

The Bureau of Workers' Compensation offers a number of programs that allow employers to receive discounts on their workers' compensation premiums.

**Hunter Consulting Company** can assist employers in choosing the most cost effective program for their company and then continue service by assisting the employer in meeting all program deadlines and requirements.

### Group Experience Rating

The Ohio Bureau of Workers' Compensation (BWC) permits "like" employers to pool their experiences, which results in an overall premium discount. While the BWC sets the maximum discount for each group year, Hunter Consulting is able to offer a number of discount levels in multiple industry groups; not to exceed the BWC preset maximum.

### Group Retrospective Rating

Group Retrospective Rating is recommended for those employers who have significant claims in their experience.

It allows employers to pool together through a sponsoring organization and receive periodic refunds or assessments based on the performance of the group.

### Eligibility Requirements for Both Programs

To be eligible for these program employers must:



- Be a member of the Ohio Roofing Contractors' Association
- Be a private, state-fund employer or a public employer taxing district
- Be current on any and all premiums or other monies owed to the BWC
- Not have cumulative lapses in excess of 40 days within the 12 months preceding the application deadline.



Employers are reviewed annually for eligibility to participate in this program. **Private employers enroll in this program by the fourth Monday in November and public employers by the last business day of May.**

**Private employers must enroll in this program by the last business day in January and public employers by the last business day in July.**

Don't qualify for Group Experience Rating; don't like the risk involved with Group Retrospective Rating? Call Hunter Consulting for a complete program analysis to find out which BWC program will be most cost effective for your business.

**Call Today!**  
**800.486.6652**