

## ➤ Real Results – Real Savings

*The Plumbing-Heating-Cooling Contractors of Ohio endorses CareWorks Comp because they help employers maximize their premium savings. CareWorks Comp analyzes each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs.*

### Why CareWorks Comp

#### PARTNER IN CONTROLLING COSTS

CareWorks Comp saves employers millions of dollars each year, becoming a lasting partner and providing a comprehensive cost management approach.

They are committed to understanding our members' challenges and to delivering claims excellence and providing quality, sound decision making and consistency.

CareWorks Comp helps employers determine the best rating or discount program available, whether it's group rating, BWC deductible, 100% EM Cap or any other BWC program available, helping you identify, evaluate and reduce your business risks to achieve premium discounts and refunds.

#### START SAVING NOW!

For a no-cost, no-obligation analysis of your potential savings, please complete our online "Temporary Authorization to Review Information Form" at: [www.careworks.com/groupratingapplication/phcc](http://www.careworks.com/groupratingapplication/phcc)

### Member Programs

#### GROUP RATING

- Nearly 100,000 Ohio employers are currently participating in group rating
- CareWorks Comp is the only group rating program endorsed by the Plumbing-Heating-Cooling Contractors of Ohio
- On average, for every dollar spent on fees, clients saved \$11.00 in premium, a 1000% return on investment

#### GROUP RETROSPECTIVE RATING

- Rebates are based on the results of employer's workplace safety and cost control efforts
- CareWorks Comp has created two tiers with different projected savings levels for each industry group
- CareWorks Comp group retrospective programs have returned \$335 million in premium refunds

#### UNEMPLOYMENT COMPENSATION

- CareWorks Comp's comprehensive unemployment compensation program delivers unique, customized solutions to help employers reduce and control their unemployment taxes

Contact us

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