

Did you Know...

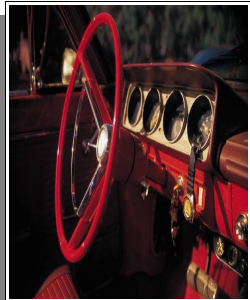


When you place your business with Byrne – Kim & Associates you are stepping up to an advanced insurance business consultant process. Byrne - Kim receives additional training specific to the Workers' Compensation industry that enables them to fully understand the errors that commonly occur and the processes that should be implemented to keep you from losing money. They clearly have a better understanding of the insurance industry and are in the best position to advise you on your total insurance issues. Below are actual examples of how Byrne – Kim have found, fixed errors and returned money to employers!



Finding and Fixing Audit Errors

A Nursing company specializing in staffing hospitals with 300 employees working in three states. Byrne - Kim determined that though the company paid premium for payroll in each state, the resident state was charging a premium for all employees regardless of state of employment. The Broker carefully documented the facts and presented their findings to the Insurance Fund who revised the premium in favor of the client. The result was a return in premium of over \$36,000.



Driving your Experience Modification to a Minimum

Five home healths with single ownership with more than 2000 employees saw steadily increasing Experience Mod rates. The Broker examined the Mod worksheets and compared the result of having independent Experience Mods vs a combined rate. The result showed all locations could be combined. The employer received a return premium of \$822,808 and their experience mod dropped from 1.26 to .84.



Anatomy of a Claim

A social service agency with 390 employees and 22 locations experienced 27 WC claims totaling \$89,000 within a six-month period. The Broker met with the client and found they had no injury management program and were minimally involved in the overall process. The Broker conducted supervisor training, established an occupational clinic relationship, and held training on how to manage a comprehensive return to work program. Six months later, the client has only had 11 claims with total costs of less than \$1000.

When you see these four letters – CWCA – you can be sure you're working with an insurance professional who has taken the extra step to bring extra value to your company. Byrne – Kim & Associates has earned the prestigious CWCA designation, and continues to better advance their knowledge through continuous education.