

OVERCHARGE-PROOF CHECKLIST

Yes No

<input type="checkbox"/>	<input type="checkbox"/>	1. Did you get a copy of auditor's worksheets?
<input type="checkbox"/>	<input type="checkbox"/>	2. Was audit conducted at accountant or bookkeeper's office?
<input type="checkbox"/>	<input type="checkbox"/>	3. Did insurance company change your basic classification or reallocate payroll?
<input type="checkbox"/>	<input type="checkbox"/>	4. Does policy contain class codes that are not on audit?
<input type="checkbox"/>	<input type="checkbox"/>	5. Did you verify deposit premium (how much was paid in)?
<input type="checkbox"/>	<input type="checkbox"/>	6. Was your experience modification increased during policy period?
<input type="checkbox"/>	<input type="checkbox"/>	7. Were charges made for uninsured subcontractors or owner-operators?
<input type="checkbox"/>	<input type="checkbox"/>	8. Does audit include a charge for paid commissions?
<input type="checkbox"/>	<input type="checkbox"/>	9. Did you receive a large additional or return premium? (you may be entitled to more).
<input type="checkbox"/>	<input type="checkbox"/>	10. Did your state implement a rate change?
<input type="checkbox"/>	<input type="checkbox"/>	11. Were credits on last year's policy removed from current policy?
<input type="checkbox"/>	<input type="checkbox"/>	12. 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"/>	13. Was your policy cancelled or rewritten with a different effective date?
<input type="checkbox"/>	<input type="checkbox"/>	14. If you are an executive officer of the corporation, were your wages assigned to a high rated classification?
<input type="checkbox"/>	<input type="checkbox"/>	15. Do audit dates and policy dates match?
<input type="checkbox"/>	<input type="checkbox"/>	16. Does policy contain a Residual Market or Assigned Risk Surcharge?
<input type="checkbox"/>	<input type="checkbox"/>	17. Were all "excluded remuneration" verified? Were you awarded any contracts under Davis-Bacon Act?
<input type="checkbox"/>	<input type="checkbox"/>	18. Is Anniversary Rating Date different from policy's effective date?
<input type="checkbox"/>	<input type="checkbox"/>	19. Did you verify math is accurate?
<input type="checkbox"/>	<input type="checkbox"/>	20. Did you review your physical operations to see if a minor facility change would allow reclassifying employees to take advantage of lower rate?
<input type="checkbox"/>	<input type="checkbox"/>	21. Are you absolutely certain you were not overcharged on your audit?

(Just after policy expiration and before auditor arrives, have an "overcharge-proof audit prepared.) If you checked "yes" or are unsure of any answers, please call so we can review before the audit takes place.