

We
GUARANTEE
To Match or **Beat**
COMPETITOR PRICES



You're looking for the best rate and savings you can find for your company's workers' compensation premiums - That's our specialty. We will find the best rate available

for your business and add to that our personalized service that keeps more than 95% of our clients returning each year to our programs.

When you join the **Ohio Pharmacists Association** program, you can reach the highest potential discount - up to BWC's current allowed maximum off premiums - through our multiple savings tiers. And Frank Gates offers competitive fees, assuring you the highest value.

About Frank Gates

Frank Gates is a consultative third party administrator, offering a powerful combination of personalized service, experience, proactive claims management and stability.

As Ohio's longest-operating TPA with a growing national presence, Frank Gates will expertly manage your workers' comp program, seeking all sources of premium relief, including alternate BWC programs. They can customize a cost-effective action plan for you.

Contact Us Now to Request a Free Savings Estimate!

Phone: 800-395-4119

AC-3 Form: <http://groups.frankgates.com>

FOR MORE INFORMATION

Catherine Pletz ARM, AIC, AIS

800-777-4283, ext. 25429

cpletz@frankgates.com

WHY CHOOSE US?

We helped employers save over **\$48 million** through group rating last year

Attractive discounts in every industry, competitive low fees and - as a member - no additional dues

Retention consistently above 95%

Complete discount analysis for group rating & additional programs

Industry leader since 1946

Personalized service, advocacy and advice to navigate industry challenges

FREE NO-OBLIGATION SAVINGS ANALYSIS

FOUR EASY WAYS TO BEGIN:

- 1 Complete and return the AC-3 Temporary Authorization form in this mailing
- 2 Call 800-395-4119
- 3 Submit an online AC-3 at <http://groups.frankgates.com>
- 4 Print an AC-3 from our website, complete and return via mail or fax

With **no cost** or **obligation** to compare,
See what we can save your business



TO: Ohio Bureau of Workers' Compensation

- Employer Services Department, 22nd Floor
- Self-Insured Department, 27th Floor

Ohio Pharmacists Association

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, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy 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 *Application for Handicap Reimbursement* (CHP-4);
- (4) *Notice of Appeal* (IC-12) or *Application for Permanent Partial Reconsideration* (IC-88);
- (5) File self-insurance applications;
- (6) Represent the employer at hearings;
- (7) Pursue other similar actions on behalf of the employer.

I understand 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
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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 TPA 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 they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them 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.