



IMPORTANT INFORMATION ABOUT YOUR WORKERS' COMPENSATION

This is an important message for all our members,

If you are at all familiar with workers' compensation in the state of Ohio, you know that for most of us, joining a **group rating plan** is the best way to save money on your premiums.

As a member in good standing you can, for relatively little cost, join the Mid-America Jewelers Association workers' compensation group rating program. We can offer you the chance to get in a program that not only has the potential for you to save the maximum amount allowable by the Bureau of Workers' Compensation (BWC) – through our multiple savings tiers – it helps out the Association as well. By joining our group you will help keep our Association strong and the more employers who join a program, the more options there will be for us.

Because all group rating plans are not created equally, we made sure to pick the right partner for our program. We selected Frank Gates to be our plan administrator because frankly, they've spent more time managing workers' compensation programs than any other TPA in Ohio, starting all the way back in 1946. But besides focusing on giving personalized attention to our members, they have a very vigorous claims management style. Best yet, their fees are more than reasonable. Taking all that into consideration, it's no wonder more than 95% of the group membership returns year after year.

So please take a moment to complete the temporary authorization form enclosed with this letter. The evaluation is free and there is absolutely **no obligation** to join the group. You might just find that our group can save you a substantial amount on your premiums.

I'm including the contact name of our dedicated group representative at Frank Gates, if you have any questions at all, they can help you.

CONTACT: Tammy Ring, 614-791-7664 or by email at tring@frankgates.com

Thank you for your consideration,

Patrick Pugh
President