



1825 65<sup>th</sup> Street • Brooklyn, NY 11204  
Tel: 718-621-4300 • Fax: 718-621-9397  
Email: martin@compensationrefund.com  
Web: www.compensationrefund.com

March 3, 2009

Total Ben  
1374 E.28<sup>th</sup> St.  
Brooklyn, NY 11210  
Attn: Moishe Miller

This letter will serve to illustrate some of our services relative to our Workers' Compensation Insurance Premium Recovery Service.

Our firm will conduct a complete review of each of your currently published Experience Rating Modifications and Classifications. **The purpose of the review is to improve and revise these modifications and classifications with the most recent ruling from the NY rating board that affected the industry**, thereby generating return premiums or credits from their insurance company.

**The scope of our review includes:**

- **Looking for errors in the actual calculation of the premium.**
- **Applying overlooked newly published cheaper classifications.**
- **Looking for errors, miss assignments & improperly included losses & reserves.**
- **Amending the experience modification.**
- **Ensuring that the proper discounts have been applied where warranted facilitating an increase.**
- **Reviewing the construction credit worksheets with the NY Boards calculations.**
- **Reviewing the actual audit worksheets for errors in categorization of employees & departments.**
- **Reviewing every area of the current & past (audited) policies & correcting any & all errors retroactively.**

Our fee is 50% of the actual refunded premiums or credits as a result of our service.

**IF THERE IS NO RECOVERY THERE IS NO FEE.**

The client will NOT be invoiced until they receive a check, credit or reduced premium from their respective carriers.

Looking forward to your referrals,

Martin Silver-President