

# *Solutions* for Ohio employers

*For over 50 years, we've been helping employers navigate Ohio's workers' compensation system, providing services to help them control claim-related costs and reduce premiums.*

Our experienced team provides claims and risk management consulting solutions for nearly 60,000 Ohio employers. We serve organizations of all sizes operating in various industries across the state.

## Expert services

### Claims management

We provide prompt claims investigations to determine compensability, careful evaluation of claims prior to certification, and coordination of legal counsel, hearing representation, private investigations, case management and/or vocational expertise to bring complex cases to timely resolution.

### Group rating program administration

Employers with better than average claim histories can join together through a sponsoring organization and pay a much lower premium. Programs administered by us have produced over \$4 billion in savings since group rating was introduced in 1991.

### Group retrospective rating program administration

Employers with claim costs below a predetermined amount have the opportunity to receive retrospective premium refunds at the end of three evaluation periods. We administer programs for cities, school districts and counties, as well as businesses in various industries such as healthcare, manufacturing, construction, transportation and retail. Participants have earned over \$630 million since the program began in 2009.

### Education programs

We offer comprehensive educational programs covering a variety of topics related to claims management, cost containment strategies, rate development, alternative rating programs, return to work strategies, safety practices, loss prevention, industry and legislative issues, and current trends.

### Program consultation

Our industry leading experts review each client to ensure participation in programs that may help them save the most on premiums, such as group rating, group and individual retrospective rating and deductible programs, and other options such as the Drug Free Safety Program, Destination Excellence, EM cap, Grow Ohio, One Claim Program, safety council and self-insurance.

### Unemployment compensation services

Our experienced team also provides a wide range of cost-effective unemployment services such as claims management, hearing representation, charge auditing, strategic management reports, and an advanced solution for verification of employment and income data. We also offer unemployment tax management services to help businesses analyze tax liability, manage accounts and uncover possible savings.

## We are here to help

Workers' compensation premiums are among the largest operational expenses for any business. We help improve our clients' programs and increase savings by simplifying and resolving complicated claim issues and helping them navigate the process.