

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

Yes No

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?	<input type="checkbox"/>	<input type="checkbox"/>