



PRESS RELEASE

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FOR IMMEDIATE RELEASE

CareWorks Consultants Group Retrospective Rating Programs

The Ohio Bureau of Workers' Compensation (BWC) has just processed the first 12 month refund adjustment for CareWorks Consultants' 2009 Group Retrospective Rating Program. For the 36 employers participating in this OH&LA Group Retro Program, the refund total is \$569,568.12 which represents a 49.7% refund of the employers' total paid standard premiums. We are pleased to announce that as a result of our very selective, conservative underwriting approach, the program has outperformed our initial offering of premium savings by 50%.

Currently, CareWorks Consultants projects that the total 3 year OH&LA program refund will exceed \$633,150 which is over 55% of the group's standard premium. This first 12 month refund of \$455,654.50 represents 72% of the projected 3 year refund. We are projecting an additional 19% or \$120,400 refund a year from now and the projected third and final 9% refund of \$57,100 is expected to be processed in August 2013.

The employers participating in the 2010 Group Retrospective Rating Program have just completed their first year. Our current premium refund projections for these customers are as follows:

Industry Group	Refund %
Manufacturing	61.8%
Construction	64.6%
Commercial/Retail	60.0 %
Service	42.9%

CareWorks Consultants is inviting employers to be evaluated for the upcoming July 1, 2012 Group Retrospective Rating Policy Year. We believe that the information above reflects the quality financial results your company can achieve by participating in one of our Group Retro Programs. For some employers, participation in group retrospective rating is more beneficial than participation in traditional group rating.

For more information on CareWorks Consultants' Group Retrospective Rating Programs, please contact us, toll-free, at 1-800-837-3200.