

# Premium Audit System: Login Instructions

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## 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): AM [redacted]      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 policy.

**How to complete your audit report**  
Access your report and all required forms online at <https://countryfinancial.eurepalc.insurity.com/> using these credentials:

Username: [redacted]  
Password: [redacted]


**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:

	Policy 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, NY	GA, IL, MO, MN	WI	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 [redacted] at [redacted].




Thank you for being part of the COUNTRY Financial Family!

Sincerely,  
Your COUNTRY Financial team

Your login information




Audit ID: 117638 GROVE SERVICES  
 Policy No. AB 1701 TOWANDA AVE  
 Policy Period: 07/19/2022-07/19/2023 BLOOMINGTON, IL 61702  
 Audit Period: 07/19/2022-07/19/2023 General Liability


POWERED BY  AuSuM Systems


### General Information and Help

Email:   
 Records Email:   
 Verify Email:


 Screen captures/validate email  
 NOTE: Your email is required to continue

Contact Support  
 Your Email Address:   
 Message for Support:

 You or Your rep can send questions to the Premium Audit team mailbox



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INFO CONTACT OPERATIONS PRINCIPALS QUARTERS EMPLOYEES SUBCONTRACTORS ATTACHMENTS REPORT POWERED BY  AuSuM Systems

Fields with a **red** border are required. Enter or correct the below information if necessary, then click **Save** before clicking **Next**.

### Contact Information

Records Location Address


Contact: ED GROVE


Address: 1701 TOWANDA AVE


City: BLOOMINGTON State: ILLINOIS Zip: 61702 0000

Phone: 1234596787 Mobile: Fax:


E-Mail: xxx@cf.com



 Info prefills from the policy. If you update here, details will update in the policy system.




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 Policy Period: 07/19/2022-07/19/2023 BLOOMINGTON, IL 61702  
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Enter the Description of Operations in the area below. Click the **Save** icon at the top-left (below the **Prev** button), then click **Next** to continue.

### Description of Operations

Edit View Insert Format Tools



 Enter a brief description of your operations  
**TIP!** Provide more than just one or two words  
 Carpentry and framing of single-family dwellings and 2-story apartment buildings  
 Carpentry




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INFO CONTACT OPERATIONS PRINCIPALS **QUARTERS** EMPLOYEES SUBCONTRACTORS ATTACHMENTS REPORT POWERED BY AuSuM Systems


**Prev** Enter a new Principal by filling out the top row, then click the **Add** button. Edit existing rows by changing the data (it will automatically save). Delete a row by clicking the **Del** button. Click **Next** to continue. To assign a Class Code to a Principal, click on the **CC** icon. If an officer is listed that no longer applies, please delete **Next**

**Audit Principals**

Name	Title	Duties	Code	Description	X	State	
ED GROVE					<input checked="" type="checkbox"/>	IL	<b>Del</b>

 Owner/officer names prefill on this screen from the current policy. You will enter:

- Title and duties
- Code (limited to current policy class codes)
- Description



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INFO CONTACT OPERATIONS PRINCIPALS **QUARTERS** EMPLOYEES SUBCONTRACTORS ATTACHMENTS REPORT POWERED BY AuSuM Systems

**Prev** Enter a new Quarters record by filling out the top section, then click the **Add Record** button. Edit existing sections by changing the data (it will automatically save). Delete a section by clicking the **Delete Record** button. Click **Next** to continue. **Attach File** **Next**

**Audit Quarters**

Entity Name: GROVE SERVICES

Verification Source:


Federal ID:

State ID:

	Year	Amount
1st Quarter	2023	<input type="text"/>
2nd Quarter	2023	<input type="text"/>
3rd Quarter	2022	<input type="text"/>
4th Quarter	2022	<input type="text"/>
<b>Total:</b>		<input type="text"/>

**Add Record**

Provide your FEIN (tax ID number) & payroll tax information by quarter




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INFO CONTACT OPERATIONS PRINCIPALS **QUARTERS** EMPLOYEES SUBCONTRACTORS ATTACHMENTS REPORT POWERED BY AuSuM Systems

**Prev** Enter a new Employee by filling out the top row, then click the **Add** button. Edit existing rows by changing the data (it will automatically save). Select a Principal by clicking the **P** button. Select a Class Code by clicking the **CC** button. Delete a row by clicking the **Del** button. Click **Next** to continue.

**Audit Employees**

Name	Duties	Code	Code Description	Dates Employed To/From	Gross Wages (Incl Overtime)	Gross Overtime	
							<b>Add</b>

 Enter information about your employees: Name, duties, class code, dates employed, gross wages & overtime

Use these helpful tips to complete fields





Audit ID: 117638  
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Audit Period: 07/19/2022-07/19/2023  
GROVE SERVICES  
1701 TOWANDA AVE  
BLOOMINGTON, IL 61702  
General Liability

INFO CONTACT OPERATIONS PRINCIPALS QUARTERS EMPLOYEES SUBCONTRACTORS ATTACHMENTS REPORT POWERED BY AuSuM Systems

Prev Print Finish

<b>Branch:</b> COUNTRY Financial <b>Agent:</b> TEST PRODUCER	<b>Policy Information:</b> AB General Liability 07/19/2022 to 07/19/2023 Audit ID: 117638 Audit Method: Mail Form Audit Complete Type: Regular	<b>Insured Name and Address:</b> GROVE SERVICES 1701 TOWANDA AVE BLOOMINGTON, IL 61702 <b>Generated:</b> 08/02/2022 2:44 PM	<b>Completed By:</b> D donotreply#@countryfinancial.com AuSuM Systems 1705 Towanda Ave Suite 103 Bloomington, IL 61702
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**General Information ... Audit 117638**

Insured:	GROVE SERVICES 1701 TOWANDA AVE BLOOMINGTON, IL 61702 Contact: ED GROVE	Phone: 123-456-6787 Fax: Mobile: Email: xxx@cf.com
Records Obtained From:	ED GROVE INSURED 1701 TOWANDA AVE BLOOMINGTON, IL 61702	Phone: 123-456-6787 Fax: Mobile: Email: xxx@cf.com

Verification Source Record Total: 0

**Exposure Summary ... Audit 117638 ... 07/19/2022 to 07/19/2023 ... Policy AB9288444**

Insured: GROVE SERVICES	Policy Period: 07/19/2022 to 07/19/2023
Policy No(2): AB	Audit Period: 07/19/2022 to 07/19/2023
Auditor: D	

State	Code	Classification	Loc	Basic
Total Exposure:				

Click Finish to submit to the COUNTRY Premium Audit team

After you've entered all business information, the system will generate a report. This reflects all the details you provided, and you can print for your records.