



WHAT TO DO IF YOU DISAGREE WITH THE FINAL AUDIT BILLING

Builders Mutual[®]
PREMIUM AUDIT

Your billing statement is based on a recent audit of your records. We have made every effort to ensure accuracy; however, if you find that you disagree with the billing statement, please follow these guidelines:

NOTIFICATION

You have 15 calendar days from the "Print Date" located in the upper, right-hand corner of your Workers' Compensation audit bill or the "Issue Date" located in the lower, left-hand corner of your General Liability audit bill to notify us in writing of your dispute.

Your notification must include a description of the nature of your dispute and supporting documentation to substantiate your dispute. Documentation must be in the form of original documents; summaries will not be accepted. Pertinent documents may include:

- Payroll ledger for the audit period
- Federal 941 quarterly reports
- State quarterly filings
- W-2's and corresponding W-3
- 1099s and corresponding 1096 for subcontractors
- Invoices or contracts for subcontractors
- Certificates of Insurance for subcontractors—with effective dates that fall within your policy period
- Written job descriptions for employees or subcontractors
- Check stubs in numerical order

PAYMENT

You must include payment for any portion of the additional premium not in dispute.

Mail documents, including partial payment to:

Premium Audit Department
Builders Mutual Insurance Company
PO Box 150005
Raleigh, NC 27624-0005



Please note: Any credit due to you as indicated on the Final Audit Billing Statement (Workers' Compensation) or Audit Bill (General Liability) will be applied to your current policy. If you wish to receive a refund check, call the Premium Accounting department at (800) 809.4860 x 554.



Builders Mutual[®]
INSURANCE COMPANY
Where Builders Come First[®]
Residential • Commercial • Trade

PO Box 150005
Raleigh, NC 27624-0005
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