

# GET MORE WITH FRANK GATES

*Excellent Service, Superior Savings, Competitive Fees*



## Protection Against Change

During this time of transition in Ohio, the Ohio Society of Certified Public Accountants (OSCPA) group rating program is the best way to reduce your workers' compensation premiums. Our program offers the highest savings and the best protection against changes that could increase your costs.

## Compare Your Options and Save

Why choose OSCPAs group over others? The Frank Gates Service Company, an industry leader with more than 60 years of experience, administers our program and provides you with:

- The most savings tiers in the industry – from 14% to 90% off workers' compensation premiums, offered to all industry groups
- Competitive fees – providing even higher value for your investment
- Experienced staff committed to serving you – including claims adjusters, hearing representatives and account executives
- Total claims management – Frank Gates diligently manages your claims, utilizing multiple cost control strategies to maximize your chance of staying in group rating for future years

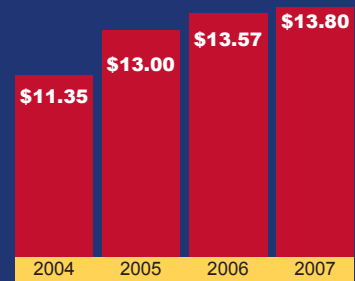
Request a free, no-obligation savings estimate to be sure you are reaching your highest possible discount! Contact us today to learn how much you can save.

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

**For more information, contact:**  
**Julie Younkin**  
**800-777-4283, ext. 688**  
**[jyounkin@frankgates.com](mailto:jyounkin@frankgates.com)**

## Why Choose Us?

- Members, on average, saved \$13.80 for every \$1 invested
- Most savings tiers in the industry
- 95% of members renewed with us in 2007
- Superior service and expert staff
- Support the association that supports your industry



Average savings per \$1 paid in group rating service fees

**Frank Gates**  
**HIGHER GROUND**  
The Frank Gates Service Company



# TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

TO: Ohio Bureau of Workers' Compensation

- Employer Services Department, L22
  - Self-Insured Department, L26  
CPA
- Please mark a box and return to:  
 C/O Client Services Department  
 The Frank Gates Service Company  
 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  _____
_____

**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 be retained by the Employer Services Department. A copy must be in the possession of a representative when requesting service relative to the authority granted therein.

This is to certify that The Frank Gates Service Company 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-12's or IC-88's
- (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 Department 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
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Print name	Title	Signature	Date
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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.**