

**WHY DO I NEED TO PROVIDE THIS INFORMATION? ▶**

**WHAT IS A 941 AND/OR RT-6? ▶**

**WHAT DOCUMENTATION DO I NEED TO PROVIDE? ▶**

**DO I NEED TO FILL OUT THE ENTIRE FORM? ▶**

**I ONLY USE CORPORATIONS TO DO THE CONSTRUCTION. DO YOU NEED TO SEE THOSE PAYMENTS? ▶**

**IF A SUBCONTRACTOR HAS AN INSURANCE POLICY, WHY IS THE SUBCONTRACTOR BEING INCLUDED ON THE GENERAL LIABILITY AUDIT? ▶**

**SHOULD I SEND IN THE EXPECTED PAYROLL FOR THE UPCOMING YEAR? ▶**

**I CANCELLED MY POLICY. DO I STILL NEED TO DO AN AUDIT? ▶**

**WHAT DO I INCLUDE FOR GROSS PAYROLL? ▶**

**WHAT ARE SECTION 125 EARNINGS? ▶**

**DO I INCLUDE EMPLOYEES NO LONGER EMPLOYED BY ME? ▶**

**I HAVE NO EMPLOYEES/PAYROLL. WHAT DO I SEND TO SUPPORT THIS? ▶**

**WHO IS CONSIDERED AN OFFICER OF A CORPORATION? ▶**

**NOTHING HAS CHANGED IN MY BUSINESS SINCE LAST YEAR. DO I STILL NEED TO DO AN AUDIT AND IF SO, WHAT DO YOU WANT ME TO REPORT? ▶**

**I AM NOT ABLE TO LOG IN TO THE SITE TO COMPLETE THE AUDIT FORM. WHAT IS THE PROBLEM? ▶**

**MY FORM SAYS IT IS NOT COMPLETE. WHAT DO I STILL NEED TO DO? ▶**

**I ATTACH DOCUMENTS TO THE FORM BUT THEY JUST OVERWRITE THE ONE BEFORE. HOW DO I FIX THIS? ▶**

**WHY DO I NEED TO PROVIDE THIS INFORMATION?**

Policy premiums are based on estimated amounts of payroll, sales, or other costs that you are reasonably expected to have during the policy period. After the policy period is complete, we conduct a review of your operations to verify that your final premium reflects any changes from those initial estimates. This ensures your policies are fairly and accurately priced.

**WHAT IS A 941 AND/OR RT-6?**

941s are federal quarterly payroll tax reports. These are used to report wages you've paid and tips your employees have reported to you, as well as the taxes withheld on those wages and tips. The RT-6 is a Florida-specific, quarterly report used to report employee wages and reemployment tax to the state. Both reports are filed at quarter ends (3/31, 6/30, 9/30 and 12/31).

**WHAT DOCUMENTATION DO I NEED TO PROVIDE?**

In addition to the quarterly payroll tax reports (941 and RT-6), other records required could include individual or departmental payroll summaries (including an overtime breakdown), officer names, titles and specific job duties. If you use contract labor you will need to provide the expense by subcontractor (vendor) report, type of work contracted out and proof of insurance, if any.

**DO I NEED TO FILL OUT THE ENTIRE FORM?**

Yes. This way, we have the most accurate picture of your operations which ensures that the calculated premium is appropriate for your firm's exposures.

**I ONLY USE CORPORATIONS TO DO THE CONSTRUCTION. DO YOU NEED TO SEE THOSE PAYMENTS?**

For purposes of Workers' Compensation and General Liability insurance, subcontractors include corporations, as well as LLCs and sole proprietors. You should report anyone you have paid to perform any labor connected to your overall operations in the subcontractor section of the audit form. If a subcontractor provided both labor and materials, it is the total cost paid to the subcontractor that should be reported.

**IF A SUBCONTRACTOR HAS AN INSURANCE POLICY, WHY IS THE SUBCONTRACTOR BEING INCLUDED ON THE GENERAL LIABILITY AUDIT?**

The subcontractor's insurance would provide primary response to any claim, however, in the event that their limits are exhausted, your policy will respond. This expense/exposure is classified at a lower rate that contemplates the subcontractor's existing coverage.

