
The Group Rating Advantage

Why do employers need group rating?

Group Rating is the only guaranteed way companies can save significantly on their workers' compensation premium. CareWorks Consultants Inc. (CCI) group rating programs have saved our participants more than \$1 billion in workers' compensation premiums. For every \$1 spent in fees to participate in CareWorks Consultants group rating programs, the average participant saved \$9.00 in workers' compensation premiums in 2009 - an 800 percent return on investment.

Group stability

Currently, 32,000 companies participate in a CareWorks Consultants-administered group rating program. Therefore, CareWorks Consultants is one of the largest third party administrators in Ohio. It is important to belong to a large group rating program because the larger the group, the less vulnerable it is to projection fluctuations. Last year, CareWorks Consultants' projected rates averaged within two percentage points of the actual rates.

Administrative services

Administrative services are an important aspect to review when choosing a group rating program. When employers join a CareWorks Consultants group rating program, they are also purchasing our services. In order to remain in a group rating program, companies must contain claims costs. Incurring excessive claims may cause an employer to be removed from a group rating program. Some third party administrators may offer the maximum savings, but provide less than adequate claims service. Therefore, a company may save the maximum one year, incur a few claims which are not properly managed, then be removed from group rating altogether the next year.

CareWorks Consultants offers claims representation, rating analysis, hearing representation and more to our group rating members. We are involved in the everyday account management of your workers' compensation needs. CareWorks Consultants goes the extra mile to keep members in our group rating program. Employing powerful cost-control techniques, we help our clients continue to qualify year after year.

It pays to compare

All companies should annually review their group rating status. Even if your company is currently enrolled in a group rating program or did not qualify for group rating last year, we encourage you to take a look at us. Each year BWC assigns new rates based on an employer's payroll and experience. A company who did not previously qualify due to penalty rating may qualify this year.

How do I enroll?

Contact CareWorks Consultants at 800-837-3200 or visit us at www.careworksconsultants.com to obtain a group rating application. Once your group application is submitted, you will receive a confirmation by mail and email of receipt of the application. Your no-cost, no-obligation analysis of potential premium savings will be mailed to you if you qualify. For additional information, please contact us!

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