

Premium Audit System: Login Instructions

Contents

Premium Audit Overview	.1
Duamana fan a accessaful accelit	4
Prepare for a successful audit	٠.
Get started: Online login	. 2

Premium Audit Overview

Our Premium Audit process verifies your business operations and validates the duties of your employees. The Premium Audit team correctly classifies your business to ensure compliance with regulatory requirements.

You'll have peace of mind knowing you're paying the correct premium for the coverages purchased.

When your policy is first written or renewed, the figures used are estimates for the policy term.

After the policy term ends, that previous term policy is audited for the **actual** figures. At this time, you might owe additional premium, or you could receive a refund.

Example: You just purchased a policy with a term of 04/01/2022 to 03/31/2023. After the policy term ends, we'll audit the 2022-2023 policy for actual figures. An audit will be sent to you approximately 10-30 days after the end of the prior term (approximately 05/01/2023 at the latest in this example).

Our goal is to **obtain actual figures** for the following items:

Payroll and Sales/Receipts
Number of Employees / Total units
Total Cost (labor and materials for subcontractors)
Applicable Additional insured/Waiver charge

These are the **policy types** we audit:

CPP – Commercial General Liability
Business Owners (BOP)
Auto Dealer
Commercial Auto
Workers' Compensation
Business Personal Property Reporting Form coverage
Inland Marine

- Builders Risk Reporting Form
- Dealers Inventory Reporting Form

Prepare for a successful audit

When your policy was written, your representative likely explained the audit process and helped answer your questions. This reduces surprises and any confusion you might feel when the audit process begins.

You can also do some simple things to help an audit go smoothly:

Maintain complete and accurate records that match the exact dates of your policy term.

 Example: You've received your audit on your previous policy term that was effective 6/11/2022 to 6/11/2023. Records are required showing payroll or sales for this specific time frame. If your records follow the calendar year, we'll need records from 2022 and 2023 to ensure we have an accurate representation of your business.

If you have a change in your operations, hire additional employees, or take on additional work, be sure to notify your rep. When you receive the audit request, be ready to do your part and ask your rep for help in complying with any requirements.

Use this guide to help you navigate through the information you need to provide.

Get started: Online login

Important!

- Complete your premium audit report online.
- You'll receive a letter with your login information for your premium audit.
- Reps can help you with online access and navigation (log in, information review, etc.). They can also provide support to complete the necessary screens.

Sample letter

1701 Towanda Ave

PO Box 2020

Bloomington, IL 61704-2020

866-COUNTRY

COUNTRYFinancial.com



August 24, 2023

CLIENT NAME 123 S MAIN ST BLOOMINGTON, IL 61704

Policy number(s):

Policy Term:

01/26/2021 to 01/26/2022

Certificate of Mailing: Complete your premium audit report

Thank you for the opportunity to provide your commercial insurance needs. We're committed to helping you protect the things most important to you and your business. As part of that commitment, we routinely conduct premium audits to make sure you're paying the correct premium for your

How to complete your audit report

Access your report and all required forms online at https://countryfinancial.surepaic.insurity.com/ using these credentials:

Your login information

Username:	
Decement	_

Password:

Audit Completion Deadline: 09/23/2023

What to expect after the audit

We'll send you a Premium Audit Statement for each policy premium audit resulting in additional or returned premium. If the premium audit results in no change, we won't send a statement to you.

What will happen if I don't complete the audit?

We may estimate premium for the entire policy period, which might be higher than the actual premium calculated from the audit. Here's how we'll apply the Audit Noncompliance Charge (ANC) as a penalty:

	Polloy Type			
	Business Owners/ General Liability	Workers Compensation	Workers Compensation	Workers Compensation
ANC Charge	25%	25%	100%	200%
State	AL, AZ, CO, IL, IA, ID, KS, MO, MN,	GA, IL, MO, MN	MI	AZ

We're here to help

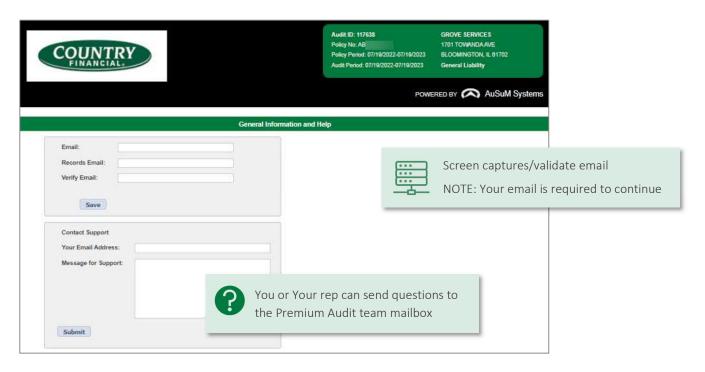
Please scan the QR code to learn more about the audit process and frequently asked questions If you have additional questions, please contact representative

