

## WHAT CLAIMS AFFECT THE WORKERS' COMPENSATION PREMIUM YOU PAY TO THE OHIO BUREAU OF WORKERS' COMPENSATION (BWC)?

On its annual 'snapshot' or survey date, which is September 30 each year, the BWC captures each employer's claims costs and payroll for the past four-year period – factors that will affect billed premium. Four years of experience are used to average out particularly high or low claim years.

This exhibit shows how historical claims affect future premium:

POLICY YEAR	2022	2023	2024	2025	2026
<b>BWC policy year begins</b>	July 1, 2022	July 1, 2023	July 1, 2024	July 1, 2025	July 1, 2026
<b>BWC 'snapshot' date</b>	September 30, 2021	September 30, 2022	September 30, 2023	September 30, 2024	September 30, 2025
<b>Experience period included in the BWC's 'snapshot'</b>	July 1, 2016 – June 30, 2020	July 1, 2017 – June 30, 2021	July 1, 2018 – June 30, 2022	July 1, 2019 – June 30, 2023	July 1, 2020 – June 30, 2024
<b>'Green' period claims</b> (undeveloped claims that don't affect current year premium but could affect future year premium)	July 1, 2020 – September 30, 2021	July 1, 2021 - September 30, 2022	July 1, 2022 – September 30, 2023	July 1, 2023 – September 30, 2024	July 1, 2024 – September 30, 2025
<b>Annual premium estimated by BWC</b>	May 2022	May 2023	May 2024	May 2025	May 2026
<b>Initial premium billed by BWC</b>	June 1, 2022	June 1, 2023	June 1, 2024	June 1, 2025	June 1, 2026