



Protecting Employers' most valuable asset: **Employees**

ATTENTION REQUIRED

DUAL-WAGE CLASSIFICATION REMINDER

Dear Agent & Policyholder:

Your policy may contain construction classifications, which may include dual classifications that are separated by the hourly wage rate paid to your employees.

Use of dual wage classifications requires the recording of start and stop times of each employee. At the time of your audit, you are now required to supply employees' time cards, reflecting both the start & stop times, in order to verify the hours worked during the audit period.

If time cards are not available or do not include start and stop times the Overland Solutions auditor will classify all wages to the lower hourly wage/ highest rated classification for work performed.

In the absence of start/stop time records, all wages will be assigned to the higher rate classification.

Enclosed is the WCIRB bulletin which outlines the specifics of your renewal Annual Rating Endorsement or the New Business packet, mailed to you after policy inception (if renewal/inception occurred after 1/01/08).

Very best,

TECIS Insurance Services