



AMERISURE®

PREMIUM AUDIT FAQS

Clear Answers for a
Smoother Experience



A premium audit shouldn't feel like a hurdle—it's simply a check to ensure your coverage and costs reflect the work you actually did. As your business evolves, the audit keeps your premium aligned with reality. At Amerisure, we treat this as a transparent, supportive partnership so you can move forward with confidence.

How does this information help ensure an accurate premium?

Policy premiums begin with estimates—your projected payroll, sales, or other costs for the policy period. Once that period ends, the audit confirms your actual operations so your final premium reflects reality, not assumptions. This process ensures fairness, accuracy, and transparency for your business.

What is a 941 and why is it included?

Form 941 is the federal quarterly payroll tax report. It documents wages you've paid, tips your employees have reported, and the taxes withheld on those amounts. It's one of the clearest records of your true payroll during the policy term.

What records are most helpful to provide?

Along with your 941s, please include individual or departmental payroll summaries—ideally with an overtime breakdown. Be sure to list officer names, titles, and specific job duties. If you use contract labor, include an expense-by-subcontractor report, the type of work performed, and proof of insurance. This helps ensure each exposure is properly classified.

Do I need to include payments to incorporated subcontractors?

Yes. For Workers' Compensation and General Liability audits, subcontractors include corporations, LLCs, and sole proprietors. Anyone hired to perform labor connected to your operations should be included. If a subcontractor provides both labor and materials, report the total cost paid.

How are Section 125 earnings handled?

Section 125 refers to pre-tax benefit deductions under the IRS Code. With the exception of California, these pre-tax amounts are included in gross wages for audit purposes.



Why are insured subcontractors still part of the audit?

Even when insured, a subcontractor's policy may not fully cover a claim. If their limits are exhausted, your policy responds. Their exposure is classified at a lower rate to reflect their existing coverage, but still needs to be captured accurately.

Should I also send my projected payroll for next year?

Not for the audit. Projected exposures for the upcoming policy term are typically gathered before renewal by your agent. The audit verifies actual exposures for the policy period that has already ended or been cancelled.

Do I complete an audit if my policy is cancelled?

Yes. Audits are contractually required for auditable policies and ensure the final premium is based on actual exposure up to the cancellation date. This allows the account to be closed with accuracy and fairness.

What counts as gross payroll?

Gross payroll reflects total pay before taxes and deductions. It includes salaries, overtime, commissions, bonuses, holiday, vacation, and sick pay (unless paid by a third-party provider), as well as incentive or profit-sharing compensation.

Do I include former employees?

Yes. Any wages paid during the policy term must be included—even if the employee is no longer with your organization at the time of the audit.

What should I provide if I have no payroll?

Please provide your most recent profit and loss statement, income statement, or annual tax return. These documents must show detailed business expenses for the reporting period.

Who is considered a corporate officer?

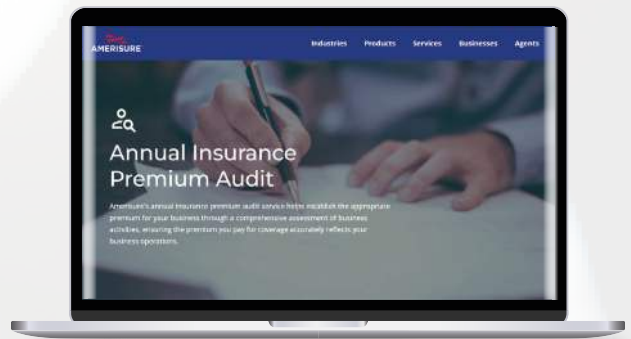
Corporate officers—such as the president, vice president, secretary, and treasurer—are individuals elected or appointed under your company's charter or bylaws. List each officer separately with their gross pay, as officer compensation is subject to specific payroll limitations.

Do I still report if nothing changed this year?

Yes. The audit is required under both policy terms and state regulations. Even with unchanged operations, you must report labor expenses (payroll, subcontractors, etc.) and provide documentation for the policy period.

What can I try if I'm having trouble logging in?

The most common issue is entering the web address incorrectly—be sure to use the direct link: <https://amerisure.ausum.net>. Also, please confirm that you're using the unique username and password provided in your audit request letter. Credentials used for monthly payroll reporting will not work on the audit site. If problems persist, your auditor is happy to help.



Clarity Starts Here.

Your premium audit doesn't have to be a mystery. Tap the screen above to explore clear guidance, helpful tools, and what to expect.