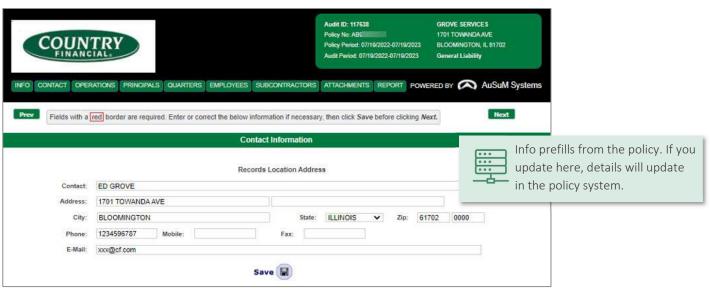


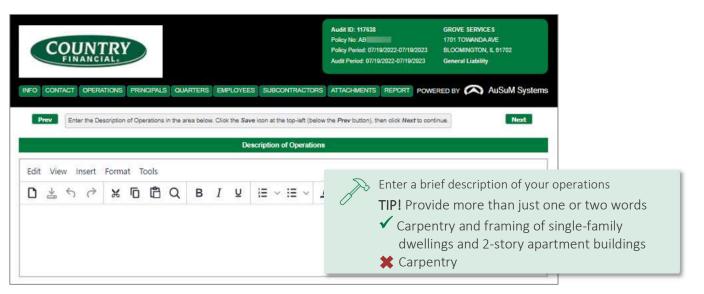
Thank you for being part of the COUNTRY Financial Family!

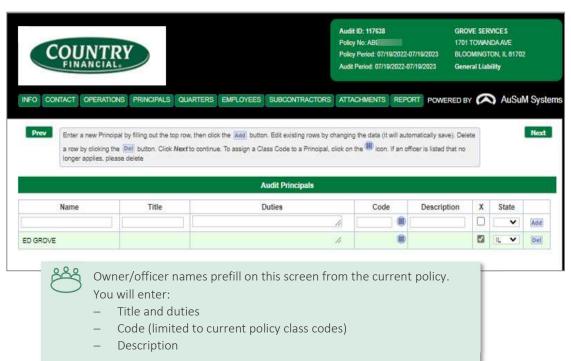
Sincerely.

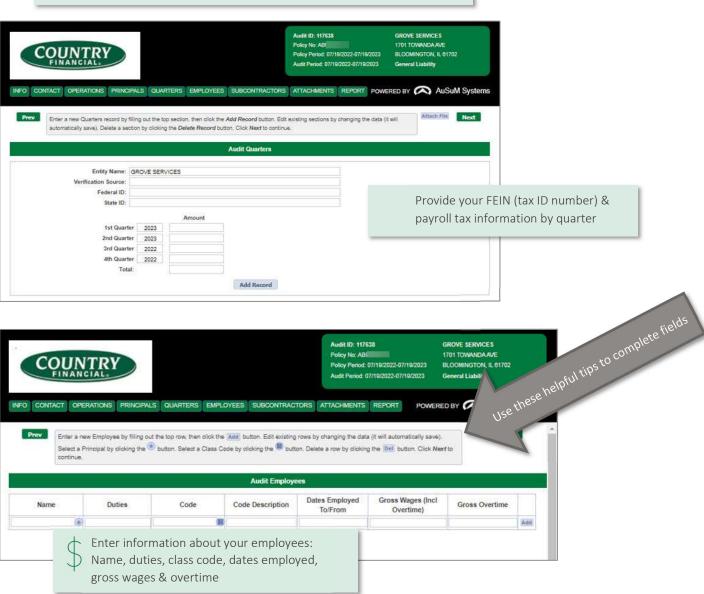
Your COUNTRY Financial team

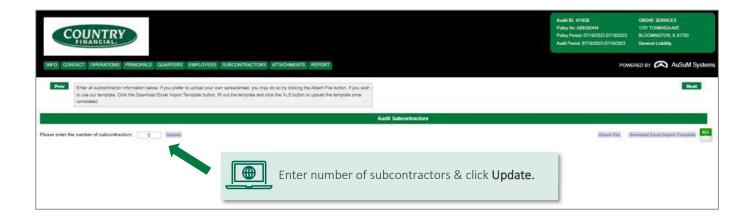












After clicking **Update** and if the subcontractor number is more than zero, this table opens so you can enter full information.

