



CA DOI - License # 0G09933 - EPA Certificate number: R-I-18909-10-00220
 USDL - OSHA Outreach Trainer - General G0035249 / Construction C0049692

Expertise:

- . *Workers' Compensation*
- . *Experience Modification Factor*
- . *Safety Programs & Training*
- . *Payroll Audits*
- . *Claims Management*
- . *Premium Recoveries*
- . *Appeals & Disputes*

Experience Modification Factor & Premiums review – Current and last 10 years. Free

Experience Modification Factors are used to calculate premiums. If you overpaid premiums due to an incorrect experience mod, we can find out and tell you! As experts for nearly 30 years, our firm has recovered hundreds of thousands of dollars for clients. You pay us only after you have recovered the overpayment (if any) so it is a win/win. You need to provide us with the information to review. We provide a list of items we need.

An employer reaching a certain payroll/premium size becomes eligible for experience rating. This rating is calculated based on past polices included in a 3 year rating period. All policies within the rating period are eligible to be included in the calculation of an Experience Modification Factor (for construction: including OCIP/wrap-up types of policies). The data used in the calculation includes Classification Codes, Payroll and Claims.

CalOSHA – TICF (*Targeted Inspection & Consultation Fund*)

Employers with Experience Modification Factors of 125% or greater have been fined by OSHA to provide support for Targeted Inspection & Consultation Fund.

If you received a fine from the Department of Industrial Relation, Division of OSHA, we will review to make sure you did not pay based on an incorrect Experience Mod. The amount of the fines are based on past payroll, as listed in your current experience rating form (most recent year used in that calculation).

IIPP – Injury and Illness Prevention Program

It is the responsibility of the employer to have an Injury and Illness Prevention Program, along with any other hazard prevention plan required by Client's industry. It is also the responsibility of the employer to ensure that all employees understand these plans, and have received proper training to conduct the tasks required by their employment. The company's IIPP must be "effective". A safety program that is not effective will ultimately result in higher operating costs, or loss of business. If your IIPP is not an effective program in compliance with requirements, you could be subject to fines.

1. Check one item above
2. Complete Contact info →
3. Send this form back

Someone will be contacting you.

Phone: (408) 737-9482

Fax: (408) 737-9099

Email: wcf@insurance-refunds.com

COMPANY: _____

CITY: _____

CONTACT: _____

PHONE: () _____

FAX: () _____

QUESTION/COMMENTS: