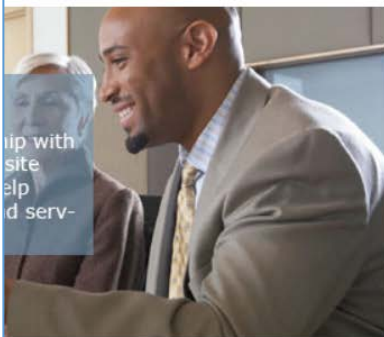


NYSIF.com Policyholder Online Account Premium Audit Document Retrieval

June 13, 2017

NYSIF.com Policyholder Landing Page



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NYSIF Premium Audit Process

Most workers' compensation policies are audited in person by a NYSIF auditor. In certain cases, a policyholder may be eligible to submit a payroll report online.

Your NYSIF policy (Part 4, Sections G and H) requires you to keep all business records related to your policy and allow NYSIF to examine these records, the contents of which remain confidential. Someone with knowledge of your business operations must be present at the audit to answer questions regarding duties of all employees and other issues that may arise.

NYSIF auditors determine:

- The total amount of payroll subject to a premium charge
- Applicable classification codes for your business and employees
- Division of payroll for each classification
- The accuracy of classification codes and other records to help achieve the lowest possible premium for your policy

Our auditor will determine the best records from the list above to use as a primary source to obtain gross payroll amounts. Payroll tax forms (941, NYS-45, NYS-45ATT, W-2 and W-3) are used to verify the payroll recorded in the primary records. In addition, the auditor examines the cash book, checkbook, daybook with cash expenses and general ledger to determine remuneration that is not reflected in payroll records. The auditor also uses forms 1120, 1065, 1040, 990, 1099 and 1096 to verify records used as the principal source.

The auditor may examine contracts, bills and invoices to determine and verify the nature of work done by the policyholder or its subcontractors. Premium charges for employees of uninsured subcontractors are the policyholder's responsibility.

Required Records

Please make a complete set of the following required records available:

- Payroll records (showing totals and division of payroll by type of work performed)
- Checkbook
- Cash book (disbursements and receipts)
- General ledger
- Contracts (construction)
- Tax returns including quarterly payroll taxes
- Original certificates of insurance for covered subcontractors

Online Audit Documents

To view your policy's Premium Audit information, click the "Earned Premium Audit" link on your landing page. Your policy's audit history will be displayed.

For each audit, the query displays:

- Audit Number
- Issue Date
- Status (of audit)
- Audit Period
- Group Number (of policy)
- Auditor
- Exit Interview Form (if available)
- Audit Worksheet (if available)

Earned Premium Billing Audit Inquiry System

Please Note: Exit Interview Forms and Audit Worksheets, if available, are viewable on this portal for the last 4 Renewal Dates only.

NYSIF Policy Number
999999999

NYSIF Renewal Date
(All Renewal Dates) ▼

List Of Audits For Policy

Policy Number: 99999999
Renewal Date: (All Renewal Dates)
Audit Number: 7009
Pay Plan: Quarterly
Audit Count: 1
Location Count: 1
Rating Date:

Audit Number	Issue Date	Status	Audit Period	Group Number	Auditor	Exit Interview Form	Audit Worksheet
12345678	05/10/2017	Released to PAD	10/02/2013 - 10/02/2014	90	JAMES Nysif	view	view
98765432	10/08/2010	Released to PAD	10/02/2009 - 10/02/2010	90		N/A	N/A
00011122	10/05/2009	Billed	10/02/2008 - 10/02/2009	90		N/A	N/A
55555555	10/03/2008	Billed	10/02/2007 - 10/02/2008	90		N/A	N/A

For details about an audit, click the audit number. A page will open displaying details about the audit. Click close to go back to the previous screen.


Audit Serial Number: 12345678

Review Type	N/A	Total Payroll	\$0.00	Billed	N/A
Policy Name	C	Other Payroll	N/A	Auditor Name	JAMES NYSIF
Policy Number	99999999	Audit Appointment Date	N/A	Auditor Number	2
Group Number	90	Audit Status	Active	History	N/A
Renewal Date	10/02/2013	Audit Process Dates		Audit Start Date	10/02/2013
Rating Date	N/A	Created	05/10/2017	Audit End Date	10/02/2014
Policy Status	ACTIVE	Completed	N/A	Period End Date	10/02/2014
Pay Plan	Quarterly	Payroll Audit Review	N/A	Bill Code	N/A
Class Lines	1	Underwriting Review	N/A	Location Count	1
				Audit Rating	N/A

Line Number	Class Code	Region	Payroll	Rate
1	8044		\$0.00	\$5.58

Exit Interview Forms

Click "View" under Exit Interview to view those documents. Sample forms below. (Please note: Exit interview forms and audit worksheets, if available, are accessible for only the most recent four policy renewal dates.)

