

16 Warning Signals that Your Insurance Company May Have Overcharged You on Your Workers' Compensation Premium Audit

Yes No

<input type="checkbox"/>	<input type="checkbox"/>	1. Did you get a copy of the auditor's worksheets?
<input type="checkbox"/>	<input type="checkbox"/>	2. Was the audit conducted at the accountant or bookkeeper's office?
<input type="checkbox"/>	<input type="checkbox"/>	3. Did the insurance company change your basic classification or reallocate payroll?
<input type="checkbox"/>	<input type="checkbox"/>	4. Was your experience modification increased during the policy period?
<input type="checkbox"/>	<input type="checkbox"/>	5. Were charges made for uninsured subcontractors or owner-operators?
<input type="checkbox"/>	<input type="checkbox"/>	6. Does the audit include a charge for paid commissions?
<input type="checkbox"/>	<input type="checkbox"/>	7. Did you receive a large additional or return premium? (you may be entitled to more).
<input type="checkbox"/>	<input type="checkbox"/>	8. Did your state implement a rate change?
<input type="checkbox"/>	<input type="checkbox"/>	9. Were credits that were on last year's policy removed from your current policy?
<input type="checkbox"/>	<input type="checkbox"/>	10. Are you a contractor involved in several types of work but not all of them are shown on your policy?
<input type="checkbox"/>	<input type="checkbox"/>	11. Was your policy cancelled or rewritten with a different effective date?
<input type="checkbox"/>	<input type="checkbox"/>	12. If you are an executive officer of the corporation, were your wages assigned to a high rated classification?
<input type="checkbox"/>	<input type="checkbox"/>	13. Are you a contractor involved in a <i>wrap-up</i> construction project?
<input type="checkbox"/>	<input type="checkbox"/>	14. Does your policy contain a Residual Market or Assigned Risk Surcharge?
<input type="checkbox"/>	<input type="checkbox"/>	15. Were you awarded any contracts under the Davis-Bacon Act?
<input type="checkbox"/>	<input type="checkbox"/>	16. Are you absolutely certain that you didn't overpay your audit?