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## Estimating payroll for workers' compensation premium

The Bureau of Workers' Compensation (BWC) has begun installment billings for Private Employers for the July 1, 2022 rate year. Your premium payments for the rate year are based on the installment schedule that you selected. In July of 2023, you will receive your annual Payroll True Up Report from the BWC, where you will report your actual payroll for the July 1, 2022 rate year. If your actual payroll was lower than the BWC's estimate of your payroll, you will receive a refund on your premium. If your actual payroll was higher than the BWC's estimate of your payroll, you will pay additional premium based on your higher payroll.

To determine your estimated payroll for the July 1, 2022 rate year, the BWC is using the payroll that you reported for the July 1, 2020 through June 30, 2021 period. For many businesses, the July 1, 2020 through June 30, 2021 payroll is much different than today's payroll. Due to that, you could see a larger than expected billing when the BWC sends the annual True Up Report in July of 2023.

You have the ability to review the estimated payroll that the BWC is using for your business, and request a change to your estimated payroll, if needed. In doing so, the BWC will adjust future Premium Installment Payments to reflect the new estimated payroll. This could help limit any surprises that may occur when you receive your annual Payroll True Up Report in July of 2023. If you have more than one active policy with the Ohio BWC, you will want to review all estimated payroll amounts for each policy.

To review your payroll, you can log in to your BWC account at [www.bwc.ohio.gov](http://www.bwc.ohio.gov) or by calling the BWC at 800.644.6292.

If you have any questions, contact our Sedgwick program manager, Paul Feck at 614.906.535 or at [paul.feck@sedgwick.com](mailto:paul.feck@sedgwick.com).