



(850) 234-3197
(800) 508-9126

5 Miracle Strip Loop, Suite 1
Panama City Beach, FL 32407

Civic Memorial Office Center
6601 Memorial Highway, Suite 201
Tampa, FL 33615

2233 N.W. 41st Street, Suite 700-B
Gainesville, FL 32606

Rely on Outside Expertise

Get Help with Your Annual Audit.

An audit is done at the expiration of your policy period to verify your actual payroll information against estimate you made for the year. The audit results will determine if you owe additional premium or are due a refund for overpayment.

WorkComp Specialists take the pain out of audits by providing you with a list of information and items you'll need for the audit. We review this documentation with you to ensure there are no errors. We have a proven track record in disputing incorrect audits and recovering premium dollars.

Relationships Matter. Ask for Help to Manage Workers' Comp Claims.

Like most insurance, you never really know what workers' compensation coverage is worth until you have a claim. The first 30 days (after a workplace accident or injury occurs) are critical in determining how a claim will proceed and how much will be paid out. Is your current agent on a first name basis with your adjuster and have your best interests at heart?

At Work Comp Specialists we have dedicated experts that continually monitor your claims to minimize their impact on your loss experience. This helps to keep you premium as low as possible.

Like the Drug Free Workplace Credit, you have to re-apply each year to receive the premium savings. We will contact your insurer to ensure they have your application and the credit included in your policy. This safety net service ensures this valuable credit is not missed and your profits are not wasted.

Plan Your Back to Work / Light Duty Program.

When you do have an employee out on workers' comp, the treating physician will determine when he or she is able to return, and in what capacity. "Light duty" restrictions must be followed. Having an effective "light duty" policy with pre-determined job functions



(850) 234-3197
(800) 508-9126

5 Miracle Strip Loop, Suite 1
Panama City Beach, FL 32407

Civic Memorial Office Center
6601 Memorial Highway, Suite 201
Tampa, FL 33615

2233 N.W. 41st Street, Suite 700-B
Gainesville, FL 32606

can lead to lower workers' compensation costs.

Two reasons to let WorkComp Specialists help you define your light duty program.

- 1. Claims classified as "medical only" do not add indemnity or lost time benefit costs and can reduce premiums by as much as 70% when factored into your NCCI Experience MOD calculation.**
- 2. Light duty/return-to-work positions help employees feel like valued members of your company. And that goodwill has an impact on ALL your employees. Employees who return for light duty are paid at 80% of their pre-injury average weekly wage. Having pre-determined job roles create more savings for you.**

It's All about Your Experience.

Each year your insurer is required to submit your claims and payroll data to the National Council on Compensation Insurance (NCCI). Your data, along with every other Florida employer's data, is used to perform actuarial calculations to ensure the amount for each worker class code will cover the costs of claims expected in the upcoming year.

In Florida, rates are filed by the NCCI in the fall of the year. The filing goes to the Florida Department of Insurance where any changes are made and rates are finalized to be effective on January 1st of the next year.