



Group rating

Joining a group rating program is the best way for Ohio employers to significantly lower their Ohio workers' compensation premiums. We offer a multi-tiered group rating program with the highest possible discounts allowed by the Ohio Bureau of Workers' Compensation (BWC).

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 deadline

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

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
- Transitional Work Bonus Program

WHY CHOOSE SEDGWICK'S PROGRAM

Savings of more than \$4 billion through Sedgwick's group rating programs for more than 65,000 Ohio employers, since the program's inception