

# Group Rating

## Group Experience Rating

The Ohio Bureau of Workers' Compensation (BWC) permits "like" employers to pool their experiences, which results in an overall premium discount. While the BWC does set the maximum discount for each group year, Hunter Consulting is able to offer a number of discount levels in a number of industry groups; not to exceed the BWC preset maximum.

Employers are reviewed annually for eligibility to participate in this program. Private employers must submit enrollment forms by the last business day in February and public employers must submit by the last Friday in August.

## Group Retrospective Rating

Under this form of group rating, employers are allowed to pool together through a sponsoring organization and receive periodic refunds or assessments based on the performance of the group.

Private employers must enroll in this program by the last business day in April and public employers by the last Friday in September.

*The Best  
Value Around!*

*Since teaming with Hunter Consulting in 2005 our workers' compensation charges have decreased and our claims have become much more manageable. They are valuable in their knowledge of all aspects of the workers' compensation program. Currently, they are helping us set up a safety program to further reduce our injuries. By letting Hunter oversee this part of our company, we have more time to focus on educating children.*  
Trotwood-Madison City Schools

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*I am writing this letter to commend Hunter Consulting for their professional representation as our third party administrator. We have contracted with Hunter since July 1, 2001. We are extremely pleased with the timely responses, claims guidance, and direct communication with the representatives of Hunter Consulting. I would highly recommend their representation as a third party administrator to any company.*  
Brian Lehman, Horton Emergency Vehicles

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*Springfield Schools had been drowning in workers' comp premium for many years with very little direction as to how to turn the situation around. Hunter Consulting stepped in and found ways to immediately reduce our premiums and helped us come up with a strategy for claims management that would help control our costs in the future. Within the first two years our premium had been reduced by over \$500,000."*  
Greer Young, Springfield City Schools



## Third Party Administrator

Drug Free Safety Program

One Claim Program

Deductible Program

EM Capping

Group Rating

- Group Experience Rating
- Group Retrospective Rating





**COMPETITIVE PRICING EXCELLENT SERVICE**

## Drug Free Safety Program (DFSP)

Employers choosing to participate in this program will receive a discount ranging from 3% - 7% depending on the level of participation and whether or not they are participating in the group experience rating program.

## Deductible Program

Employers participating in this program choose a deductible level ranging from \$500—\$200,000 and pay claims cost up to that level. The BWC will pay claims cost in full and invoice the employer monthly for the deductible portion. If claims are properly managed, the employer will see a financial benefit.



Private employers may enroll from March 1 to the last business day in April and public employers may enroll from September 1 to the last business day in October.



## Third Party Administrator

The Bureau of Workers' Compensation offers a number of programs that allow employers to receive discounts on their premiums. This brochure includes a brief overview of each of those programs.

Hunter Consulting Company assists employers in choosing the most cost effective program for their company and then continues service by assisting the employer in meeting all program deadlines and requirements.



## One Claim Program

The One Claim Program is designed for employers that have one significant claim entering their experience and causing them to be ineligible for the group experience rating program. Employers that qualify for this program will receive a 40% discount off of their base rates.

**Call Today!**

**800.486.6652**

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## EM Capping

The EM Capping Program minimizes the premium increases an employer may see as a result of becoming penalty rated. An employer participating in this program would pay premiums based on an EM of not more than double the previous year's EM. Employers wishing to participate in the program must submit the proper enrollment forms by September 30.