

POWER IN NUMBERS



GROUP RATING FOR WORKERS' COMPENSATION ANOTHER VALUE ADDED CHAMBER BENEFIT

The West Shore Chamber of Commerce is certified by the Ohio Bureau of Workers' Compensation as a sponsor for group rating discount programs. Join your fellow **Power of More chamber members** and take advantage of this value added membership benefit!

Power of More members taking advantage of the West Shore group rating program for workers' compensation will also receive unemployment compensation services FOR FREE! Request your no-cost, no-obligation quote today!

POWER

POWER! OF MORE!

More Benefits, More Opportunities, More Business

TESTIMONIALS:

"Before Spooner Inc., I really didn't know about all the cost savings I could obtain for my employment-related risks. Now I know that I can save big, and I also feel like they are a team I can trust moving forward. As a small company, I felt that it was important to align myself early on with a company like Spooner. I feel like they're my HR Department!"

– Dan C., CEO, Virteom

"Andy Lembach and his team at Spooner Inc. were able to help our company by offering a full review of our Ohio Workers' Compensation program. They not only offered a great service, but great cost savings. Since becoming a client of Spooner Inc., we have referred Andy and his team to other small business owners who experienced the same level of service and cost savings. We highly recommend Mr. Lembach and Spooner for a second opinion."

– T.J. Worsencroft, CEO/Navigate Risk Advisors LLC



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TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

To: Ohio Bureau of Workers' Compensation

- ☐ Employer Services Department, 22nd Floor
☐ Self-Insured Department, 27th Floor

Please mark a box and return to:

Spooner Incorporated
28605 Ranney Parkway
Westlake, Ohio 44145
(440) 249-5200 (Fax)

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 **Spooner Incorporated (REP ID: 420-80)** 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 that this authorization is limited and temporary in nature and will expire automatically on _____, or 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 as 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.