

WORKERS' COMPENSATION AUDIT & RECOVERY

Workers' Compensation Program specializes in recovering Workers' Compensation premium overcharges at no upfront fees involved. We will perform a free and expert analysis of your company's policies for errors past and present with the goal of locating errors and finding refunds. Our expert auditors have a track record of recovering millions for satisfied clients.

With over 70% of companies overpaying for Worker's Compensation Insurance, our free audit will also give you piece of mind that your policy is accurate. Unlike most companies, that only audit your current policy, we go back as far as seven years to recoup the greatest amount of refund.



"Your extensive knowledge of the NCCI rules and regulations was instrumental in recovering roughly \$65,000 from Kemper Insurance Company, Virginia Surety Company and Insurance Company of the West, Inc. (ICW)."

- Executive Assistant Insurance Coordinator, Phoenix, AZ



"The over \$55,000 you've saved our company is only a drop in the bucket of the future savings Central States Roofing, Inc. will realize due to your expertise, knowledge, and recommendations."

- Controller, Colorado Springs, CO



"Thank you for recovering over \$40,000 in overpaid workers' compensation premiums from ACE USA and Liberty Mutual Insurance Company. Needless to say, we are very pleased with your results-oriented process."

- VP of Operations, Rockport, ME



"Thank you for your work in obtaining refunds in excess of \$40,000 for our company. If it was not for your guidance and persistence, we never would have received the refunds from State Compensation Insurance Fund and Seabright Insurance."

- President, Gardena, CA



"Thank you for your efforts in recovering over \$31,000 from Pinnacol Assurance on behalf of The Castle Pines Golf Club, Inc. We now know the Importance of having an independent review of our workers' compensation premium calculations and would recommend your service to anyone concerned about the proper assessment of premiums under their workers' compensation policies."

- Controller, Castle Rock, CO

"We had no idea we had overpaid on our workers' compensation premiums or that premiums could be recovered from previous years' audits. Nonetheless, we are extremely happy to say that you recovered over \$70,000 for us!"

- Controller, Chatsworth, CA

Frequently asked questions about work comp audits...

I don't have time for another "project." How much of my time will this review take?

Once the available information from your files is provided or online access is granted, we will prepare the necessary letters to your agent and/or insurance company. Your time commitment only involves executing the requests we provide to you.

How will my agent handle the news that his/her work will be reviewed?

Most insurance agents recognize that what is good for the client is what matters. Most agents do not have the time or the resources to conduct the detailed retrospective review that they will receive from us.

Why do we need your services when my agent already does that for us?

It is impossible for your agent to verify all of the details involved in your premium calculations or conduct the 5 to 7 year retrospective review that we do. Often times, agents do not receive copies of your experience rating worksheets or auditor worksheets to review their accuracy. In fact, after the insurance company's annual audit is completed, agents send a letter to the client requesting that the client review the audit for accuracy. Without these documents, it is impossible to verify whether or not you were charged the correct premiums.

My insurance company just performed an audit. Why do I need your services?

Insurance companies perform an annual audit to determine the actual payrolls for the past policy year. The auditor, who works for the insurance company, is not there to locate overcharges.

What will my insurance company think?

Insurance companies want to be sure that the rules and regulations are mandated by the state's Department of Insurance or the state's workers' compensation laws are followed. Our review will confirm compliance with these rules and regulations.

In which industries do you find the most overcharges?

Through our experience, we have found that our recoveries are not industry dependent. We have been successful in recovering overcharges in many industries including but not limited to auto dealerships, construction, health care, restaurants, temporary labor services and manufacturing.

What happens if you find an error in our favor?

We contract with you and look out for your best interest. If we find an error in your favor, we will indicate the error to you, but will not request any corrections that are not to your benefit.

We are concerned with confidential nature of the information involved. Who will see the information?

Privacy is the highest of importance to us. We have a confidentiality clause in our Agreement and will be happy to execute a separate Disclose Agreement. Your only contact will be with WorkComp Premium Recovery Group. Once the audit is complete, all documents are shredded.

We are happy with our insurance company and get money back each year.

Typically when you get money back each year it is only because your final premium is lower than your estimated premium. Thus, you most likely made insurance payments based on higher estimated payroll as compared with your actual payroll, and are getting back only the money that you previously paid your insurance company.

Ideal Clients...

Aircraft	Foundry	Oil & Gas Exploration
Amusement Park & Ski Areas	Forklift Operations	Painting Contractors
Asbestos Contractors	Framing Contractors	Paving & Street Contractors
Assisted Living	Garbage Collection	Plastering & Stucco
Automobile Dealerships	Grocery Stores	Plastics Manufactures
Beverage Dealers - Wholesale	Home Builders	Plumbing Contractors
Bottlers	Home Health Care	Restaurants
Box Manufacturers	Hospitals	Sand & Gravel
Building Operators	HVAC Contractors	Scaffolding
Cable Installation	Labor Services	Scrap Dealers
Casinos	Landscaping Contractors	Sewer Contractors
Carpentry	Lumber Yards	Sheet Metal
Clothing Manufacturers	Machinery Dealers	Tile & Floor Installation
Concrete Contractors	Meat Processors	Trucking
Electrical Contractors	Mining Operations	Wallboard Installation
Excavating Contractors	Municipalities	Warehousing
Food Processing	Nursing Homes	Wrecking & Demolition

Some warning signs...

The following are some signals that your company may have been overcharged and be entitled to a refund:

- An insurance company has changed a company's basic classification
- A company's experience rating has increased during the policy period
- Various credits or discounts are missing from a company's policy
- Workers' compensation claims that include subrogation
- The final audit was conducted by mail or by telephone
- A rate change was implemented during the policy period
- Policy's ex-mod is indicated as "contingent" or "preliminary"
- The premium was increased mid-term
- Employees are paid a significant amount of overtime
- Previously open claims have been denied by official rulings
- Involved in a merger or acquisition
- A contractor involved in Wrap-up Construction Projects