



Overland Solutions Inc / EXL Premium Audit Audit Questions and Answers

We encourage you to please respond to the letter recently received from your assigned auditor by uploading your payroll documents (into their secure server). You should also contact your assigned auditor with any questions you may have using the direct phone and email provided. They are available and eager to make the process as quick and painless as possible. Please review our prepared Audit Questions and Answers below to address any further questions you may have.

If you have already complied with the audit request, we thank you for your time and attention to this matter, and you may disregard the rest of this notice.

Why is Overland Solutions / EXL Premium Audit out of Overland Park, Kansas contacting my business?

Beginning in 2020 Cove Risk Services, the administrator of your self-insured workers' compensation program, changed our premium audit contracting firm from NEIS to Overland Solutions, EXL Premium Audit. We are confident the new firm will offer ease of services, flexibility and faster response times that will enhance the audit process over time.

The auditor that contacted me is from another part of the country, how are they going to complete my audit from so far away?

Overland / EXL is a well known national audit provider. They have thousands of auditors throughout the country, providing virtual options and offering secure servers with which to receive your information. Auditors are assigned from various other states, but they do have territories and travel routinely to complete physical audits in Massachusetts and New Hampshire. However, **during these times, ALMOST ALL** of their communications will be limited to virtual options.

For my workers' compensation payroll audit, why are they requesting sales and financial information?

You will primarily need to supply payroll documentation such as: 941 Quarterly Reports, Overtime, Tips, 1099s, and certificates of insurance from adequately insured subcontractors. We realize the standard letter they sent listed other records that are sales and financial reporting related. We suggest you start by sending the aforementioned payroll specific documentation, and the auditor can request additional documents, as needed.

What if I'm not comfortable uploading documents on-line?

By contacting your assigned auditor, they will work with you to provide options for receiving the needed documents. After speaking with your assigned auditor, if you are still not satisfied or comfortable with their solution, please feel free to contact our team at Cove Risk Services customerservice@coverisk.com. We will do our best to provide further coordination, as needed.

I prefer a physical audit, can I postpone my audit until later in the year?

We strongly discourage postponing the audit. Some of you may be eligible for a return premium due to overestimated payrolls. These returns might be used to offset your current premium billing and be of great assistance to you in these times. Others might be concerned over the possibility of additional premiums due from underestimated payrolls. Be assured, *particularly during these times*, Cove Risk is dedicated to working with our Members to provide payment solutions that work for you. If you still feel an audit extension is necessary, please contact *our team* at Cove Risk Services customerservice@coverisk.com. We will do our best to provide further coordination as needed.

Be sure to see our [coronavirus updates](#) page on the Cove Risk Services website, for solutions to additional Workers' Compensation questions you may have at this time.

As always, we appreciate our member insureds, and remain available for additional questions or concerns.

You are there for your employees. And Cove Risk is there for you.

OF NOTE: We understand that some auditors are having a hard time reaching businesses that are now closed. Please be sure to provide updated contact information to your auditor. If your business is currently closed, this may mean providing an alternate phone number or cell phone number. You may also want to provide a personal, as well as a business email address.