

RISK MANAGEMENT. WITHOUT THE RISK.



OHIO GROUP RATING FOR WORKERS' COMPENSATION

Innovative Risk Management Solutions

- Claims Management
- Medical Managed Care
- Alternative Risk Options
- RMIS Technology

Excellent Service and Savings for Ohio Employers

Thousands of employers save millions of dollars on their annual workers' compensation premiums through group rating programs administered by Frank Gates Service Company (Avizent). Participating in one of our programs is the best way to ensure that you won't pay any more than you have to for workers' comp.

Ohio law permits small and medium-sized employers in similar industries to join together in groups sponsored by associations to obtain workers' compensation premium discounts.

Frank Gates oversees group rating programs for many sponsoring groups and associations throughout the state, and we offer a variety of savings plans to fit all types of employers and industries. We offer the most savings tiers in the industry, up to BWC's maximum discount.

Members of Frank Gates group rating programs enjoy consistently low premiums and competitive fees. Ohio employers know they can trust our estimates, which are calculated by our analysts, using our advanced, customized risk modeling software.

OUR GROUP RATING PROGRAMS GIVE YOU THE ADVANTAGE

- Complete discount analysis for group rating and additional programs
- Over 96% of members renewed with us in 2009
- Superior, personalized service from expert staff, including account executives, rate analysts and claims adjusters
- Stability and understanding built upon 63 years of experience serving Ohio employers

Services Designed for You

When you join one of our group rating programs, you not only save money on your workers' compensation premiums, you hire the experts at Frank Gates to reduce the burden of workers' compensation issues. That lets you focus on running your business.

Personalized, detail-oriented service is Frank Gates specialty. Dedicated account executives lead your expert claims management team. Our group rating staff has an average 15 years of industry experience.

If an accident occurs, we will help manage the claim, coordinate with your managed care organization, and provide hearing representation, in partnership with attorneys around the state. We provide aggressive claims management and cost control efforts including salary continuation strategies, transitional work and return-to-work strategies, settlements, handicap reimbursements and subrogation.

Frank Gates Services Also Include:

- Verification of assigned manual classifications from the Ohio Bureau of Workers' Compensation (BWC)
- Client visits and account reviews
- Analysis and monitoring for self insurance and BWC alternative rating programs
- Coordination of safety services through our partnership with Safex, who offers safety training, articles and updates, OSHA recordkeeping assistance and other valuable resources
- Verification and filing of BWC payroll reports and premium payments
- Assistance with establishing coverage, business mergers/experience transfers
- Client education, workshops and seminars
- Detailed, customized reports providing risk management and financial analysis

Explore Your Savings with Frank Gates

For a free, no-obligation group rating savings estimate, please visit our Ohio group rating website at www.frankgatesgroups.com to complete a Savings Estimate Authorization form (AC-3). You may also contact Frank Gates Client Services Department at 800-395-4119 to begin processing your estimate or to request additional information.

Frequently Asked Questions About Group Rating

Q: Are all workers' compensation group rating programs alike?

A: No. Hundreds of group rating plans are offered throughout Ohio by many different sponsoring organizations. Each group offers its own savings rates, up to the maximum discount level set by the BWC. Even if you are currently enrolled in a group, it pays to compare. You could potentially save thousands more with a Frank Gates group rating program.

Q: Is there a cost to participate in the program?

A: Each participant must be a paid member of the organization sponsoring the group, and is also charged an administrative fee to be in the program. With your fee, you hire Frank Gates to provide expert claims cost control services as your plan administrator. Details of the fee are provided along with your group savings proposal, but the average member's savings far outweigh their costs.

Q: Can you only enroll once a year? Is this true for all groups?

A: Yes. For private employers, Frank Gates provides savings quotes throughout the fall, and the final Ohio BWC enrollment date is typically the last business day in February (extended to April in 2009). For public employers, savings quotes are provided in the summer and the final enrollment date is the last Friday in August.

Q: I am not sure if my company will qualify for the plan. Should I apply?

A: Yes. Each year the Bureau assigns new rates based on an employer's payroll and experience. A company that did not previously qualify due to a penalty rating may qualify if its experience improves.

Q: How will I receive my savings?

A: Your discounted rate is directly reflected in premium statements from the BWC. These statements arrive in July for private employers, and in January for public employers.