

# 9 out of 10 companies like yours are overcharged for Workers' Comp coverage, every year.

We could help you claim a significant refund.  
You pay nothing unless we're successful.

[Date]

[recipient name]  
[company name]  
[address]  
[address]  
[address]

Dear [recipient name],

Did you know that 90% of all Workers' Compensation audits are performed incorrectly by insurance carriers?

These errors result in thousands of dollars in overpaid premiums every year. And the mistakes are rarely caught by insurance brokers. Altogether, companies in the energy and construction industry are owed millions in refunds. But unfortunately most will never know about it.

## **I've helped companies like yours obtain refunds of \$25,000, up to \$750,000.**

With decades of experience in the industry, we can quickly identify the costly errors in Workers' Compensation audits. We calculate all overpayments in the last 5 years and help our clients get their refunds fast.

### **Here's how we can help your company:**

- **You'll get a comprehensive review** of your workers' comp audits from the last 5 years. We'll identify any errors, make corrections, and help you obtain your refund.
- **You pay absolutely nothing** unless we find overpayments. Our fee is 30% of your refund. Otherwise, the service is completely free.
- **Receive an answer within 1 week.** We'll let you know if you're getting a refund within just 7 days after we start your risk-free review. The process is fast, simple and painless.

We'll also take a close look at your company's EMR (Experience Modification Rating)—which affects the premiums you're already paying. Sadly, 85% of EMR ratings are also mismanaged. In fact, many of them are over the legal limit. As part of your comprehensive review, we'll also correct any mistakes in your EMR. The end result: cheaper workers' comp rates, increased profitability—not to mention peace of mind.

### **Will this service change anything with your current insurance broker?**

Not at all. This is a completely risk-free, no-obligation audit. It will not jeopardize the relationship with your current broker. In fact, your broker does not need to be involved in the process.

### **Call me today to start your risk-free Comprehensive Workers' Comp Review.**

To learn how I can assist your company (and your bottom line), call my office toll-free at **877-435-6371 x226** or simply email me at [scotth@HelmerRisk.com](mailto:scotth@HelmerRisk.com). I look forward to helping you.

Sincerely,

Scott Helmer  
President & CEO  
Helmer Risk Management

P.S. Remember, 90% of companies are entitled to a significant refund for overpaid workers' comp premiums. We're offering a completely risk-free audit—**at no cost to you unless we get you a refund.**