



BOZZUTO

BOZZUTO & COMPANY INSURANCE SVCS, INC.

WORKERS COMPENSATION

Bozzuto Insurance Agency will provide the services and guidance to your Company and its employees in an effort to keep your Workers Compensation costs down. With our expertise and through our partnerships we can gain more control over potential claims and your experience mod. We can accomplish this by providing you with the following:

Experience Mod Audits

The California experience rating system is a merit rating system that provides employers an opportunity to reduce their premiums by preventing injuries and managing claims.

- Experience Mod Calculations and Projections
- Review X-Mod Worksheets for accuracy
- Payroll and Earned Premium Audit

Loss Control / Risk Management

- Developing an up to date Injury and Illness Prevention Program (IIPP)
- Creating a Return-To-Work (RTW) Program
- Implementing Safety Training to Supervisors and Staff
- Review and analyze loss runs for claims trends
- Auditing open claims
- Put together a plan for resolving open claims
- Setting you up with a Medical Provider Network (MPN)

With the implementation of these services we can mitigate future claims and work together at gaining control of your workers compensation premiums.



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(PREMIUM AUDIT)

Is your company due a **refund from your insurance company**? If any of the following is true you may be eligible for a refund:

- Your annual premium is around \$50,000 or more
- Your Experience Modification is greater than 1.00
- Your Experience Modification is between .60 and .99, but has been rising over the past several years
- Your policy has Incorrect Discounts, Rate Deviations, Schedule Ratings, Rate Differentials, Second Injury Fund Surcharges, PPAP/ARAP etc.
- Your business employs blue-collar workers
- Your classification changed to a more expensive one after the policy began
- Recently, your classification changed to a less-expensive one (and now you're wondering if your company's past years should be in the less expensive class as well)
- You have, at some point, cancelled a policy mid-term and started a new policy date
- There have been recent changes in ownership of the business
- Within the last 3 years, you've merged with another firm
- There have been recent changes in business operation
- Some of your operations have closed or expanded over the years

People make mistakes and those errors add up. With the high cost of premiums, even the smallest of errors can have a huge impact on your premium.

These same mistakes will generally keep getting repeated on every annual premium for the foreseeable future.

Our goal is to save you money. We work with employers and their risk managers, HR directors and finance teams etc., to perform audits for any company with premiums starting at around \$50,000 or more. We look at your records for past years, find the mistakes, and get you substantial refunds. Going back many years can mean 6 to 7 figures of savings. Insurance companies are profiting everyday on their very own mistakes. Statistics show that nearly 80% of all companies according to our findings are being **overcharged for workers' compensation insurance** without the company (or the insurance company) even knowing it. These errors are usually due to human errors in the premium calculations.



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Bozzuto Insurance Agency Premium Recovery Audit is a risk-free, no-hassle way to get your money back. We:

- **Identify errors** made by insurance companies on the current and prior years' policies.
- **Obtain refunds** owed to you for money you've overpaid up to 6 years back.
- **Reduce the cost** of the current and future years' premiums.
- **Cut costs AND get your money back** in a short time, all without changing your current insurance carrier.

Bozzuto Insurance Agency will provide a Premium Recovery Audit in an effort to keep your Workers Compensation costs down and reported correctly. With our expertise and through our partnerships we can provide you with more control over potential claims, experience mod calculation, accurate class code reporting and much more.

We work on a contingency-fee basis, so **if you don't get paid, neither do we.**

Give us a call today, and we'll help you get **your money** out of the insurance company's pocket and into yours.