

This guide provides instructions for submitting a Premium Audit dispute through our online self-service platform, launched in 2025. It is intended for disputes related to the exposure results of a completed audit.

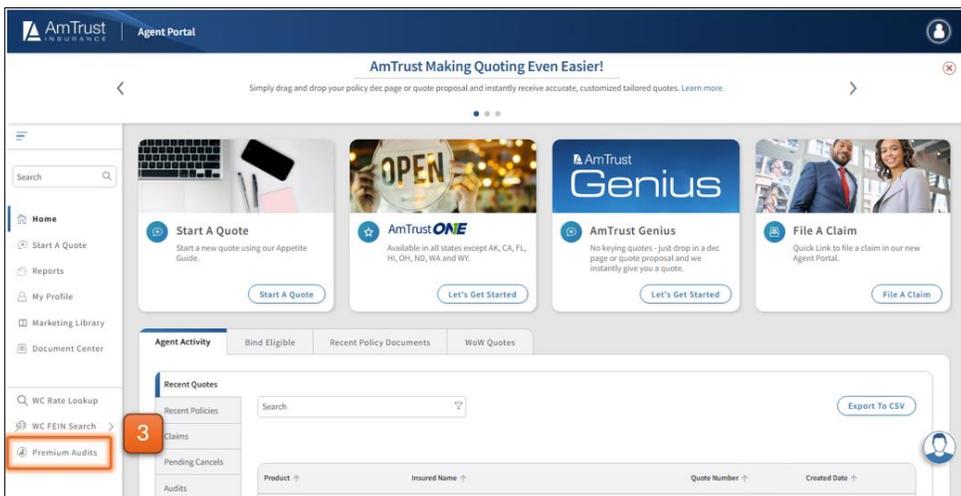
1. Navigate to www.amtrustfinancial.com and click on the **Login** button in the upper right-hand corner.



2. Login to your account.



3. Select Premium Audits from the left sidebar.



4. Enter the Policy Number to dispute, which should appear in a drop-down menu, or you may search. If it doesn't appear, the policy may not be eligible to be changed via a dispute.

The screenshot shows the 'Premium Audits' section of a web application. At the top, there is a search bar for 'Policy Number' and a dropdown for 'Premium Audit Start Date'. A red box highlights the search bar, and a red circle with the number '4' is placed above it. Below the search bar is a 'Premium Audit Status Tracker' section with an 'Initiate Dispute' button. A callout box shows a search for 'TWC4443120' resulting in a list of policies, including 'Workers' Compensation' for various dates in 2024 and 2025.

5. Click on the Policy Number to view the status tracker and locate the **Initiate Dispute** tab.
Note: The **Initiate Dispute tab will only be active for audits that show a **Completed** status.*

The screenshot shows the 'Premium Audit Status Tracker' for a specific audit. The status is 'Completed', indicated by a green checkmark and a green bar. The 'Initiate Dispute' button is highlighted with a red box and a red circle with the number '5'. Below the status bar, a green box contains the text: 'Current Status: Completed. The audit has been completed. The final results will be sent within 14 days. If there is an additional premium owed, you will receive an invoice. Conversely, if the premium is reduced, a refund will be issued.'

6. Confirm that the **Name of Insured** is correct and provide the best **Contact Name**, **Email**, and **Phone number** to use if we need to contact someone regarding this audit.

The screenshot shows the 'Initiate Dispute' form. A red circle with the number '6' is placed above the form. The form has four input fields: 'Name Of Insured*', 'Contact Name*', 'Contact Email*', and 'Contact Phone*'. The 'Contact Name' field contains 'Name Of Contact', the 'Contact Email' field contains 'ContactEmail@email.com', and the 'Contact Phone' field contains '123-456-7890'.

7. Select the **Reason(s) for Dispute** and provide the required information and documents.

***Note:** The document upload box will not appear until a reason has been selected.

7 Reason For Dispute

- Check all that apply. At least one must be selected.
- Each option requires supporting information/documentation
- Acceptable document upload types are: .pdf, .tif, .tiff, .doc, .docx, .rtf, .zip, .xls, .xlsx, .xlsb, .gif, .jpeg, .jpg, .png, .txt.

Officer Should Have Been Excluded/Included

Subcontractor/Independent Contractor Has Their Own WC Coverage

Employees Were Misclassified

Name(s) of Misclassified Employee(s)*

Job Description(s)*

Please upload payroll record(s)

Drag & Drop or Choose a File to Upload.

Audited Payroll Does Not Match Payroll Records

Audited Sales Does Not Match Sales Records

Other

***Note:** Please **do not upload** your audit worksheets, policy binder, invoices, or other AmTrust documents as they will not assist in resolving your dispute.

Instead, **upload new supporting documentation** that directly addresses the disputed items. (e.g., payroll records, employee duties/job descriptions, payment ledgers, P&L statement, certificates of insurance).

8. Provide any **Additional Information** that may support your dispute.

Reason For Dispute

- Check all that apply. At least one must be selected.
- Each option requires supporting information/documentation
- Acceptable document upload types are: .pdf, .tif, .tiff, .doc, .docx, .rtf, .zip, .xls, .xlsx, .xlsb, .gif, .jpeg, .jpg, .png, .txt.

Officer Should Have Been Excluded/Included

Subcontractor/Independent Contractor Has Their Own WC Coverage

Subcontractor/Independent Contractor Name(s)*

Please upload copy of certificate(s)


Drag & Drop or **Choose a File** to Upload.

Employees Were Misclassified

Audited Payroll Does Not Match Payroll Records

Audited Sales Does Not Match Sales Records

Other

Reason for the dispute not covered by the previous options*

Please upload any relevant documentation


Drag & Drop or **Choose a File** to Upload.

***Note:** Selecting more than one dispute reason will require you to upload at least one document per reason. In the screenshot to the left, two dispute reasons have been selected and two document upload boxes have appeared.

9. When you have provided all of the required information, click **Submit** to submit your dispute for review.

Additional Information

Is there any other information you think will support your dispute?

8

9

Cancel **Submit**