

OUR GROUP = YOUR ADVANTAGE

Excellent Service, Superior Savings, Competitive Fees



Coalition on Homelessness
and Housing in Ohio

COHHIO



Stability in a Time of Transition

With BWC's recent group rating discount reductions and the impact of a new reserving system, the Coalition on Homelessness and Housing in Ohio (COHHIO) group rating program is the best way to reduce your workers' compensation premiums. Our program still offers the highest savings and the highest-quality service to members. Even with BWC changes, we have increased average savings for members significantly from year to year.

Compare Your Options and Save

Why choose COHHIO's group over others? The Frank Gates Service Company (now called Avizent) is a consistent industry leader with 62 years of experience serving Ohio employers. They administer our program and provide you with:

- The most savings tiers in the industry – from 10% to 77% (BWC maximum) off workers' compensation premiums, offered within all industry groups
- Competitive fees – providing even higher value for your investment
- Total claims management – by utilizing multiple cost control strategies, we maximize your chance of staying in group rating, even if you have claims
- Reliable, exceptional service – Avizent/Frank Gates' experienced staff, including a dedicated Account Executive, is committed to serving Ohio group members; their ownership and management remain the same, despite a new brand name

Free Evaluation

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.avizentgroups.com and submit an online request, or
- Complete the enclosed AC-3 form and return it to Avizent/Frank Gates.

For more information, contact:

Al Gardner, ARM
800-777-4283, ext. 28757
agardner@avizentrisk.com

Why Choose Us?

- Members, on average, saved \$14.42 for every \$1 invested
- Most savings tiers in the industry
- 96.5% of members renewed with us in 2008
- Superior, personalized service from expert staff, including account executives, rate analysts and claims adjusters
- Support the association that supports your industry

AVG. SAVINGS PER \$1 SPENT



Average savings per \$1 paid in group rating service fees has increased by 11% over the past four years

Frank Gates
HIGHER GROUND

has a new identity . . .

AVIZENTTM

RISK MANAGEMENT. WITHOUT THE RISK.



TO: Ohio Bureau of Workers' Compensation

- Employer Services Department, 22nd Floor
- Self-Insured Department, 26th Floor

Please mark a box and return to:
Coalition on Homelessness & Housing In Ohio
 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* (I-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 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 or self-insured departments, 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.

Submit an AC-3 and You Could Win \$1,000!

Requesting a group rating savings evaluation from Frank Gates/Avizent could prove valuable in more ways than one this fall. By submitting an AC-3 form, not only will you receive an estimate for savings up to 77% (BWC maximum) off your Ohio Workers' Compensation premiums, you will also be entered into a drawing to win a \$1,000 Visa® gift card to spend anywhere Visa® is accepted.

Any AC-3 submitted between August 20 and October 15, 2008 is eligible for our \$1,000 drawing. Submitting an AC-3 is easy and takes only a few minutes of your time. Simply contact us in one of three ways to learn how much you can save.

- Call 800-395-4119 to complete an AC-3 over the phone,
- Visit www.frankgatesgroups.com and submit an online request,
- Print an AC-3 form from the Association Sponsors page at www.frankgatesgroups.com and mail or fax it to 614-798-5510.

Contact us today! There is **no obligation** and **no cost** to you when you request a savings evaluation. You will find out how much you can **save your business** within four weeks and you will be automatically entered to win \$1,000.

For further information, or any questions about how to file an AC-3, please call your association's Account Executive at 800-777-4283.

DISCLAIMER

No purchase necessary to enter or win.

REGISTRATION PERIOD – Participation is open to anyone 18 years of age during Registration Period. Proof of age may be required. All federal, state, and local law and regulations apply. Void where prohibited or restricted by law.

HOW TO ENTER – Complete the required AC-3 for The Frank Gates Service Company and return by mail (5000 Bradenton Avenue, Dublin, Ohio 43017) or via facsimile (614-932-8228), or complete the AC-3 by phone (800-395-4119), or submit the AC-3 online at www.frankgatesgroups.com. Frank Gates is not responsible for lost, late, illegible, stolen, incomplete, invalid, or misdirected AC-3s, nor for other problems of any kind, whether mechanical, human, or electronic. Only one entry per Ohio BWC policy number will be accepted.

PRIZE – Frank Gates will provide one (1) One Thousand Dollar (\$1,000.00) Visa® gift card (the "Prize") to the employer representative named on the AC-3. Prize is non-transferable; no substitutions. All federal, state, and local taxes are the sole responsibility of the winner.

SELECTION OF WINNER – One (1) winner will be selected in a random Drawing from among all eligible entries received during the Entry Period (August 20, 2008, to October 15, 2008). The Drawing will be conducted by Sponsor on or about December 1, 2008. Odds of winning are dependent upon the number of eligible AC-3s received. By entering the Drawing, you fully and unconditionally agree to be bound by these rules and the decisions of the Sponsor, which will be final and binding in all matters relating to the Drawing.

NOTIFICATION – Winner will be notified by mail or e-mail and will be required to sign and return a Release within ten (10) days of the date of notification. If any winner cannot be contacted within five (5) calendar days of the first notification attempt, if any Prize notification is returned undeliverable, if any winner rejects the Prize, or in the event of noncompliance with these rules and requirements, such Prize will be forfeited and an alternative winner will be selected from all remaining eligible entries. Upon Prize forfeiture, no compensation will be given.