

Workers Comp Premium Audit

Finance & Accounting

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Analyses your job roles for workmen-compensation premium misclassifications (e.g. office staff coded as site workers) and estimates the annual saving from correcting them. Use it to cut an inflated WC premium. To confirm the insurance the law requires, use the Statutory Insurance Compliance Checker.

Purpose of this tool & output

Describe your job roles and we identify misclassifications that are inflating your WC premium

How the output is used

Use it to identify job-code misclassifications that inflate your workers-comp premium so you can correct them.

Who should vet it

Your insurance broker or a premium-audit specialist, to confirm the reclassifications before you dispute the premium.

Important cautions

AI-generated analysis. Verify classification rates with your insurer and a licensed insurance broker.

Companion documents

- Group Health Premium Benchmarker
- Insurance Coverage Adequacy Review
- Claims-History Loss-Ratio Analyzer
- Premium Dispute / Refund Letter
- Statutory Insurance Compliance Checker

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.