



*The prescription
for your financial health.*

WORKERS' COMPENSATION POLICY REVIEW & RECOVERY

Too often, overpayments for workers' compensation policy premiums go undetected until an independent review, if ever. Rapid, and often confusing, changes in the New York Rating Board, New Jersey Rating Bureau and NCCI rules and regulations, as well as common occurrences of incorrect rates, experience modification calculations, and audits are typical causes for discrepancies in workers' compensation policies.

Millin Associates conducts a confidential review of your policy. When mistakes are found, Millin Associates pursues and recovers your refund, at no cost to you. Our compensation consists of a percentage point of your total refund. If there is no refund, Millin Associates takes no fee.

Did you know that the majority of workers' compensation policies contain errors? These errors could mean unnecessarily high premiums. Millin Associates conducts independent policy reviews in NY, NJ and all 50 states. Here's what we often find:

- ❑ Incorrect calculations on experience rating worksheets, that are almost never verified by the policy agent or carrier.
- ❑ Proposed discounts that are never applied on audit statements.
- ❑ Cost saving rating plans that insurance companies neglect to share with policy holders.
- ❑ Non-disclosure of vital premium information to policyholders.
- ❑ Conflicts-of-interest issues between business and agent: higher premium mean higher commissions.