



Save Significantly on Your Workers' Compensation Premium

Did you know that many alternative discounts are available to help reduce your annual Ohio workers' compensation costs? Through the Ohio Home Builders Association workers' compensation program, your organization can significantly reduce your workers' compensation costs through a variety of alternative rating programs. Our program, administered by Sedgwick, offers you quality service and stability through the complex workers' compensation environment.

For over 50 years, Sedgwick has been helping employers navigate Ohio's workers' compensation system, providing services to help them control claim-related costs and reduce premiums. Our team includes the experienced colleagues from CompManagement and CareWorks Comp. The two companies merged and are now Sedgwick. Together, they serve nearly 65,000 Ohio employers including organizations of all sizes operating in various industries across the state. Group rating programs administered by Sedgwick have produced over \$4 billion in savings since group rating was introduced in 1991, and their group retrospective programs have returned over \$630 million in premium refunds since the program began in 2009.

If your organization is not yet participating in this member benefit, and you would like to receive a free, no-obligation analysis from Sedgwick, email Robert Nicoll at robert.nicoll@sedgwick.com.

Contact Sedgwick:

Robert Nicoll

Phone: 330-418-1824

Email: robert.nicoll@sedgwick.com

Website: www.sedgwick.com/ohiotpa

Sedgwick Safety Resource Page

www.sedgwick.com/ohiotpa/resources



Temporary Authorization to Review Information

TO: Homebuilders/Remodelers Association
of Mahoning Valley
c/o Sedgwick
PO Box 884
Dublin, OH 43017
800.825.6755
FAX 866.567.9380
ohio.group@sedgwick.com

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 _____ SEDGWICK (ID NO. 900-80)
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 _____
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		Email address	
Print name	Title	Signature		Date	

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 last business day in October for private employers and prior to the last business day in April 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.