

Temporary Authorization to Review Information

TO: Eric B. Johnson
c/o Sedgwick
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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.

Value-added services provided by Sedgwick

Many of these services are complementary to our workers' compensation group rating plans.

SAFETY AND RISK MANAGEMENT CONSULTING

This service provides occupational health and safety consulting to help prevent workplace injuries and reduce workers' compensation costs.

- Safety manual & policy assistance
- Safety training
- On-site safety audits
- Safety program management advice
- Injury Cost Analysis
- Telephonic OSHA compliance consultations

UNEMPLOYMENT CONSULTING SERVICES

This service is designed to help Ohio employers reduce unemployment tax rates through telephonic consulting focusing on the following issues:

- Improve hearing win ratio & claim results
- Understand how to complete claim forms, file appeals and reduce overpayments
- Tips for successfully protesting claims
- Recognizing what types of separation issues can be successfully challenged
- Understanding claim impact on tax rates
- Proper handling of work refusals



SEDGWICK

P.O. Box 884

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P. 614.376.5300

TF. 800.825.6755

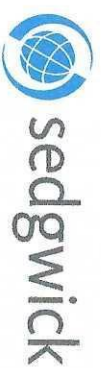
F. 614.766.6888

ROBERT NICOLL

Sedgwick Program Manager

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Are you ready to start saving on your BWC premium?

Taking care of people is at the heart of everything we do. Caring counts®



A strong partnership focused on lowering Ohio workers' compensation costs.

Ohio Association of Health Underwriters

*Partners with Sedgwick to help
employers maximize their BWC
premium savings.*

START SAVING NOW

For a no-cost, no-obligation analysis of your potential savings, please complete our online "Temporary Authorization to Review Information Form" at: sedgwick.com/ac3/oahu

- Sedgwick's workers' compensation savings program is OAHU's program
- Look for the OAHU logo before applying for any other workers' compensation program
- We analyze each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs
- Compare your current savings and program quality to programs administered by Sedgwick
- The majority of Sedgwick's clients save the maximum discount available on their current premium
- More than 97% of Sedgwick's existing clients choose to re-enroll with us each year

Maximize your savings with OAHU's Workers' Compensation program

Sedgwick is Ohio's leading workers' compensation Third Party Administrator (TPA), delivering comprehensive analysis to help maximize our customers' potential BWC savings. We help employers determine the best available rating or discount program for their needs. Listed below are a full range of our services designed to help lower your costs.

GROUP RATING

- Nearly 80,000 Ohio employers are currently participating in a group rating program
- Sedgwick is the only group rating program endorsed by the OAHU

- On average, for every dollar spent on fees, Sedgwick clients saved \$11.00 in BWC premium, a 1000% ROI

GROUP RETROSPECTIVE RATING

- Rates are based on the results of an employer's workplace safety and cost control efforts
- Participants have earned over \$630 million since the program began in 2009

DESTINATION EXCELLENCE

- Several Destination Excellence programs are considered compatible with each other and allow employers to "stack" multiple discounts
- These programs include: Industry Safety, Safety Council, Drug-Free Safety, Transitional Work Grant and Performance Bonus, Go Green Discount, Lapse Free Discount, One Claim Program and 100% EM Cap

DEDUCTIBLE PROGRAM

- This program offers an upfront discount on employer premium rates for accepting the financial obligation (up to a deductible amount range of \$500 to \$200,000 per claim) on any new claim incurred during the policy year enrolled

100% EXPERIENCE MODIFIER (EM) CAP

- The 100% EM Cap program limits the change to an employer's experience modification factor (EM) to no more than two times the prior year's EM
- Available to both penalty and credit-rated employers

UNEMPLOYMENT COMPENSATION

- Our comprehensive unemployment compensation program delivers unique, customized solutions to help our customers reduce and control their unemployment taxes
- Receive help in contesting claims, preparing for hearings and detecting charge errors
- Sedgwick offers tax analysis, rate verifications, common ownership analysis to group payroll for lower tax options and voluntary contribution recommendations

For more information on the OAHU's Workers' Compensation Program, contact Robert Nicoll, at:

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