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## Group Rating

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### CareWorksComp Group Rating

Joining a group rating program is the single best way for an Ohio employer to significantly lower their workers' compensation premiums.

- The most effective programs pool together employers from similar industries with low claims experience, helping to generate maximum premium savings for its participants.
- The CareWorksComp group rating program offers the highest possible discounts.
- Based on each customer's unique eligibility criteria, we place employers in the highest discount level achievable, minimizing your need to comparison shop.

### Why is CareWorksComp's group rating program the best choice?

- Premium discounts ranging from the BWC maximum to a lesser percentage for companies with a higher prevalence of new claims.
- Multi-tiered program helping to preserve your valuable group rating status from year to year, even when new workplace injuries do occur.
- Savings of more than \$2.1 billion through CareWorksComp group rating program for the more than 48,000 Ohio employers already CareWorksComp group clients.

### How much money can you save with the CareWorksComp Group Rating Program?

The following two scenarios illustrate the significant impact of achieving group rating status.

#### Company in Group Rating

Annual Premium: \$1,000  
Group Rating Savings: 50%  
Premium Savings: \$500  
Total paid to BWC: \$500

#### Company NOT in Group Rating

Annual Premium: \$1,000  
Group Rating Savings: 0%  
Premium Savings: \$0  
Total paid to BWC: \$1,000

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Let CareWorksComp provide you with a NO-COST,  
NO-OBLIGATION analysis that maximizes your group rating potential.

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