



Premium Audits

Commonly Requested Premium Audit Records

- Certificates of WC insurance for all subcontractors
- Employer Quarterly Federal Tax Return Form 941 or 943
- Federal 1099, W2, W3
- General ledger, check register, canceled checks, bank statements, cash distributions
- List of clerical employees and duties
- Payroll journals and registers (Note: gross payroll is the amount of payroll before deductions that reduce an employee's taxable income, which includes 401(k) or cafeteria-style plans)
- State Employer's Quarterly Unemployment Insurance Tax reports
- Wages separated by regular and overtime by job classification

Other items may include: wages and salaries, commissions; vacation, holiday, sick pay; bonuses, stock bonus plans, profit-sharing plans; payment for piecework, salary reduction plans; retirement or cafeteria-style plans and savings plans.