

RISK MANAGEMENT. WITHOUT THE RISK.



## OHIO STATE FUND WORKERS' COMP COST CONTROL

### Innovative Risk Management Solutions

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

With workers' compensation costs rising in Ohio, it is more important than ever to understand the strategies available to help you protect your bottom line.

Frank Gates Service Company (Avizent) is a national risk management provider, managing claims for thousands of Ohio State Fund employers. Our claims professionals have the experience and the skills to help you reduce and control your claim costs.

We are committed to providing an unsurpassed level of attention and personal service that exceeds our clients' expectations. This strong commitment to building relationships and delivering high-quality service helps Frank Gates consistently maintain a high client retention rate.

### Claims Management

Put our team of experts to work on your claims. Frank Gates claims professionals are well-versed in the workers' compensation laws affecting Ohio employers. Our team includes an Account Executive, Claims Supervisor, Claims Representative, Rating Analyst and Cost Containment Coordinator. Frank Gates State Fund associates average 15 years of experience in the industry, and 12 years of service to our company, demonstrating a strong commitment to the workers' compensation industry.

Frank Gates incorporates a two-tier quality assurance process. Our State Fund department provides monthly audits and we also perform biannual audits on a corporate level, ensuring we exceed quality standards and expectations regarding the management of your claims.

In addition, our unique, innovative claims management software system takes in and analyzes state-issued data, enabling us to proactively manage your claims and to create customized reports, providing detailed risk management and financial analysis.

### Expert Partners

In addition to our own workers' compensation experts, we have an extended network of professional partners to assist with your claims, including physicians, nurses, attorneys, private investigators and loss control specialists.

Our staff will also work hand-in-hand with your managed care organization to coordinate transitional work, rehabilitation and return-to-work programs.

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## Client Education

To assist your management team, we offer on-site training in accident investigation and claims management procedures. Each year, we offer a series of client seminars statewide to keep you up-to-date with changing workers' compensation practices. Our team provides ongoing updates regarding BWC program changes.

## Associate Education

Frank Gates associates are well-educated on the latest workers' compensation industry knowledge and state-specific information, as well as customer service best practices. Many of our associates pursue nationally recognized self-study programs to earn professional designations including:

- Associate in Insurance Services (AIS)
- Certificate in General Insurance (INS)
- Associate in Claims (AIC)
- Associate in Risk Management (ARM)

These programs help enhance our associates' expert knowledge of claims and risk management issues so they can best meet clients' needs.

## Cost Containment Planning

We will review your account annually to determine your eligibility for alternative programs to maximize your savings opportunities. Alternative programs include:

- Group Rating
- Self Insurance
- Group and Individual Retrospective Rating
- Drug-Free Workplace Program
- \$15,000 Medical-Only Program
- One Claim Program
- Safety Council Incentive Program

## Serving Ohio Best

Frank Gates Service Company has been administering workers' compensation for Ohio employers since 1965. We provide comprehensive, results-oriented programs tailored to your specific needs. We can respond quickly to conduct claim reviews, provide financial and program analysis, and attend workers' compensation hearings anywhere in the state. We will do all we can to protect your bottom line by controlling and reducing workers' comp costs.