

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 using a tablet or computer. A Chrome or Edge browser is recommended for the best experience.
- 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



November 15, 2024

GROVE SERVICES
1701 TOWANDA AVE
BLOOMINGTON, IL 61702

Policy number(s): AB9298444 Policy Term: 07/19/2022 to 07/19/2023

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.surepalc.insurity.com> using these credentials:

Username:
Password:

Audit Completion Deadline: 12/15/2024

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, NV, OK, OR, TN, WI, ND | 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 TEST PRODUCER at 6233342750.



Thank you for being part of the COUNTRY Financial Family!

Sincerely,
Your COUNTRY Financial team

Your login information

COUNTRY FINANCIAL

Audit ID: 117638 GROVE SERVICES
 Policy No: AB9298444 1701 TOWANDA AVE
 Policy Period: 07/19/2022-07/19/2023 BLOOMINGTON, IL 61702
 Audit Period: 07/19/2022-07/19/2023 General Liability

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

Next

General Information and Help

Contact Support
 Your Email Address:
 Message for Support:
 Submit

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

COUNTRY FINANCIAL

Audit ID: 117638 GROVE SERVICES
 Policy No: AB9298444 1701 TOWANDA AVE
 Policy Period: 07/19/2022-07/19/2023 BLOOMINGTON, IL 61702
 Audit Period: 07/19/2022-07/19/2023 General Liability

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

Prev Enter or update the information below, if necessary, then click Save before clicking Next. NOTE: Total gross receipts must be greater than 0. Next

Contact Information

Records Location Address

Contact: ED GROVE
 Address: 1701 TOWANDA AVE
 City: BLOOMINGTON State: ILLINOIS Zip: 61702-0000
 Phone: 1234596787 Mobile: Fax: Total Receipts: 0.00
 E-Mail:

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

COUNTRY FINANCIAL

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

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

Prev 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. Next

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



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

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 |

 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



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

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"/> |
| Total: | | <input type="text"/> |

Add Record

Provide your FEIN (tax ID number) & payroll tax information by quarter.
 Note: Special characters are not recognized by the system and cannot be used when inputting payroll or sales information.



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

INFO CONTACT OPERATIONS PRINCIPALS **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 |
|------|--------|------|------------------|------------------------|-----------------------------|----------------|
| | | | | | | |

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

Use these helpful tips to complete fields

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



Audit ID: 117638
Policy No: AB117638
Policy Period: 07/19/2022-07/19/2023
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

| | | | |
|---|--|--|--|
| Branch: COUNTRY Financial Agent: TEST PRODUCER | Policy Information: AB117638 General Liability 07/19/2022 to 07/19/2023 Audit ID: 117638 Audit Method: Mail Form Audit Complete Type: Regular | Insured Name and Address: GROVE SERVICES 1701 TOWANDA AVE BLOOMINGTON, IL 61702 Generated: 08/02/2022 2:44 PM | Completed By: D... donotreply#@countryfinancial.com AuSuM Systems 1705 Towanda Ave Suite 103 Bloomington, IL 61702 |
|---|--|--|--|

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(s): AB117638 | 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.