

# CRM Risk Reporter

FALL, 2007

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## Group Rating

Group Rating is offered to Ohio Employers through the Ohio Bureau of Workers' Compensation (BWC). The concept behind the Group Rating Discount Program is to pool together employers in similar industries to potentially achieve a discount greater than each company would have achieved on its own.

Participation in a Group Rating Program is essential to your Company's bottom line—maintaining that privilege is vital!

## BWC Group Rating Enrollment Criteria

The BWC has stringent Group Rating rules. Your company must meet all BWC Group Rating requirements prior to the application deadline of the last day in February of each year. It is the responsibility of the employer to ensure all requirements are met.

### BWC Group Rating Criteria for Businesses in Ohio

- Must be current on all undisputed premiums, administrative costs, assessments, fines or monies otherwise due to BWC; more specifically, you must be current, and not more than 45 days past due on any unpaid balance
- Must be current on the payment of any scheduled part-pay agreement you've entered into to pay premiums or assessments otherwise due to the BWC
- Cannot have cumulative lapses in workers' compensation coverage in excess of 59 days in the past 18 months preceding the application deadline
- Must be in an active status as of the application deadline. Employers who become active and obtain coverage after the application deadline, or who lapse and do not reinstate their coverage by April 1 after the application deadline, cannot participate in group rating
- Cannot be a member of more than one group. If you apply for more than one group on a valid group rating application, BWC will reject your company from all groups

## IMPORTANT GROUP RATING CONTACT INFO!

*Learn more about Group Rating; contact a CRM Account Executive*

*Phone*

*216-901-0066*

*Email*

*info@crmoh.com*

*Website*

*www.crmoh.com*

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*To contact the Ohio Bureau of Workers' Compensation*

*Phone*

*800-644-6292*

*Website*

*www.ohiobwc.com*

## Group Rating Timeline

June - January	TPA's (Third Party Administrator) accept requests from employers for Group Rating quotes; an AC-3 (Temporary Authorization Form) is completed in order to obtain an employers' policy history
September - February	TPA's review employer policy data and claims history, and send quotes to employers; TPA's follow up with phone calls to discuss quote detail & enrollment procedures
February 22, 2008	Deadline to return Group Rating Enrollment Packet to TPA's ; dates vary amongst TPA's and when quote was mailed
February 29, 2008	TPA's required to submit all Group Rating enrollment documents to BWC <b>(BWC imposed deadline)</b>

### *BWC Premium Deadlines 2007 Plan Year*

*August 31, 2007*

- *BWC Premium due for first half of 2007 (1.1.07-6.30.07)*

*February 29, 2008*

- *BWC Premium due for second half of 2007 (7.1.2007-12.31.2007)*

*If you do not receive your premium report prior to the due date; contact the BWC, 1-800-ohiobwc*

*The Group Rating Timeline above is reflective of most TPA's. Place these important dates on your calendar; for answers to your Group Rating questions contact a CRM Account Executive, 216-901-0066*

## The Quoting Process.....what to expect

Over the course of the next several months, TPA's will be contacting businesses to ask permission to provide a quote for the 2008 Group Rating year. In the early Fall, TPA's will begin to send quotes in the mail, and will likely follow up with a phone call from a Group Rating Specialist. This process can be overwhelming, and your first instinct may be to toss the quotes away thinking they are junk mail. While this impulse may be compelling, your best bet is to analyze the details of each quote carefully. Deadlines are very important; an early response is a good idea. Managing a Group Rating file is also smart; just remember to join a group before the deadline.

**Evaluate all aspects of the quote;  
consider the full impact to the bottom line of your company!**

## Selecting the *Right* TPA

Select a TPA that will have a positive impact to the overall bottom line of your business. While rate and price are of the utmost importance, so are many other factors. Ask questions until you are sure you have made a decision that is best for your company. Below are a few critical details to consider when choosing a TPA.

**Is your company already a member of the Group Sponsoring Association?**

If the answer is yes, you may not be required to pay a separate association membership fee. Research this consideration with a TPA.

**Is the Projected Payroll consistent for all quotes received?**

Payroll is a factor in determining the amount of your quote. An “Apples to Apples” comparison cannot be done if the payroll number differs from quote to quote. If the numbers are inconsistent amongst quotes, it’s worth a call to find out why.

**Is your company in a high-risk industry?** If yes, the need for aggressive claims management increases, necessitating an aggressive TPA. If no, consider how any potential claim could impact your business.

**Is attorney representation at Industrial Commission Hearings included in the TPA fee?**

Only an attorney can furnish legal counsel for the employer, and only an attorney can cross-examine witnesses or present legal arguments at Industrial Commission Hearings. If you do not have an attorney as part of your Group Rating enrollment package, it could be costly to you in the long run. This may be the most critical of all factors to consider.

## CRM Group Rating Partners - ABC & NOACC



Qualified businesses can achieve significant rate reductions on Ohio BWC premiums by joining the Northern Ohio Area Chambers of Commerce (NOACC) or the Associated Builders and Contractors (ABC) Group Rating programs administered by CRM. Participation in one of CRM’s Group Rating Programs has saved companies millions of dollars annually in workers’ compensation premiums!

**About CRM.....**Comprehensive Risk Management (CRM) is a full service Third Party Administrator (TPA) of workers’ compensation located in Independence, Ohio. CRM clients receive personal attention from an experienced claims management team. They proactively research and act on **every** claim.

**Consider this fact.....**Only an attorney can cross-examine witnesses or present legal arguments at Industrial Commission Hearings. Attorney Representation at Industrial Commission Hearings is vital and a benefit to members of the CRM Group Rating Program. Attorneys from the law firm of Ross, Brittain & Schonberg Co., L.P.A. attend every hearing on behalf of NOACC and ABC Group Rating participants.

**Submit an AC-3.....**To conveniently submit an AC-3 application on line click here—[www.crmoh.com](http://www.crmoh.com); or call a CRM Account Executive, 216-901-0066.

***Comprehensive Risk  
Management***

***is moving in  
the 4th quarter, 2007!***

***Our new office will be located at  
6480 Rockside Woods Blvd.,  
Suite 350  
Cleveland, Ohio 44131***

***Our phone, fax, and email  
addresses will remain the same***

***Phone: 216.901.0066***

***Fax: 216.901.0067***

***Email: Info@crmoh.com***

**Important News.....  
BWC Group Rating Changes Coming Soon!!**

The Bureau of Workers' Compensation is reviewing the Group Rating Program as it currently exists. There may be changes to the program which could involve a shift to lower maximum allowable discounts and other changes to ensure that premiums charged to all employers are fair and equitable. Some changes could take effect as early as July 1, 2008.

Now more than ever, aggressive claims management and safety awareness are essential in maintaining group eligibility and low Workers' Compensation premiums!

CRM will make every effort to keep you up-to-date on these changes and how they will affect your Company.



*"Managing  
Workers' Compensation Costs"*

Contact a CRM Account Executive for details, 216-901-0066.