



Workers' Compensation Update

September 17, 2009

What changes were approved in the June Ohio Bureau of Workers' Compensation's (BWC's) Board of Directors meeting?

- The BWC Board of Directors voted to approve the 77% maximum credibility table to go into effect for calculating public taxing district experience modifications effective January 1, 2010. This will tend to increase rates and premiums for public taxing districts in group rating and other favorably rated individual districts.
- The Board approved BWC's new Deductible Program discount table for public taxing districts to go into effect January 1, 2010. The program will have five deductible levels offered: \$500, \$1,000, \$2,500, \$5,000 and \$10,000 per claim. The program will allow individual districts to secure premium rate discounts ranging from 1.4% to 26%. Individual districts will be able to apply for this program until the end of November. CCI will provide you with an analysis of this new program option upon request.
- BWC announced they will be extending the group rating deadline to October 9, 2009 from the original deadline of August 31, 2009. The new group retrospective rating program deadline was previously set at September 25, 2009. BWC has extended the group retrospective rating deadline to December 21, 2009.

Public Employer expected loss rates (ELR) have been published by BWC.

- Public Employer ELR's have been reduced an average of 30%. This will tend to increase rates and premiums for public taxing districts in group rating and other individually rated districts.
- The base premium rates assigned to public taxing districts effective January 1, 2010 were lowered between 18-56%. This decrease could offset or lower the amount of premium owed after the other factors are applied. See Comparison Chart.
- For the 2010 policy year, BWC is implementing a break even factor for all group rating plan participants. Any public employer joining a group will have an assessment added to their calculation.

CCI will keep you informed once more information is available and how this will affect your 2010 workers' compensation rates.

For more information on BWC changes, contact CCI's Terri Case, toll-free, at 1-800-837-3200, Ext. 7113, (614) 526-7113 or by email at terri.case@ccitpa.com. You may also contact John Motil at (216) 643-6967 or via email at jmotil@wcmsinc.com.