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## **Premium installment & true-up reporting for private employers**

Employers must pay premiums timely to the Ohio Bureau of Workers' Compensation (BWC) to receive and maintain workers' compensation coverage.

Through the year, employers have been making premium installment payments based on estimated payroll. As we near the conclusion of the 2021 policy year (July 1, 2021 through June 30, 2022), BWC will be requiring all employers to reconcile ("true-up") the payroll that was used to estimate their premium with their actual payroll for the policy year.

### **Important reminders**

BWC mailed 2022 estimated annual premium notices along with your installment schedule around May 1, 2022.

- If you expect your payroll to change during the 2022 rating year from the estimate provided, you can call BWC at 800-644-6292 and request a change to your payroll and installment schedule.

- Failure to make installment payments based on the installment schedule can result in lapses in coverage, therefore make sure installment payments are paid by the due dates as noted on the installment schedule. The first installment payment will be due by mid/late June 2022.
- If you pay your full 2022 premium by the June installment due date, you can earn a 2% Early Payment Discount. There is no need to switch to an annual installment, but the premium must be paid in full by the due date. BWC will issue the 2% refund the following month. BWC will mail notices regarding the July 1, 2021 through June 30, 2022 true-up around July 1, 2022. True-up reporting and payment is due by August 15, 2022.
- Failure to true-up and pay any additional premium will result in your policy being removed from all discount and rebate programs and it will remain ineligible for discounts and rebate in future years.

Employers can receive a rebate for paying premiums and completing true-up online with BWC's Gogreen Rebate Program.

If you have any questions regarding premium installments or the true-up process, contact our Sedgwick program manager, Robert Nicoll, at 330-418-1824 or [robert.nicoll@sedgwick.com](mailto:robert.nicoll@sedgwick.com).

## Developing a safety program

Developing an effective safety program is key to a healthy workplace for your employees and your bottom line. Not only are there costs associated with injuries but there are other affected areas such as employee morale and potential violations that could result in expensive fines.

The benefits of implementing an effective safety program, according to OSHA, include:

- Prevent workplace injuries and increase employee morale
- Improve compliance with laws and regulations,
- Reduce costs, including potentially significant reduction in workers' compensation premiums
- Engaged workers
- Enhanced social responsibility goals
- Increased productivity and better overall business operations

It may seem like a daunting task to create a safety and health program but if you break it down, it will be much easier to develop. A successful safety program is built around key elements. Some of the key elements when creating a safety program include:


1. **Management leadership/employee participation and commitment to safety**
  - a. Commitment and participation demonstrate the need for a strong and effective safety program from all levels of management.
2. **Learn the requirements for your industry**
  - a. There are many requirements and regulations that pertain to industry and knowing which ones relate to your organization is key to efficiency and effectiveness.

3. **Hazard identification, assessment, control and prevention**
  - a. Workplace hazard assessment should be a team effort between employers and employees.
  - b. Once identified, come up with a strategy to eliminate or minimize these hazards.
4. **Education and training for the workforce**
  - a. Always educate and train employees about the hazards, how to identify them and how to report them.
5. **Injury and illness tracking**
  - a. Tracking your injuries and illnesses and near misses will help uncover hazardous situations.
6. **Program review and updating**
  - a. Never stop evaluating the workplace for hazards. Successful safety programs are an ongoing process.
7. **Communication with outside organizations**
  - a. Outside vendors, contractors and temporary employees need to understand the safety program to ensure a healthy workplace.

Creating an effective safety program needs to include involvement from all levels of management. It goes beyond just writing it up, but includes a thorough review of hazard evaluation, hazard control and employee training. Continuing to be successful with a safety program is an ongoing process. Remember, do not try to do it all at one time. It will take time!

For more information, please contact Sedgwick's Andy Sawan at 330.819.4728 or [andrew.sawan@sedgwick.com](mailto:andrew.sawan@sedgwick.com)

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**Bureau of Workers'  
Compensation**

## Distance Learning in June 2022

FOR DISTRIBUTION TO GROUP RATING MEMBERS AND BUSINESS  
COMMUNITY

BWC is hosting a number of occupational safety and health webinars and virtual classes in **June**. For detailed information and to learn how to register, [view this flyer](#).

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Ohio Association of Health Underwriters

330.273.5756

[www.ohioahu.org](http://www.ohioahu.org)