Member benefit workers' compensation

The Defiance Area Chamber of Commerce partners with Sedgwick because they help employers maximize their premium savings. Sedgwick analyzes each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs.

Why Sedgwick

Partner in controlling costs

Sedgwick saves employers millions of dollars each year, becoming a lasting partner and providing a comprehensive cost management approach.

They are committed to understanding our members' challenges and to delivering claims excellence and providing quality, sound decision making and consistency.

Sedgwick helps employers determine the best rating or discount program available, whether it's group rating, retrospective rating, or any other BWC program available, helping you identify, evaluate and reduce your business risks to achieve premium discounts and refunds.

Ensure that your organization is maximizing savings, meeting eligibility requirements and enrollment deadlines by contacting Sedgwick today.

Lower rates

Understanding your experience modifier (EM) is key in reducing your workers' compensation costs and measuring how your loss prevention and cost control practices stack up against the state average, as well as others in the industry.

Our clients average an experience modifier of .66 percent (34% below base) as opposed to the industry average of 11% below base. This 23 percent difference has a direct impact on your premium.

Member programs

Group rating and group retrospective rating

Sedgwick clients annually save $160 million in workers' compensation premium paid with the two highest performing savings options - Group Rating and Group Retrospective Rating.

- Group Rating - over $4 billion in savings over the past ten years
- Group Retrospective Rating - over $1 billion has been earned by participants since implementation in 2009



Start saving now

To see how much your company can save by partnering with Sedgwick, simply complete the Temporary Authorization to Review Information (AC-3) form on the reverse side of this document and return to Sedgwick in your preferred method:

- Email: email completed form to ohio.group@sedgwick.com
- Fax: 866.567.9380
- Mail: address listed on AC-3 form
- Online: complete and submit your AC-3 form at: www.sedgwick.com/ac3/defiance

To learn more about Defiance Area Chamber's program, contact Julia Bowling.

P. 513.218.4062 **E.** julia.bowling@sedgwick.com

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Temporary Authorization to Review Information

From: Policy Number
Entity
DBA
Address
City/State/Zip

To: Defiance Area Chamber of Commerce
c/o Sedgwick
P.O. Box 884
Dublin, OH 43017
Toll-Free Phone: 800.825.6755, option 3
Toll-Free Fax: 866.567.9380
www.sedgwick.com/ohiotpa

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** 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 third-party representative 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.