

DISPUTED AUDIT FORM

To: Westport / Coregis / ERC Insurance Company
c/o Commercial Audit Department

Email BPOSARAUDITS@csc.com

Fax: CSC Audit department 941-906-2319

*Mail to: Westport/Coregis/ERC Insurance Company
c/o CSC Commercial Audit Dept
PO BOX 50457
Sarasota, FL 34232-0303*

Date:

Named Insured:

Policy Number:

Policy Term:

Additional premium of \$

Before completing the remainder of this form please read the discussion below.

Classification-- The Westport / Coregis / ERC audit department will follow the NCCI or state Basic Manual and the Scopes manual in its determination of the validity of the dispute. Use of the NCCI or state Basic Manual and the Scopes manual for proper classification is a key element and must be understood in order for the audit dispute to be handled in a timely fashion. Please attach an explanation regarding why you feel the classification or payrolls assigned by the auditor is opposed to the NCCI or state Basic Manual and Scopes manual. Prior carrier classifications are not a valid reason for a dispute. Your agent can furnish you with applicable manual references and associated rules.

- **Officer/Owner payroll included--** The policy itself, along with the state rules regarding exemption, will be used to determine whether officer/owner payroll is to be included. If an endorsement is needed to exclude officer/owner payroll, and no such endorsement is on the policy, then the dispute has no merit as far as the Westport/Coregis audit department's determination. If the state involved requires specific exemption forms and those exemption forms have not been filed with the

state or the insurance carrier then the dispute has no merit as far as Westport/Coregis audit department determination.

There are several common misperceptions about what constitutes a valid reason for an audit dispute. The items below are intended to clear up some of the misperceptions:

- The classification assigned at the outset of the policy is **NOT** a legitimate reason for an audit dispute. The auditor assigns the correct classification based on the state or NCCI Basic Manual and Scopes manual at the time of the audit.
- The classification assigned by a prior carrier is **NOT** a legitimate reason for an audit dispute. The prior carrier may have misclassified the payroll, or operations may have changed.
- Experience mod worksheet classifications are **NOT** a determining factor for an audit dispute. Operations may have changed or the prior classification may have been incorrect.

Please attach ALL relevant documentation to support your dispute.

IMPORTANT NOTE: While your dispute is being analyzed by the Westport/Coregis /ERC Audit Department please note that you should **pay any “Undisputed amount”** of the audit.

As an example—if you calculated the audit additional using the classification or payroll **that you believe is correct** that would yield the "undisputed amount".

If you are mailing in your dispute please attach a check for payment of any undisputed premium. If you are sending in your dispute via email or fax then please mail your check to:

Be sure to note the correct policy number and policy term on your check.

Westport/Coregis/ERC
C/o Commercial Accounting Department
PO BOX 50457
Sarasota, FL 34232-0303

Note: Any and all payments made in accord and satisfaction of any disputed premium amount shall be forwarded to the above address. Any payments made in contradiction to this requirement shall not be recognized as a proper payment in accord and satisfaction of any outstanding claim by (Westport, ERC, or Coregis). Therefore (Westport, ERC or Coregis) will reserve any right to claim payment on any outstanding amounts due.

