



“For auld lang syne, my dear, for auld lang syne; we’ll take a cup of kindness yet, for auld lang syne” ...

~ Robert Burns (Auld Lang Syne)

Dear Partner:

Wishing you and yours a safe and productive year for your business, and wishing you all the best this holiday season.

Of course, the year has sped by and we have already filed the 2017 traditional group rating program roster, but the 2017 group retro deadline is still ahead; the last day to submit the enrollment forms for next year is coming up in January (see below). We also have a timely ~ and time-sensitive ~ opportunity from our Unemployment department for a common-rating analysis, as well as good news from the state regarding workplace injuries.

Upcoming dates/deadlines:

- * **January 3, 2017** - next premium installment due date.
- * **January 24, 2017** - enrollment deadline for Group Retrospective Rating programs.
- * **January 31, 2017** -
 - Deductible Program application deadline to begin on 7/1/17.
 - Individual Retro rating application deadline to begin on 7/1/17.
 - One Claim Program application deadline to begin on 7/1/17.

Workers’ Compensation Group Retrospective Rating Information:

The enrollment deadline for Group Retrospective Rating is January 24th. In order to help businesses better understand various workers’ compensation rating plan options, particularly Group Retro, CareWorksComp is offering a series of short 30 minute webinars.

Your members can reserve their webinar seat by clicking this link:

<https://attendee.gotowebinar.com/rt/1795163116993327106>

Unemployment Updates:

We have an opportunity from our Unemployment division **which is time-sensitive**. CareWorksComp is always looking for multiple strategies to reduce our customers' business expenses, and to that end we are offering an unemployment tax control opportunity which Ohio employers can consider **only in the month of December**, for a very low fee.

- The Ohio Department of Job and Family Services (ODJFS) recently sent 2017 annual tax notices to Ohio businesses. ODJFS allows commonly owned businesses (two or more companies operating under common ownership) to apply for a common/joint tax rate group for 2017 to reduce their unemployment tax liability. This strategy can be **highly profitable** for companies that qualify.
- CareWorksComp can complete a common/joint rating analysis to determine your amount of savings. In addition, customers taking advantage of the common/joint rating analysis will also benefit from a special **reduced service fee** (see the Service Agreement for details).
- To enroll in this program, please sign and return the attached Service Agreement and Employer's Authorization form for each account via fax to **(614) 932-1564**. Upon receipt of your signed agreement, a CareWorksComp unemployment team member will contact you.

Since applications for common rate groupings must be filed with ODJFS no later than 12/31/16, we only have a very short time frame to finalize this agreement and complete the savings analysis. If you have any questions please let me know. Also, you may contact Kammy Staton, our Unemployment Manager, at 800.837.3200 x 57165 or kammy.staton@careworkscorp.com.

Decline of Workplace Injuries:

In September the BWC's Division of Safety & Hygiene reported that Ohio has experienced nearly a **17% decline** in workplace injuries between 2010 and 2014. This is almost double the national average of 8.6% for the same time period! **Total injuries reported in BWC's system went from 105,568 to 95,802**, even though there was a 7.5% growth in employment at the same time. The reason for this, in large part, is credited to the success of various safety programs offered by the Division of Safety & Hygiene, and the increase in the number of employers who take advantage of them.

"Ohio is becoming a leader in the workers' comp industry with an impressive offering of workplace safety programs and services, and the state is now exceeding the national trend of declining injuries," said BWC Administrator/CEO Sarah Morrison. "Ohio employers are recognizing the benefits of injury prevention and investing in a culture of safety, including partnering with BWC to make their workplaces safer."

To learn more you can visit www.bwc.ohio.gov and click on the "Safety Services" tab.