

Continue to Reduce the Amount You Pay to the Bureau of Workers' Compensation

Even with the recent dividends issued by the Ohio Bureau of Workers' Compensation back to the hard working employers of Ohio, your organization should still consider evaluating participation in an alternative rating program now for the 2014 policy year to further increase your savings.

Through our workers' compensation third party administrator, **CompManagement, Inc.**, your organization can see how participation in a program will impact your costs as well as how these programs can be stacked together to achieve the maximum savings available for your organization.

- **Group Rating Program:** Upfront discounts typically range between 15 percent to the maximum discount available from the Ohio Bureau of Workers' Compensation which for policy year 2013 was 53 percent.
- **Group Retrospective Program:** Retrospective refunds typically range between 25 – 50 percent; this program may be a good alternative discount program for companies that may not be eligible for Group Rating but have an individual premium over \$15,000 and a focus on safety, emphasis on transitional duty and other cost containment strategies.
- **Stacking Options:** Add on participation in Destination Excellence (1 – 3 percent), Drug Free Safety Program (4 – 7 percent), \$15k Medical Only Program, and Safety Council performance bonus (2 percent) when participating in Group Rating. If participating in Group Retrospective Rating, add on Destination Excellence (1 – 3 percent) and Safety Council participation discount (2 percent).

Already participating in a program and want more than a *projection* of savings that may actually be producing higher premiums than necessary? CompManagement's unique approach to Group Rating and Group Retrospective Rating has helped thousands of employers receive substantial premium reductions. Take this free, no-obligation opportunity to explore your options for 2014 before automatically renewing with your current provider.

Simply [click here](#) to complete the Temporary Authorization to Review Information (AC-3) form or contact CompManagement at (800) 825-6755, select option 3 and speak to a customer support representative.