

# Workers' Compensation

## frequently asked questions

# Group Rating

**What is group rating?** Group rating is a program employers can use to reduce their workers' compensation costs. The Ohio Bureau of Workers' Compensation permits employers to join together and be "rated" as a group through a sponsoring organization, such as Professional Insurance Agents Association of Ohio, Inc. (PIA), to save money.

More than 96,000 Ohio employers have joined a group rating plan. PIA's plan is the largest in Ohio, and is administered by CompManagement, Inc. (CMI).

### Are all group rating plans the same?

No. Some group rating plans inflate their projected savings and are not large enough to form stable groups. When this occurs, employers find their actual savings are less than anticipated. PIA's plan does not inflate projected savings and is large enough to form stable groups in all industries.

**How much can I save?** With PIA Workers' Compensation Group Rating, you can get the maximum allowable discount. Most employers in our group save the maximum!

**What if I have not qualified for group rating in the past?** Your eligibility for group rating may change from year to year, meaning that even if you have not qualified in the past, you could qualify through PIA.

**Am I required to join a sponsoring organization to be in group rating?** Yes. Annual dues vary widely and reduce your savings. Some organizations' dues are more than \$1,000, but PIA's dues are minimal.



**CompManagement**  
Inc.

**What if I am currently in another group rating plan?** You may switch plans on an annual basis, so you can save more money. Just contact our agency to fill out a no-hassle AC-3 form.

### How do I compare group rating plans?

In return for submitting a completed AC-3 form, you will receive group rating enrollment information that projects your savings for the next year. We can assist you in comparing service coverage and related costs.

### What benefits do I get with my PIA WC Group Rating Program?

- Free safety consulting services
- Free comprehensive safety manual specific to your industry (\$500 value) to help you reduce potential losses and have a safer workplace
- Discounts on overnight shipping

### In addition to PIA benefits, you have access to the following CMI benefits:

- Cost-effective claims management by experienced professionals
- Representation at hearings before the Industrial Commission of Ohio
- Workers' compensation education and training through seminars, newsletters and bulletins
- Online access to safety education and training resources
- Access to unemployment compensation consultation and representation

## Seven unique employer benefits

Offered only through PIA

1. You will receive the highest workers' comp discounts and the most stable savings rates in the market. You can count on receiving the savings you're promised. Why? Because we have an outstanding track record for delivering the greatest savings to employers year after year.
2. You will have the convenience of local service. CompManagement, Inc. (CMI), Ohio's largest group rating administrator, provides employers with service centers in Akron/Canton, Cincinnati, Cleveland, Columbus, Toledo and Youngstown.
3. You will enjoy a comprehensive risk management program. This personal service means greater protection against losses. Your PIA Insurance Agent and CMI Account Manager bring together a dedicated team of risk management professionals.
4. You will appreciate CMI's ability to save you time and money. Let CMI contend with the time-consuming hassles and confusion of claims management. CMI's superior claims services allow you to make efficient use of your time while reducing your costs.
5. You will receive CMI's aggressive claims representation. CMI leads the industry in cost-relief filings (settlements and handicap recoveries) with the BWC. These filings directly reduce your bottom line premium costs.
6. You will have access to FREE safety help. Enjoy convenient "plug and play" safety protection including a safety program, industry-specific safety manual and access to a safety consultant, all completely free of charge!
7. Your mind will be at ease knowing you found the right plan. PIA has a plan for every employer. Whatever your industry, and whatever your claims history, PIA can help you reduce your workers' compensation costs.