

Pooling together for group refunds on BWC premiums

Did you know that you could receive a refund on your Ohio Bureau of Workers' Compensation (BWC) premium through the National Retail Hardware Association Group Retrospective Rating program? This program allows companies in similar industries, facing similar risks and all dedicated to workplace safety, to pool together to receive premium refunds.

Program members pay their workers' compensation premium up front, and if the total cost of claims in the group is lower than the total premium paid by the group, members receive a refund. Members pay an additional premium if the total cost of claims is greater than the total premium paid.

The program is administered by CareWorksComp, a leading risk solutions provider. Group Retrospective Rating programs administered by CareWorksComp have returned more than \$400 million to members since 2009, through aggressive safety and risk management strategies and effective claims management when a workplace injury does occur.

Interested in joining the National Retail Hardware Association Group Retrospective Rating program? Fill out a quick online form at www.careworkscomp.com/groupratingapplication/nrha to see if you're eligible to enroll. The deadline to fill out the eligibility assessment form is Jan. 10, 2019. If you're eligible, you'll need to formally apply by Jan. 24, 2019, and more instructions will be provided to you if applicable.

If you have any questions, contact Julia Bowling, Program Manager with CareWorksComp at 513.218.4062 or by email at julia.bowling@careworkscomp.com



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