

## Blue Coast Workers Compensation Insurance Premium Recovery



### Stop Overpaying Your Workers Compensation Premiums And Put All That Money To Much Better Use.



Workers Compensation Insurance covers the cost of medical care and rehabilitation for workers injured on the job. It also compensates for lost wages and provides death benefits for dependents in work-related accidents.

However, constant changes in the Workers Compensation industry often catch companies unaware, resulting in needless overpayments and lost revenues. Industry experts estimate that U.S. businesses overpay their Workers Compensation premiums due to factors ranging from frequent changes in bureau rules, regulations and policies, erroneous rates and code misclassifications.

In May 2007, NCCI Holdings released its annual "State of the Line" Workers Compensation market analysis. Net premiums were estimated at \$46 billion in 2006—making it the single largest commercial insurance expense for U.S. business owners.

#### THE BLUE COAST SOLUTION

Our target market includes companies that annually pay \$50K or more in Workers Compensation Insurance premiums; have been in business a minimum of three (3) years; and at least three (3) classification codes.

#### HOW SIGNIFICANT CAN A REFUND BE?

A non-profit agency providing various community services paid \$65K in annual Workers Compensation premiums. A simple policy error determined a refund exceeding twice this amount—over \$140K!

*"We uncovered \$184,526 for a small surgical goods manufacturer with under 100 employees. An incorrect code classification on their Workers Compensation policy revealed this gross overpayment—I love my job!"*

— Kate S., Blue Coast Senior Auditor

*Ask your advisor about other cost recovery and savings programs available through the Blue Coast Associate Companies.*

For more information visit our web site

[bluecoastfinancial.com](http://bluecoastfinancial.com)

#### GETTING A "SECOND OPINION" FROM BLUE COAST IS COST-FREE AND RISK-FREE. JUST LIKE THE PEACE OF MIND IT PROVIDES.

Now, thanks to Blue Coast, it's easy to get an expert "second opinion" on a score of crucial business-to-business services. And enjoy a "win-win" situation—regardless of the results.

For starters, with Blue Coast, there's no initial cost, risk or obligation. We simply want to help you to be the best manager you can be. Make it quicker and easier for you to do your due diligence. And introduce you to some smart new ways for your company to save money.

Often, the savings can be significant. But even on those rare occasions when Blue Coast can't save you money, you'll still come out way ahead. Because you'll have gained the added peace of mind that comes from knowing your company has already made a wise, cost-effective choice regarding a specific service, resource and/or vendor.

#### Your Blue Coast Advisor

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