

# OUR GROUP = YOUR ADVANTAGE

*Excellent Service, Superior Savings, Competitive Fees*



## Stability in a Time of Transition

With BWC's recent group rating discount reductions and the impact of a new reserving system, the Ohio Farmers Union (OFU) group rating program is the best way to reduce your workers' compensation premiums. Our program still offers the highest savings and the highest-quality service to members. Even with BWC changes, we have increased average savings for members significantly from year to year.

## Compare Your Options and Save

Why choose OFU's group over others? The Frank Gates Service Company (now called Avizent) is a consistent industry leader with 62 years of experience serving Ohio employers. They administer our program and provide you with:

- The most savings tiers in the industry – from 10% to 85% (BWC maximum) off workers' compensation premiums, offered within all industry groups
- Competitive fees – providing even higher value for your investment
- Total claims management – by utilizing multiple cost control strategies, we maximize your chance of staying in group rating, even if you have claims
- Reliable, exceptional service – Avizent/Frank Gates' experienced staff, including a dedicated Account Executive, is committed to serving Ohio group members; their ownership and management remain the same, despite a new brand name

## Free Evaluation

Request a free, no-obligation savings estimate to be sure you are reaching your highest possible discount! Contact us today to learn how much you can save.

- Call 800-395-4119, or
- Visit [www.avizentgroups.com](http://www.avizentgroups.com) and submit an online request, or
- Complete the enclosed AC-3 form and return it to Avizent/Frank Gates.

For more information, contact:  
Catherine Pletz, ARM, AIC, AIS  
800-777-4283, ext. 25429  
[cpletz@avizentrisk.com](mailto:cpletz@avizentrisk.com)

## Why Choose Us?

- Members, on average, saved \$14.42 for every \$1 invested
- Most savings tiers in the industry
- 96.5% of members renewed with us in 2008
- Superior, personalized service from expert staff, including account executives, rate analysts and claims adjusters
- Support the association that supports your industry

## AVG. SAVINGS PER \$1 SPENT



Average savings per \$1 paid in group rating service fees has increased by 11% over the past four years

**Frank Gates**  
**HIGHER GROUND**

has a new identity . . .

  
**AVIZENT**™

RISK MANAGEMENT. WITHOUT THE RISK.



# TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

TO: Ohio Bureau of Workers' Compensation

- Employer Services Department, L22
- Self-Insured Department, L26

Please mark a box and return to:

**Ohio Farmers Union**  
 C/O Client Services Department  
 Frank Gates Service Company (Avizent)  
 P. O. Box 182364  
 Columbus, Ohio 43218-2364  
**Fax: 614-798-5510**  
**Customer Service Hotline: 1-800-395-4119**

|                      |
|----------------------|
| From: Policy number  |
| Entity               |
| DBA                  |
| Address<br><br>_____ |

**NOTE:** For this to be a **VALID** letter, it must be stamped by the Self-Insured Department for self-insured employers or by the Employer Services Department for all employers other than self-insured. This authorization, being temporary in nature, will not be recorded via computer or retained by Employer Services. A copy must be in the possession of a representative when requesting service relative to the authority granted therein.

This is to certify that Frank Gates Service Company (Avizent) including its agents or representatives identified to you by them, has been retained to review and perform studies on certain workers' compensation matters on our behalf.

The limited letter of authority provides access to the following types of information relating to our account:

- (1) Risk files
- (2) Claim files
- (3) Merit-rated or non-merit-rated experiences
- (4) Other associated data

This authorization does NOT include the authority to:

- (1) Review protest letters
- (2) File protest letters
- (3) File form CHP-4
- (4) File Motions, I-12s or IC-88s
- (5) File self-insurance applications
- (6) Represent the employer at hearings
- (7) Pursue other similar actions on behalf of the employer

I understand that this authorization is limited and temporary in nature and will expire on February 28 or automatically nine months from the date received by the Employer Services or Self-Insured Department, whichever is appropriate. In either case, the length of authorization will not exceed nine months.

|                  |            |                |
|------------------|------------|----------------|
| Telephone number | Fax number | E-mail address |
|------------------|------------|----------------|

|            |       |           |      |
|------------|-------|-----------|------|
| Print name | Title | Signature | Date |
|------------|-------|-----------|------|

Completion of the temporary authorization provides a third party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a third party representative to view an employer's information regarding payroll, claims and experience modification.

**Attention group rating prospects:**

- Employers may complete the AC-3, for as many TPAs or group rating sponsors as they feel are necessary to obtain quotes for a group rating program.
- Group sponsors must notify all current group members if they will not be accepted for the next group rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August for public employers.
- All potential group rating prospects must have:
  - Active BWC coverage status as of the application deadline;
  - Active coverage from the application deadline through the group rating year;
  - No outstanding balances;
  - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

**Note:**

**For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA.**

**All group rating applicants are subject to review by the BWC Employer Programs Unit.**