



2026

RE: Group-Rating Safety Accountability

Dear Employer:

Ohio employers can participate in BWC's Group Experience-Rating Program or Group Retrospective-Rating Program each year. While these programs are not required, they do provide an opportunity to significantly reduce workers' compensation premiums while increasing awareness of safety and risk-management strategies.

Workplace safety is an important component of these programs. To succeed in accident prevention, we encourage you to use the many resources available to you. We believe a group-rating program is a partnership that includes you and your employees, your sponsoring organization or third-party administrator (TPA), and BWC. Each has specific roles and responsibilities, all designed to assist in preventing workplace accidents. This letter outlines the safety services expectations you should have as an employer enrolled in a group-rating program.

The employer will:

- Maintain a safe workplace.
- Attend safety training to enhance workplace safety.
- Use BWC's safety services as needed.
- Fulfill the required two-hour training requirement and provide proof of attendance to the sponsor for claim(s)

occurring within the last year.

The certified primary and affiliated sponsoring organizations will:

- Sponsor eight hours of safety training (this may be done at one time or may be provided incrementally if the total is at least eight hours).
- Provide information regarding safety resources to group members.
- Possibly assist an employer in achieving its safety needs.
- Manage employer fulfillment of the two-hour training requirement, where applicable.
- Publish this letter to group members.

The TPA may:

- Assist sponsoring organizations with fulfilling the group-rating safety requirements.
- Assist an employer with its safety needs.
- Work in conjunction with sponsors to develop safety training and deliver safety resources.
- Provide resources for claims handling.

BWC will:

- Monitor group-rating safety activities to confirm requirements are met.
- Remain in communication with sponsoring organizations to provide recommendations for fulfilling safety requirements.
- Provide safety training through its Division of Safety and Hygiene.
- Offer on-site safety consultation (hazard assessments, air and noise monitoring, ergonomics evaluation, training) by a BWC safety professional.
- Offer publications and videos for safety program support.
- Conduct employer visits to confirm the employer is meeting group-rating requirements when appropriate.

The goal of this collaborative effort is to make sure all your safety needs are met. Using these resources will assist you in preventing accidents, reducing claims costs, and achieving the highest discounts possible. Below you'll find contact information for various resources.

Group sponsor: TRIDENT RISK

TPA: PATRICK HARRINGTON 001714-80/GCADA 182095

BWC: <https://info.bwc.ohio.gov/safety>, groupratingsafety@bwc.state.oh.us