

Workers' Compensation Q&A

What is Workers' Compensation Group Rating?

Group rating is a program that allows companies in a similar industry to "group" their workers' compensation claims history together. By grouping companies with few or no claims, all businesses enrolled in the group will earn up to the highest group rating discount possible.

Why should I join the Data Service Center Group Rating Program?

Group rating enables companies to save significantly on workers' compensation premiums. While group rating is an Ohio Bureau of Workers' Compensation (BWC) program, all group programs are sponsored by an organization, such as an association or chamber of commerce. Each program offers its own savings rate. You could potentially save thousands more with the Data Service Center group program.

How is coverage provided under that Data Service Center Group Rating Program?

Coverage is still provided through the BWC. Each member maintains their own policy number and payments continue to be made to the BWC.

Can you only enroll once a year, and is this true or all group?

Yes, BWC regulations dictate this. Quotes are provided from October through February with actual enrollment taking place in February. We are currently accepting applications for the BWC plan year July 1, 2010 through June 30, 2011.

Is there a cost to participate in the Data Service Center Group Rating Program?

Each member is charged an administrative fee to be in the program. By enrolling in the Data Service Center Group Rating Program, you are also hiring plan administrator CareWorks Consultants Inc. (CCI) to provide cost control services. Details of the administrative fee will be provided along with the proposal.

If I am uncertain whether my company would qualify, should I apply?

Yes, each year the 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 if their claim history improved.

How will I receive my savings?

Coverage is with the BWC and the premium statements from the Bureau will reflect the group discounted rate. The rate will begin on July 1, 2010 and your first discounted premium payment will be paid in January 2011.

To receive a no-cost, no-obligation quote or for more information about the endorsed Data Service Center Workers' Compensation Group Rating Program, contact Kirsten Gibson with CCI at 800.837.3200 x. 7110/ Kirsten.gibson@ccitpa.com or apply online today at <http://www.careworksconsultants.com/GroupSponsors/GroupRatingApplication.aspx?group=dataservicecenter>.