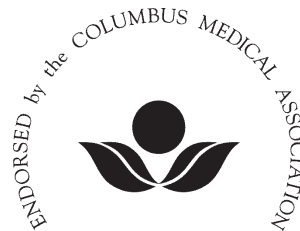


STABILITY, SAVINGS, SERVICE

BWC Changes May Hurt; We Are Here to Help



Why Choose Us?

- Complete discount analysis for group rating and additional programs
- Most savings tiers in the industry, up to BWC maximum
- Over 96% of members renewed with us in 2009
- Superior, personalized service from expert staff, including account executives, rate analysts and claims adjusters

Here's reality. You could pay significantly more for workers' comp in 2010.

BWC's discount reductions and constant workers' compensation changes are impacting your bottom line, even for employers with stable claims history.

Here's hope. Our group rating program can provide relief.

Partner with the Columbus Medical Association (CMA) to reach your highest possible workers' comp discount – up to BWC's current maximum off premiums – through our multiple savings tiers!

Beyond group rating, let our program administrator, Frank Gates/Avizent, seek other sources of premium relief, including alternative BWC programs and safety. They can determine the most cost-effective action plan, customized for you.

Why choose the CMA group? High savings, valuable program analysis and more:

- Attractive discounts, competitive fees
- Complete program analysis and aggressive risk management strategies
- Program administration by Frank Gates/Avizent, a strong, stable industry leader
- Reliable, personalized service
- Retention levels consistently above 95%
- Added association benefits
- Advocacy and advice to help you navigate industry challenges

Don't wait! See how we can make a difference.

Begin your free, no-obligation savings analysis one of three ways

- Call 800-395-4119, or
- Submit an online AC-3 at www.frankgatesgroups.com, or
- Print an AC-3 from Frank Gates' website, complete and return via mail or fax.

For more information, contact:
Andrew Frank, CMA Representative
614-793-5468
afrank@frankgates.com

Contact Us Now to Request a Free Savings Estimate!

- Phone: 800-395-4119
- AC-3 Form Online:
www.frankgatesgroups.com



RISK MANAGEMENT. WITHOUT THE RISK.



TO: Ohio Bureau of Workers' Compensation

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

Please mark a box and return to:
Columbus Medical Association
 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 _____ _____

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 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 *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.