



Thank you for all your hard work which generated an unexpected refund of over \$40,000 on our worker's compensation policies due to misclassifications of employees by our insurance carrier.

Your thoroughness and persistence in getting the issues resolved was remarkable. We would have never known to look for these errors nor had the time to determine how to get the overcharges corrected.

I highly recommend having a review conducted by your organization not only for companies that feel they are paying too much for workers' compensation premiums but for any company looking to reduce their operating expenses.

Regards,

A handwritten signature in black ink that reads "Mary Kratochwil". The signature is written in a cursive style with a large initial "M".

Mary Kratochwil, Payroll Manager