

Navigating Workers' Compensation Claims & Premium Audits

Presented by:

Illinois Restaurant Association, Employers, and the Cook County Small Business Source

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The Cook County Small Business Source **strives to support, grow, and elevate small businesses by providing no-cost business advising, resources, events, and access to capital opportunities to small business owners.**

Business Advising

Individual and group expert business advising provides small business owners with the tools and resources needed to grow and scale their business



Resources

A resource library and a network of over 50 partners are available to help grow and scale small businesses



Events

Events connect small business owners with our community of advisors who provide in depth knowledge on topics important to small businesses



Access to Capital

Grant programs and grant application support to financially support small business owners to start, grow, and scale their business



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**Your Business, Our Expertise:
Building Your Path to Success**

Louise Williams, owner of Beautiful Beginnings Daycare in Chicago, IL, with Tulio Juarez, advisor for the Greater Southwest Development Corp.

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Workers' Compensation Claims and Premium Audit

Illinois Restaurant Association

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Linette Rinehart

First Steps of Claims Management

- + Safe work environment - job descriptions
- + Hiring process - training
- + Employee reports injury to employer / policyholder
- + Employer / policyholder offers guidance to urgent care, hospital or 911 (for life, limb or vision emergency)
- + Employer / policyholder reports claim to carrier

Timely Reporting: Key to Cost and Time Containment

- + Know upfront how to report a claim
- + Delays in reporting can increase medical costs and extend indemnity benefits
- + Delays can also increase the possibility of litigation and fraud

Claim Investigation

- + Verify coverage
- + Gather information about the incident, including date, time, location, nature of injury, and witnesses
- + Conduct interviews with the employee and employer
- + Keep communications open with the injured employee and carrier

Mike Prebeg

Premium Audit

Frequently Asked Questions

- + What is a premium audit?
- + Why is there a year-end premium audit?
- + What are the different ways to complete a premium audit?
- + What happens if I do not complete the year-end premium audit?
- + What do I do if I disagree with the audit results?
- + What happens after the premium audit?

Records Needed to Complete Your Premium Audit

- + A payroll summary by employees including their total gross wages for the policy year
- + State Quarterly Payroll Tax Report
 - + 1st Quarter policy year
 - + 2nd Quarter policy year
 - + 3rd Quarter policy year
 - + 4th Quarter policy year
- + Federal Quarterly Tax Report
 - + 1st Quarter policy year
 - + 2nd Quarter policy year
 - + 3rd Quarter policy year
 - + 4th Quarter policy year
- + A payroll summary report includes but is not limited to the following items:
 - + An annual summary total for each employee
 - + A grand total for the policy period
 - + Overtime
 - + Double time
 - + Vacation pays
 - + Total payroll hours
 - + Tips
 - + Sick pay
 - + Severance pay, etc.

EMPLOYERS® Workers' Compensation Audit Types

In addition to online premium audits, EMPLOYERS offers three other audit types. The type of audit you receive depends on the size of your policy, the industry in which your business operates, and the location(s) of your business.

- + **Voluntary Audit:** You'll receive an audit form by mail, email, or fax with instructions. If additional info is needed, a Premium Audit Team representative will contact you.
- + **Remote Physical Audit:** You'll receive a letter requesting payroll records (e.g., 941s, State Unemployment Forms, Payroll Journal). After submission, a representative will discuss your payroll and business operations.
- + **On-Site Physical Audit:** You'll receive a letter requesting payroll records. After providing contact info, a representative will schedule a visit to conduct the audit.

EMPLOYERS[®] Online Premium Audit

- + A user-friendly interface guides policyholders through the premium audit process.
- + Policyholders can easily and securely upload documents online, eliminating the need to mail printed documents.
- + Policyholders can log in 24/7 to check their audit status.
- + Audits are processed quickly, often within one business day.*
- + Registered [EACCESS[®]](#) users receive email notifications about audit due dates, status and completion.
- + To get started, [log into EACCESS](#) and navigate to **My Premium Audits**.
 - + If you don't have an EACCESS account, simply visit eaccess.employers.com or [check out our step-by-step instructions](#).

Not an EMPLOYERS policyholder? Talk to an agent or [request a quote today](#).

**Please note: Premium audit processing times vary by policy, and not all policies are eligible for one-day processing.*



Questions?

Thank You



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