

July 8, 2015

To our Clients:

By now you should have received your Notice of Estimated Annual Premium, Premium Installment Schedule, and Certificate of Coverage letter from the Ohio Bureau of Workers' Compensation (BWC) in regards to their transition to a prospective billing system. The transition to prospective billing means you will now pre-pay for your BWC coverage instead of paying after a six month payroll period. By making this switch, BWC is transitioning to billing practices commonly used in the insurance industry.

BWC has used your historical data to estimate the amount of your annual premium and to determine the frequency of your payment schedule for the July 1, 2015 through June 30, 2016 policy year. Smaller estimated premiums will result in an annual payment schedule while larger estimated premiums will result in a more frequent monthly payment schedule. You may appeal to BWC to change your installment schedule if you prefer a different frequency than the one they have setup for you. This can be done by going to www.bwc.ohio.gov and accessing the premium installment schedule screen or by calling them at 1-800-644-6292 by July 15, 2015.

At this time, if you have not already done so, we ask that you please send us a copy of the Policy Information page of the letter you received that details your premium installment schedule and calculation of estimated annual premium so that we may update our records to reflect your payment schedule.

While we are available to prepare your annual payroll true-up report that will be due next summer, you are responsible for paying the installment invoices as they are mailed to you. The first installment for all policy holders, regardless of installment frequency, is due August 31, 2015. BWC will mail you an installment invoice on August 1, 2015. Please be sure to open any envelopes you receive from BWC next month and be sure to pay your first (and all subsequent) installments on time or your coverage will lapse and you will be responsible for any claims that occur during your lapsed coverage period.

If you have any questions regarding this BWC transition or if we can be of help in any other way, please do not hesitate to contact our office.

Sincerely,



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