		New York State Insurance Fund <i>Premium Audit</i>				
<h3>PAD EXIT INTERVIEW FORM - AUDIT</h3>						
Policyholder: ACME FENCE COMPANY			Policy Number: 12345678			
Audit Number: 666666-6		District Office: Z		Group Number: 109		
Audit Period: 07/01/2014 to 07/01/2015			Auditor: A PADTEST1		Audit Date: 04/06/2017	

1. Payrolls were classified in the following categories: (All entities included)

Class Code	Class Description	Audited Payroll	Declaration/ Renewal Payroll	Payroll Difference	Manual Rate	Premium Difference
4558	PAINT MFG--U	\$104,000.00	\$156,700.00	(\$52,700.00)	5.03	(\$2,650.81)
8809	EXECUTIVE OFFICERS N.O.C. ETC-U	\$45,000.00	\$46,800.00	(\$1,800.00)	0.32	(\$5.76)
8810	CLERICAL OFFICE EMPLOYEES NOC-U	\$11,000.00	\$12,000.00	(\$1,000.00)	0.31	(\$3.10)

Premium Difference (Manual Rate): \$ -2,659.67

Note:

A- The above numbers are subject to review and are only a comparison of the Manual Premium(s) on this policy's declaration/renewal to that of this completed audit, and only for the above policy period. They do not represent the final premium. They are provided to give you a better understanding of the impact of this audit. Manual Premium does not include any adjustments to premium such as Experience Rating Credit or Charge, NYSIF Discount or Charge, Expense Constant, Terrorism Premium, Natural Disaster and Catastrophe Premium, Assessment Charge, Short Rate Premium, NY Construction Class Credit, WPS Premium Surcharge. In addition, the above numbers, do not include charges for Uninsured Subcontractors (if any), nor do they consider outstanding balances consisting of bills for prior, current and future periods. Your audit bill will include all applicable credits and charges and will show your actual premium for the policy period.

B- Any credits or charges generated on audit will be added or subtracted from your current outstanding balance.

C- If audited payrolls are significantly different from the current renewal, your current policy premium may be subject to rebill adjustment.

2. Executive Officers, Owners, Partners, LLC Members (Principals) were classified in the following categories:

Class Code	Officer/Principal	Title	Duties	Amount Included
8809	JOHN ACME	President	Office Admin and Management	\$45,000.00

3. You will be charged an additional \$ 0 in manual premium for uninsured subcontractors. See list attached.
Note: Charges for uninsured subcontractors may be deleted by submitting a valid New York Workers' Compensation Certificate to NYSIF. (See "Send certificates to" on this form for address)

4. The following items were applied and/or explained:

A- Payroll separations and employees classification Yes N/A

B- Changes in operation/classification Yes N/A

C- Overtime Credit Yes N/A

D- Payroll Limitation Credit Yes N/A

E- Wrap-Up Work Yes N/A

F- Casual labor Yes N/A

Audit Worksheets

Click "View" under Audit Worksheet to view those documents. Sample forms below.

THIS IS A COPY OF THE AUDIT COMPLETED BY A PADTEST1 ON 04/06/2017. WE VALUE YOU AS A CUSTOMER AND APPRECIATE YOUR BUSINESS. PLEASE CALL ME IF I CAN BE OF FURTHER ASSISTANCE.					
Audit Number: 987654 Audit Period: 07/01/2014 - 07/01/2015			Policy Number: 12345678 Policy Period: 07/01/2014 - 07/01/2015		
Assured Address: Acme Fence Company 123 Main Street City, NY 11111 Phone: 518-555-1212			Audit Address: Johnson CPA 456 Elm Street Anytown, NY 00000 Phone: 518-222-5151		
Entity: Acme Fence Co Inc					
EXECUTIVE OFFICERS					
Title	Name	Gross Payroll	Amt. Included	Code	Description Of Duties
President		45,000	45,000	8809	Office Admin and Management

Audit No: 666666-6		Assured: ACME FENCE COMPANY					
Policy No: 12345678		Entity: ACME FENCE CO INC.					
PAYROLL DETAILS							
A	B	C	D	E	F	G	H
(+/-) Total			(-)	(-)	(-)	(-)	(-)
Class Code		9501	8809	9501	8810	8742	8810
Territory		T9	T9	T9	T9	T9	T9
Title			President				
Name/Desc			JOHN ACME	reclassified from maNAGERS	managers	customer relation	admins
Jul/2014	\$512,399	\$0	\$19,320		\$46,123	\$21,244	\$19,204
Aug/2014	\$651,706	\$0	\$24,038		\$59,000	\$26,875	\$21,430
Sept 2014	\$654,602	\$0	\$41,665		\$59,577	\$24,576	\$24,722
october 2014	\$539,676	\$0	\$19,320			\$22,367	\$35,840
Total	\$2,358,383	\$0	\$104,343		\$164,700	\$95,062	\$101,196
Officers Adjust			\$34,200				
Other Adjust.				\$32,940	-\$32,940	-\$1,219	-\$28
Const. P.L.							
Charge		\$0	\$34,200	\$32,940	\$131,760	\$93,843	\$101,168

Audit No: 666666-6		Assured: ACME FENCE COMPANY						
Policy No: 12345678		Entity: ACME FENCE CO INC.						
RECONCILIATION								
SUMMARY				RECONCILIATION			REPORTS	
Terr.	Code	Fed	Rated As	Payroll	Description	Values	Description	Values
9	9501	N		\$933,452	Total summary payroll	\$2,224,458	3q14	\$1,818,707
9	8809	N		\$34,200	Prior period	\$0	october 2014	\$539,676
9	8810	N		\$311,271	Subsequent period	\$0		
9	8742	N		\$93,843	Adjustment for Class [9501]	-\$7,606		
9	4511	N		\$434,708	John Acme, president	\$70,143		
9	3372	N		\$416,984	Adjustment for Class [8810]	\$32,968		
					Adjustment for Class [8742]	\$1,219		
					Adjustment for Class [4511]	\$4,123		
					Adjustment for Class [3372]	\$33,078		