

BWC Addresses Coverage Gap

Other States Coverage Offering

Other States Coverage

Ohio's Extraterritorial Coverage

- It's an extension of Ohio law for workplace injuries occurring outside Ohio.
- BWC generally covers claims of Ohio employees temporarily working out of state **as long as the claim is filed in Ohio.**

Jurisdictional Risk to Employers

- BWC cannot respond to claims filed in other states.
- Some states require coverage (other than BWC's coverage) for any work in the state, no matter how brief.



Coverage Options Available



- Private Insurer
- State Fund
- BWC Other States Coverage – available spring 2016

Eligibility Requirements



- Majority of business in Ohio
- Active workers' compensation policy with BWC
- No lapses in the previous 12 months (from the date the application was received)
- No past-due balances at the time of application
- Self-insuring employers, temporary employment agencies, staffing entities and professional employer organizations (PEOs) are not eligible.

Underwriting Guidelines



- Experience modifier
- Payroll
- Certain manual class restrictions – ammunition, aviation, etc.
- Other pertinent information, including:
 - Compliant with applicable rules and laws;
 - Past payment of premiums and assessments;
 - Safety record;
 - Loss history.

How It Will Work?

- Employer will apply directly to BWC. (ACORD 130 form)
- If eligible, employer will receive a quote for coverage.
- If an employer chooses to purchase coverage from BWC, it will remit payment to BWC.
- BWC will work through the vendor to issue a policy to cover out-of-state exposures.
- All claims will be handled by the vendor.



How It Will Look?

- Quote you will receive....



**Commercial Intellisys
Zurich American Insurance Company
1400 American Lane
Tower 1, 12th Flr.
Schaumburg, IL 60196
Rating Worksheets**

Named Insured:	BUCKEYE FARM SALES	Date:	02/10/16
Special Notes:	2/9/2016		
Quote Number:	1460009-01	Agy/Prod Number:	20953000
Policy Number:	WC	Agy/Prod Name:	UNITED STATES INSURANCE S
Customer ID:	0005269815	Operator:	BWCKXD10
System Assign:	86237000000000		
Release :	15.26		
Business Type:			
Insurance Co.:	ZURICH AMERICAN INSURANCE COMPANY		
Line Of Business:	WORKERS COMP (VOLUNTARY)		
Effective Date:	03/24/16	Expiration Date:	03/24/17
Anniversary Date:		Audit Frequency:	ANNUAL
Policy Term:	365 DAYS		
Predominant State:	MI		
Transaction Type:	NEW BUSINESS QUOTE		

POLICY PREMIUM TOTALS

<u>Coverages</u>	<u>Term Premium</u>
Class Premium:	1,712.00
Standard Premium	1,712.00
Expense Constant	250.00
Terrorism	6.00
Catastrophe	3.00
Estimated Premium	1,971.00
Taxes and Assessments	46.00
Estimated Total	2,017.00

TERM STATE TOTALS

<u>State</u>	<u>Exposure</u>	<u>Estimated Premium</u>	<u>Taxes and Assessments</u>	<u>State Total</u>
IN	5,000	730.00	6.00	736.00
KY	10,000	722.00	40.00	762.00
MI	15,000	519.00	.00	519.00
Estimated Totals	30,000	1,971.00	46.00	2,017.00

Major Takeaways



- Know the coverage gaps.
- Weigh the options available.
- BWC will offer coverage beginning in March 2016.
- To begin the process, either contact a licensed insurance agent or BWC OSC unit to get the application form (ACORD 130)

Questions..Comments...

Other states coverage email box:

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