



Nationwide Risk Consulting, Inc

## Workers' Compensation Audit Service

**A Cost Problem That is Now  
an Income Opportunity**



Metro Washington  
Chapter

Sponsored By **Associated Builders and Contractors of Metro Washington**

*There is a good chance that your company has overpaid for  
Workers' Compensation Insurance.*

*Would you like to recover some of those overpayments and reduce  
future costs?*

The cost of Workers' Compensation coverage has been rising steadily, and many employers simply accept the high premiums as a fact of business life. Fortunately there is a solution.

NATIONWIDE RISK CONSULTING, INC's careful, experienced examination of Workers' Compensation insurance premiums identifies errors and inaccuracies that can reflect significant overpayments. Errors that can include:

- Employees being misclassified
- Credits that are overlooked
- Payrolls that are calculated incorrectly
- Inaccurate experience modification calculations

These errors may result in overcharges, which cost you money. We know where to find the errors and how to claim your refund and reduce future premiums.

In many cases, refunds are retroactive for up to three years!

### Special Features For ABC of Metro Washington Members

As a result of ABC of Metro Washington's Sponsorship, Nationwide Risk has provided several special features available only to members of our association:

- All members, regardless of size, can participate in the program. This means that Nationwide has waived the usual minimum premium requirements for access to their program.
- The only fees are contingent on actually recovering money for members, and the usual fee has been reduced by 20% due to our sponsorship.
- Nationwide has appointed a single local administrator for our members, Alliant Insurance Services, assuring coordinated management of the program for all members.

## HERE'S HOW NATIONWIDE RISK CONSULTING, INC. WORKS ....

We concentrate on recovering past overpayments while eliminating the likelihood of future overcharges by performing the following services:

- Our professional staff studies your Workers' Compensation premiums.
- Our exclusive software program analyzes payroll classifications, job functions, and the calculation of experience modification rates.
- We assist you in obtaining those reductions in premiums to which you are entitled.
- We prepare and submit a detailed report relating to recovery of Workers' Compensation Insurance overpayments.
- We include the documentation to support the requested credit or refund.

## IT'S A WIN-WIN SITUATION ....

We work strictly on a contingency basis; we only get paid when you physically receive a check or credit. There is no obligation unless we recover money.

## HERE'S WHAT OUR CLIENTS SAY ABOUT US ....

"I hired Nationwide Risk to audit my Workers' Compensation insurance premium to make sure I was paying the correct amount. They discovered errors in the amount I was being charged. They helped me file for refunds, which saved me thousands of dollars. I was very satisfied with their services."

- General Sign Company, Cape Girardeau, MO

"We would like to commend Nationwide Risk for the professional service provided to Heckethorn Manufacturing. Nationwide was able to evaluate our situation and develop measures that have resulted in significant savings for the company. We highly recommend Nationwide as a first-class operation with dedicated and talented employees that can get the job done."

- Heckethorn Manufacturing, Dyersburg, TN

"We are very pleased with the performance of Nationwide Risk. Their team was professional and thorough and they succeeded in finding substantial savings for our company."

- H. Krevit & Company, Inc., New Haven, CT

"Over the past three years, I have been involved in the workers' compensation program. During those three years, we have utilized the services of Nationwide Risk. Their audits have uncovered misclassifications each year that resulted in refunds of overpaid workers' compensation premiums."

- Somerville Hospital, Somerville, MA

## HERE'S WHO WE ARE ....

NATIONWIDE RISK CONSULTING, INC. is a leading national company whose personnel has a record of recovering millions of dollars in insurance overpayments. We are experts in the field of Workers' Compensation.

There are over 700 possible Workers' Compensation employee classifications that directly affect the price of your premiums. There are annual experience-modification calculations that could result in sizeable premium increases. Just one error in either area can be costly to any employer—and errors are common.

That's why you need NATIONWIDE RISK CONSULTING, INC. We know Workers' Compensation and understand the classifications and calculations used to determine the premiums you pay. If there is an error we will find it; if not, you will have the satisfaction of knowing that you are paying the correct premium. We produce refunds of your money, money that you may have been unnecessarily paying for a number of years.

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