

# Capacity's mod evaluation recovers prior year overcharges and protects against future overcharges

Capacity analyzes the factors used to calculate your workers compensation experience modification factors to identify errors. These errors are reported to you and then Capacity recovers the resulting premium overcharges. This review has to be done on a retrospective basis since errors must occur before we can correct them. By monitoring and analyzing the experience mod factors unique to your company, we can lower your operating costs

## Capacity is your advocate in the arcane regulatory process that is governed by the insurance industry

- Your modification factor is calculated by a regulatory bureau from data collected and transmitted to them by your insurance company.
- An estimated 90% error rate is not unreasonable when you consider all the data that must be gathered, evaluated, transmitted, and processed accurately by companies preoccupied with their own objectives.
- Frequently the rules are designed and implemented to facilitate administrative expediency, not the stated regulatory purpose.
- The regulatory bureaus and their rules are governed by insurance industry executives.

*Data Accuracy*

*Objective Appraisals*

*Knowledge of the Rules*

*Professional Resolution*

## Let the buyer beware - you need an advocate

*We estimate that premiums for 90% of workers compensation policies contain errors.*

Let Capacity solve the workers compensation puzzle for you. Contact us today at **800-222-2425** or email [info@capcoverage.com](mailto:info@capcoverage.com). Visit our website at [www.capcoverage.com](http://www.capcoverage.com)

