

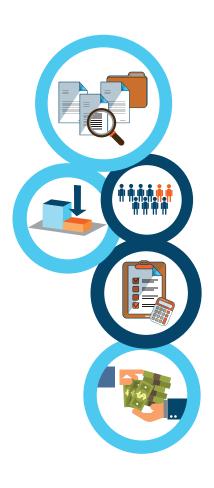
WHY YOUR COMPANY NEEDS A WORKERS' COMPENSATION AUDIT





WHAT IS A WORKERS' COMPENSATION AUDIT?

A Workers' Compensation Audit by Util Auditors is an independent review of the premiums, classification codes and experience modifiers assigned to your policy by your provider.



WHY COMPANIES NEED WORKERS' COMPENSATION AUDITS:

Your insurance providers will review your Workers' Compensation policy annually to assure they are charging you enough to cover their exposure. Often times this results in premium increases designed to protect their interests. An independent review can identify unjust increases in premium by contesting the adjustments made through your provider. We are often able to reduce current policy costs and obtain historical refunds going back as far as 7 years.

ANTICIPATED TIMELINES & REQUIRED DOCUMENTATION

Initial Audit - (1 week)

- ☐ Util Fact Finder Form (provided)
- ☐ Util Authorization provides access to required policy data
- ☐ Copy of present workers' compensation policy

Detailed Audit - (1 month)

☐ Util Agreement - contingent upon realized savings and refunds

Implementation - (1 month)

- Execute approval of policy adjustments and refunds
- Cost savings and refunds realized in 1-2 billing cycles