BerkleyNet | a Berkley Company

Audit

Frequently Asked Questions

WHAT'S A PREMIUM AUDIT?

An audit is a review of payrolls and other documentation to verify whether the estimates at the beginning of the policy period, or any payroll reported throughout, match the actuals.

WHY'S A PREMIUM AUDIT NEEDED?

Audits help ensure premium accurately reflects the exposure (payroll and operations) during the policy period and in most states are required. Failure to comply may result in policy cancellation, noncompliance reporting, negative experience modification rating (EMR) impact, or collection activity.

WHAT DOCUMENTATION IS NEEDED?

The policyholder should be prepared to provide the following* for the policy period being audited:

- Description of operations & employee duties
- Quarterly 941 forms
- Payroll records by employee, including overtime records
- Expense records including a Profit & Loss for verification and transaction details for labor expenses (i.e. Vendor Summary)
- Subcontractor certificates of insurance

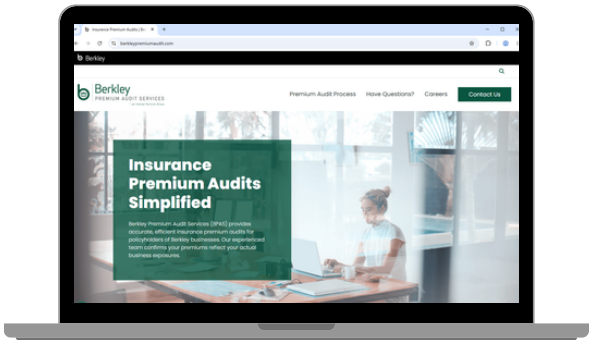
**Additional documentation may be requested by the auditor.*

WHAT'S THE AUDIT PROCESS?

- **Review:** Compare payroll records and documentation to estimates or reported payroll.
- **Connect with Auditor:** For most audits, the auditor will contact the policyholder by phone or email to schedule a virtual meeting to discuss findings and verify information.
- **Calculate:** Determine final premium.
- **True Up:** Issue an invoice or credit if needed.

WHO CONDUCTS THE AUDIT?

Berkley Premium Audit Services (BPAS) will conduct the audit on our behalf. They'll reach out to the primary contact or audit contact after the policy period has ended and provide instructions and contact information.



*Visit **berkleypremiumaudit.com** to learn more about BPAS.*

Continue to the next page for more FAQs & contact information.

WHAT'S THE TIMEFRAME?

Documentation should be submitted to BPAS within 30 days following the end of the policy period.

HOW DO I DISPUTE AN AUDIT?

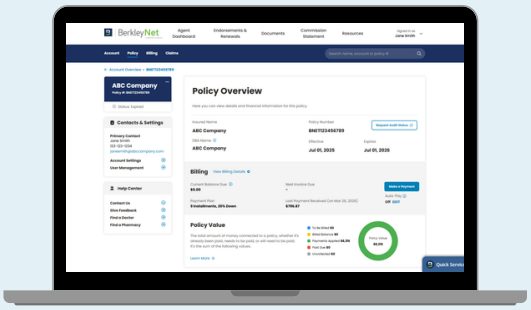
Reach out to BPAS with supporting documentation to dispute or reopen an audit.

Examples of documentation for disputes:

- To dispute **class code assignments** for employees, provide the employee's job duties along with documentation that addresses the specific audit findings or rationale that led to the original classification.
- To dispute **subcontractor amounts**, provide proof of separate coverage during the audited policy period.
- To dispute **assignment of supervisors or non-laborers**, provide levels of supervision, duties, including whether those employees visited job sites, and the purpose of those visits at each stage of the project.

WHO DO I CONTACT?

- For audit-specific questions including audit worksheets, disputes or reopening an audit, or general audit questions, contact **BPAS**:
  - **BPAWestAudit@wrberkley.com**
  - **866-957-3135**
- For policy & billing support, including reinstatement requests and Audit Installment Plans (AIP), contact **BerkleyNet**:
  - **service@berkleynet.com**
  - **877-497-2637**



For Audit Status & more, visit the portal: **app.berkleynet.com**

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