**SHOULD I SEND IN THE EXPECTED PAYROLL FOR THE UPCOMING YEAR?**

Your agent may send you a form which asks for your projected exposures for the coming policy term. This is usually done prior to the effective date of that term, and is different than the audit. The audit is performed upon expiration or cancellation of a policy and is based on the actual exposures (payroll or sales, for example) for the policy period. For a mail form audit, the policy period is located on the cover page of the audit form, directly below the policy number.

**I CANCELLED MY POLICY. DO I STILL NEED TO DO AN AUDIT?**

Yes. Initial premiums for auditable policies are based on estimated exposures that are provided at policy inception. An audit is necessary (and contractually required) to determine correct exposure and premium until the cancellation date, ensuring the account can be closed fairly and accurately.

**WHAT DO I INCLUDE FOR GROSS PAYROLL?**

Gross payroll means total pay prior to any taxes and/or deductions. It includes wages, salaries, overtime, commissions, bonus pay, holiday pay, sick pay (except when paid by a third party, i.e. AFLAC), vacation pay and any profit sharing/incentive pay.

**WHAT ARE SECTION 125 EARNINGS?**

This refers to pre-tax deferrals falling under Section 125 of the IRS Code and it allows employees to pay qualified benefit (healthcare) premiums before taxes are deducted. With the notable exception of California, pre-tax Section 125 earnings are to be included as part of gross wages.

**DO I INCLUDE EMPLOYEES NO LONGER EMPLOYED BY ME?**

Yes. Wages paid to employees during the policy period are included even if they are not still employed at the policy expiration date.

**I HAVE NO EMPLOYEES/PAYROLL. WHAT DO I SEND TO SUPPORT THIS?**

Please provide your most recent profit and loss statement, income statement or annual tax return. Regardless of which document is used, it will need to include the detailed expenses incurred by your firm during the reporting period.

**WHO IS CONSIDERED AN OFFICER OF A CORPORATION?**

Officers typically include the president, vice president, secretary, treasurer and others elected or appointed in accordance with your company's charter or bylaws. It is important to list these employees by individual with their gross pay, as officer compensation is subject to payroll limitation.

**NOTHING HAS CHANGED IN MY BUSINESS SINCE LAST YEAR. DO I STILL NEED TO DO AN AUDIT AND IF SO, WHAT DO YOU WANT ME TO REPORT?**

The annual audit process is required by the terms of the insurance policy, as well as state insurance regulations. Even if your operations are unchanged, you need to report labor expense (payroll, subcontractors, etc.) for the policy term along with the verification documents for the policy period.

**I AM NOT ABLE TO LOG IN TO THE SITE TO COMPLETE THE AUDIT FORM. WHAT IS THE PROBLEM?**

The most common issue is not typing the site address in your browser exactly as it shows on the form. Make sure you are typing "https" and not just "http", or you can access the site by clicking this link: <https://amerisure.ausum.net> (the site is not accessible from Amerisure.com). Another common problem is attempting to use any other login information for the audit site. Your user ID and password for completing monthly payroll reports will not work. You must use the username and password provided on the cover letter to the audit form sent to you, as it is specific to your account. If you still encounter a problem logging in, please call your auditor.

**MY FORM SAYS IT IS NOT COMPLETE. WHAT DO I STILL NEED TO DO?**

Some sections of the online form are required to be completed before submission. These sections are shaded pink and are indicated by a white 'R' in a red circle. When all of these questions are answered, click Save in the upper right hand corner and the percent complete (located at the top middle of the page) should change to 100%.

**I ATTACH DOCUMENTS TO THE FORM BUT THEY JUST OVERWRITE THE ONE BEFORE. HOW DO I FIX THIS?**

Each attachment box accepts only one file. If you have multiple files for the same section, feel free to attach them to any empty attachment box. Scrolling down to the contact info section, you will see additional attachment boxes for extra files. You are also welcome to email backup documentation to your auditor, or contact your auditor for a secure ShareFile link.