

Wickens, Herzer, Panza, Cook & Batista Co. is a full service law firm specializing in Labor, Employment and Workers' Compensation; Business Organization and Tax; Litigation; Real Estate Law; and Estate Planning and Probate.

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Wickens, Herzer, Panza, Cook & Batista Co. (WHPCB) is pleased to continue its group rating program to assist our clients in reducing their workers' compensation premiums.

In light of recent developments in Workers' Compensation law, it is important to note that WHPCB provides all levels of representation that third party administrators (TPA) are now prohibited from performing.

Additionally, our program includes representation by a law firm with all claims management handled by attorneys and paralegals.

Workers' Compensation Group Rating

Mission Statement

To provide the highest quality legal product, on a timely basis, in a courteous and respectful manner, and within the client's economic constraints and desires.



GROUP RATING: FREQUENTLY ASKED QUESTIONS

What is Group Rating?

Group rating is a process by which employers of a similar industry are pooled together for Workers' Compensation purposes. Group rating reduces the amount of premium that each individual company must pay to the BWC. Employers cannot be enrolled in more than one group and must re-new every year. A company can obtain multiple quotes by submitting several AC-3 forms, and we encourage you to do so.

Why WHPCB over a traditional TPA?

WHPCB is a law firm. Your claims management will be handled at all times by attorneys and paralegals, who are up to date on the most current workers' compensation laws. As you are aware, the Supreme Court of Ohio, BWC and IC have passed recent laws, which prohibit third party administrators (and attorneys they may hire on their behalf) from engaging in many of the activities, which they previously were permitted to perform. By utilizing WHPCB's legal services, the unauthorized practice of law will never be an issue.

Will it be more expensive than a traditional TPA?

No. In prior years, we were able to offer the same or better savings, meeting or beating the third party administrator's fees.

How much could I save by participating in group rating?

Pursuant to current Ohio WC law, group rating can provide a savings up to at least 80% of base rate. If your company is penalty rated (not eligible for group rating) savings can still be realized by implementing various BWC programs such as drug free work place and premium discount program. Further, by providing WHPCB ample time to review your claims history, there exists the possibility that problem claims can be "damage controlled" to allow group participation for the 2009 group rating year. Please be advised that this will require the submission of an AC-2 form. The review and recommendations by WHPCB is a free service.

How do I find out if I'm eligible for group rating?

Please sign the enclosed AC-3 form, which enables WHPCB (through our actuary) to review and evaluate your present Workers' Compensation risk. This information will enable us to assess your risk and provide a quote for group rating purposes. **Please understand that there is no charge to you for our assessment of your risk and preparation of the quote. Additionally, your authorization on the AC-3 in no way obligates you to utilize our service.**

Please complete the AC-3 form by inserting the risk number and company name in the upper right portion of the form. Complete the bottom portion of the form and sign it where indicated. Return the form to the fax number listed on the AC-3. Tom Stefanik, Esq., Rebecca Kopp, Esq. or Kelly Fraatz, Paralegal will contact you to discuss your quote once the actuarial review has been performed.

Invitation for
FREE

Quote