

COSE Compensation Services FAQs

Q: What is COSE Compensation Services?

A: COSE has been managing a workers' compensation program for over 15 years, providing several options including group rating discounts, group retrospective rating rebates and Third Party Administrative (TPA) services.

With over 100 years of combined experience, the in house COSE team can provide you with expertise for all of your workers' compensation needs – from aggressive claims management to assistance with policy matters, we guide you every step of the way.

Additionally, our preferred legal partners at Ross Brittain & Schonberg Co. LPA will represent you at all administrative hearings before the Industrial Commission of Ohio and our preferred safety partners, Safety Controls Technology will provide you with safety consultative services – all at no additional cost to you.

Q: How is COSE Compensation Services different from other group rating programs?

A: There are many different group rating programs available that offer discounts, but they are not all the same. Beyond savings, COSE Compensation Services offers the most comprehensive program designed specifically to meet the needs of small and mid-sized businesses. Participants in the COSE workers' compensation program enjoy expert claims management, proactive safety consultative services and legal representation from preferred partners that are independently owned and based in Northeast Ohio.

Q: What if I'm already enrolled in another group rating program?

A: When it comes to selecting a workers' compensation partner, you always have a choice and there is never a risk in weighing your options or changing to a program that provides more and better suits your needs.

Q: When will I get a quote from COSE?

A: Typically, COSE quotes are released in late Fall, after our underwriters review third quarter experience data from the Ohio BWC.

Q: When do I have to make a decision?

A: You have plenty of time. Actually, you don't have to decide on a group until mid- February, so don't feel pressured to make any decisions until then.

Q: Why should I wait to make a selection?

A: Wait so you are comparing actual quotes rather than estimates. Also, take time to compare

discounts and services to ensure you're receiving the best service possible.

Q: Is there any risk in waiting to make a decision?

A: Absolutely not. You will not be removed from a current group rating program or disqualified from future programs just because you waited to compare all options available to you or if you decide to enroll in the COSE program.

Q: What if I don't qualify for the COSE group-rating program?

A: COSE is a full service provider working for members, so if you don't qualify we'll look for other opportunities for you to save money, like our Group Retrospective Rating program and other BWC discount programs. We also offer Third Party Administrative services for members that do not qualify for group rating discounts but do require claims management, legal defense and safety services.

Q: How do I get started?

A: Start by requesting a free, no obligation quote. It takes less than a minute! Visit cose.org/compquote or call 216.592.2351 to complete an online AC3 (Temporary Authorization to Review Information).

Our experts will look for the best options for your specific policy – and will meet with you to help you feel comfortable with them

Please visit cose.org/workerscomp, call 216.592.2351, or send us an email at workerscomp@cose.org if you have questions or would like more information about our program.