



Risk Management Essentials Pilot Program

The Ohio Bureau of Workers' Compensation (BWC) created Risk Management Essentials as a three-year pilot program. This program helps employers improve workplace safety and claims management.



Program Bonus

- Employers who meet program requirements may receive a bonus of 5% of their premium, up to \$25,000
- Employers must maintain active coverage and submit payroll reports
- The bonus cannot reduce an employer's premium below the minimum administrative charge

Program Requirements

- Employers must participate in and qualify for the Safety Council Rebate
- Employers must complete six hours of live safety and claims management training through the Risk Management Essentials pilot program
- Training can be in person or virtual, but pre-recorded videos or on-demand courses do not count
- Sponsoring organizations must keep records of employer attendance and training completion
- Training hours from other BWC programs do not count toward this requirement
- Employer is not participating in Group Experience Rating, Group Retrospective Rating, Retrospective Rating, or the Deductible Program

Who Can Join?

To be eligible, an employer must:

- Be enrolled in and eligible for the Safety Council Rebate Program
- Be a state-fund private or public employer
- Be up to date on all BWC payments
- Have an active policy with no more than 40 days of lapsed coverage in the past year
- Report payroll and pay any required premium

How to Apply

- Employers must enroll through a certified sponsoring organization
- Sponsoring organizations submit a list of participating employers to BWC
- For 2025, sponsoring organizations must be approved by BWC by the last business day of April before the program starts
- Enrollment rosters are due from sponsoring organizations to BWC by the last business day of May

What is a Sponsoring Organization? A sponsoring organization is a group that meets BWC's certification requirements and helps employers manage workers' compensation costs. Examples include third party administrators and safety councils.