



# Why Sedgwick group rating

Sedgwick is proud to deliver workers' compensation claims management and cost containment strategies to nearly 65,000 hardworking Ohio employers and have the endorsement of more than 340 associations, chambers of commerce, governmental agencies and public-sector organizations.

PREMIUM PAID

# Savings

Our clients annually save \$200 million in workers' compensation premium paid with our two highest performing savings options

- Group Rating and Group Retrospective Rating.
- Group Rating over \$4 billion in savings over the past ten years
- Group Retrospective Rating
   over \$630 million has

been earned by participants since implementation in 2009

# Personalized service

By imbedding our colleagues strategically throughout the state, we have established a stronger local presence and model for service excellence. We are able to respond quickly to service needs, as well as create operational efficiency.

# **Industry expertise**

Our qualified team of colleagues provide expertise that is unmatched within the industry. The foundation of our staffing model results in the most experienced management team and staff in Ohio.

## Claims management and hearing representation

We go beyond simple claims management to provide a consultative approach to strategies that will ensure compliance while improving efficiencies, outcomes and overall results.

# **Technology & reporting**

Our technology solution, viaOne, is accessible through the internet and allows real time access to your claim information. This solution offers a "one-stop" information management program that is unparalleled in the industry.

### **Educational programs**

Educational sessions for both public and private employers covering cost reduction strategies, basics of workers' compensation and premium reduction, alternative rating programs, return-to-work strategies, investigation tools, safety and loss control and a variety of other topics.

### Lower rates

Understanding your experience modifier (EM) is key in reducing your workers' compensation costs and measuring how your loss prevention and cost control practices stack up against the state

average, as well as others in the industry.

 Our clients average an experience modifier of .64 percent (36% below base) as opposed to the industry average of 12% below base. This 24 percent difference has a direct impact on your premium.

Our clients' experience modifier is

36% BELOW BASE

-3x LOWER

than the STATE AVERAGE



