

50% OF ALL BUSINESSES ARE OVERCHARGED

You're paying too much for your Worker's Comp!

Discover the
7 Secrets that
cost you plenty...

For more information:
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Not Just an Insurance Agent...YOUR BUSINESS PARTNER.



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MANAGING RISK



Secret #3

You are penalized and overcharged when the “Audit Police” make a mistake on an audit.

Because your real insurance cost is determined after your policy expires, it's essential the audit is correct. You're at a disadvantage from the start. The insurance company auditor knows the rules, you don't. The law does not compel an auditor to explain the rules, especially if applying a rule would cause you to pay a lower premium.

Here's how the auditor works against you:

- Your entire payroll is put into the highest classification.
- The “standard class exceptions” are put into the incorrect cost classification. When someone is not properly moved to the lower cost classification, you pay at the highest rate.

Misclassifications are common and the system is designed for you to pay for all mistakes. Would you allow an IRS agent to conduct an audit without an expert on your side? Of course not. Then, why allow an insurance company auditor to conduct an audit without an expert at your side? A workers' comp audit may actually cost you more money than an IRS audit. A Workers' Comp audit occurs every year.

Don't allow an insurance company auditor to conduct an audit without an expert on your side!

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