

What is Group Rating?

The Ohio Bureau of Workers' Compensation (OBWC) permits employers with better-than-average claim histories to join together through a sponsoring organization for the purpose of being rated as a larger group. By participating in group rating, employers enjoy a much lower premium than could be attained on their own.

Over 90,000 employers in Ohio have joined a group rating plan and enjoy tremendous reductions on their workers' compensation premiums. Historically, groups administered by CompManagement have realized savings between 25% - 90% on individual company premiums. No two group rating plans offer the same savings! The actual savings are dependent upon the type of business, final loss figures, total enrollment, and reported payroll of participating members.

Without Group Rating	With Group Rating
\$10,000 full premium	\$10,000 full premium
- \$0 BWC dividend	- \$9000 group discount*
\$10,000 out of pocket	\$500 out of pocket

*Assumes a 90% discount, which is received by more than 26,000 employers.

CompManagement is your #1 choice

CompManagement is Ohio's largest group rating administrator, providing the highest workers' compensation discounts in the state.

CompManagement Leads the Industry

- Largest number of employers in group rating
- Highest average savings among leading administrators: average employer saves 86% on premiums
- Over 10,000 employers saving 90% or more
- Since 1991, CompManagement's group rating programs have saved employers over \$1 billion in workers' compensation premiums.

CompManagement, Inc.

- Ohio's largest group rating administrator
- Strong association partners
- Expert claims administration
- Effective safety solutions
- Accurate group rating quotes

Questions? Call us toll-free at 1-800-825-6755

Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a third-party representative to view an employer's information regarding payroll, claims and experience modification.

Attention group rating prospects:

- Employers may complete the AC-3, for as many TPAs or group-rating sponsors as they feel are necessary to obtain quotes for a group-rating program.

- Group Sponsors must notify all current group members if they will not be accepted for the next group rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August for public employers.

- All potential group-rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group-rating year.
 - No outstanding balances;
 - Operations similar in nature to the other members of their group.

- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note:

For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative code or your TPA.

All group-rating applicants are subject to review by the BWC Employer Programs Unit.