discounts from other BWC programs if I enroll in a group retrospective rating program?

No, the BWC will not allow employers to receive discounts associated with other BWC programs while participating in a group retrospective rating program.

When will I know if the group earned a refund or has to pay an assessment?

The BWC will review claims losses for each group retrospective policy years three times. The first evaluation will be 12 months after the end of the policy year. For the July 1, 2011 to June 30, 2012, the first evaluation would take place in July, 2013. Subsequent evaluations would take place in July of 2014 and July of 2015.

How much of a refund can I earn?

Refunds will be based on the performance of the entire group. The group would earn a refund equal to the difference between its merit-rated premium (as paid to BWC) and the group's retrospective premium (minimum premium plus developed claims losses).

How much can I be assessed?

The sponsor of the group retrospective rating program will select a maximum assessment amount that will limit the assessment that any participant can pay. The maximum assessments range from 5% to 100%. ECRM has selected maximum assessment levels of 20% for the 2011 program.

