

Premium installment & true-up reporting for private employers

Employers must pay premiums timely to the Ohio Bureau of Workers' Compensation (BWC) to receive and maintain workers' compensation coverage.

Through the year, employers have been making premium installment payments based on estimated payroll. As we near the conclusion of the 2025 policy year (July 1, 2025 through June 30, 2026), BWC will be requiring all employers to reconcile ("true-up") the payroll that was used to estimate their premium with their actual payroll for the policy year.

Important reminders

BWC mailed 2026 estimated annual premium notices along with your installment schedule around May 1, 2026.

- If you expect your payroll to change during the 2026 rating year from the estimate provided, you can call BWC at 800-644-6292 and request a change to your payroll and installment schedule.
- Failure to make installment payments based on the installment schedule can result in lapses in coverage, therefore make sure installment payments are paid by the due dates as noted on the installment schedule. The first installment payment will be due by mid/late June 2026.
- If you pay your full 2026 premium by the June installment due date, you can earn a 2% Early Payment Discount. There is no need to switch to an annual installment, but the premium must be paid in full by the due date. BWC will issue the 2% refund the following month.

BWC will mail notices regarding the July 1, 2025 through June 30, 2026 true-up around July 1, 2026. True-up reporting and payment is due by August 31, 2026. Remember, there is no grace period.

- Failure to true-up and pay any additional premium will result in your policy being removed from all discount and rebate programs and it will remain ineligible for discounts and rebate in future years.

If you have any questions regarding premium installments or the true-up process, contact our Sedgwick program manager, Dave Deyo, at david.deyo@sedgwick.com.