

# COVID-19 and your premium audit: FAQs



In response to the many ongoing questions we have received pertaining to COVID-19, Zurich American Insurance Company and its affiliated insurance companies (Zurich) have compiled the following frequently asked questions and responses:

## How will I complete my annual premium audit during the COVID-19 pandemic?

Zurich understands the challenges of completing your premium audit during this time. Our premium auditors will be completing audits virtually via email, phone, video conference, secure portals, and other channels to collect, analyze and discuss your operations and answer any specific questions you may have.

## Who do I contact if I have a specific question regarding COVID-19 audit rules?

Please contact our Premium Audit department at [premiumaudit@zurichna.com](mailto:premiumaudit@zurichna.com) with your questions as COVID-19 rules can vary by state. Please provide the following in your email to ensure we can provide you with accurate information that relates to your business. We will respond in most cases within 48 hours.

- Your policy number(s)
- Dates when your operations were impacted
- State(s) where your operations have operations impacted by COVID-19
- Your contact information

## What if I do not agree with the audit exposures or class codes used?

Please contact our Premium Audit department at [premiumaudit@zurichna.com](mailto:premiumaudit@zurichna.com) with the specific details around your concern and supporting documents.

## How do I complete my audit now if I wasn't able to complete it when the auditor originally reached out to me?

Please contact our Premium Audit department at [premiumaudit@zurichna.com](mailto:premiumaudit@zurichna.com) and we will have the audit reopened with the auditor. Please provide your contact information and policy number.

## Who do I contact if I need to discuss a payment plan for my premium audit bill?

Please contact our billing department at [billing.and.collection@zurichna.com](mailto:billing.and.collection@zurichna.com) or 1-800-693-9466.

## What information is needed to complete my premium audit if my operations have been impacted by COVID-19?

In addition to the [information you typically provide](#), policyholders should track wages and employees that may fall into each of the following groups separately:

- Employees you have continued to pay but who are not performing any work either remotely or in a company facility
- Employees who have continued to work but are doing so remotely while performing the same duties they were previously performing at a company facility
- Employees who have continued to work but are now performing a different job function
- Any new or discontinued operations as a result of COVID-19

## Where can I get additional information on COVID-19 rules for various states?

Some workers' compensation entities have created online websites and FAQs that provide additional information specific to that jurisdiction. Zurich will adhere to all applicable rules and requirements for each justification when completing your audit.

- [NCCI COVID-19 FAQs](#)
- [California - WCIRB COVID-19 Resource Page](#)
- [Minnesota - MWCIA COVID-19 FAQs](#)
- [Wisconsin - WCRB COVID-19 FAQs](#)
- [New York - NYCRIB COVID-19 Resources Page](#)
- [Massachusetts - WCRIBMA COVID-19 FAQs](#)

## What happens if I do not complete my premium audit?

If Zurich is unable to complete the audit in accordance with regulatory requirements, an Audit Noncompliance Charge may be assessed as authorized by pertinent regulatory guidelines. If you submit actual exposures, the audit will be reviewed and revised accordingly.

### Other questions?

Contact our Zurich Premium Audit department at [premiumaudit@zurichna.com](mailto:premiumaudit@zurichna.com) or call us at 1-800-382-2150 (select option 7).



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