



HEBBELN INSURANCE

Is your Work Comp Premium inappropriately high?

If undiscovered, the following Work Comp rating errors can result in a Business Owner **paying an incorrectly high Premium year after year!**

- **Officers not rated correctly:** Annual payroll for MO Officers should be **\$39,500 each** in 2016 regardless of actual salary.
 - **Additionally, 10% of payroll can be allocated to clerical or sales** which is a much lower rate than Electrical
- **Overtime payroll** – Your overtime multiple is likely 1.5 times hourly. **You should not be rated for the multiple.**
- **Estimator Payroll:** This one can get tricky, let's look at 2 examples:
 1. Your Estimator bids **and provides project assistance** (e.g. he will assist Electricians). He will be rated in the Electrical Class Code. **But let's take a different example:**
 2. **He performs no labor**, if necessary, Electrician's use FaceTime or send photos/videos to him and he reviews from his office computer. **His payroll should go in the Estimating Class. This rate can be as much as 90% less!**

Identification of these 3 errors may Greatly Lower Your Premium!

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