Premium Audit
ISG Platform
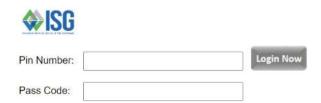# Tutorial

A NOTE FROM ISG
President, Brian Thornton

State Farm has partnered with Insurance Services Group of the Southeast, Inc. (ISG) to perform a premium adjustment audit, which will aid in determining the proper premium amount for your recently expired business policy. We are requesting that this information be provided through our secure online portal. Our goal is to make this process a smooth and easy one for you, and our staff is available to assist with any questions or issues you may have along the way. Our support staff can be reached using the contact information at the bottom of the notification letter.

The following documentation will walk through the process step-by-step.

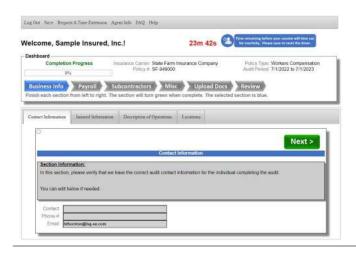We look forward to working with you!

01   Online Audit Login

The premium audit notification will direct you to access ISG's secure portal at www.isg-webaudits.com. The notification will include a pin and passcode, unique to each policyholder, which will be entered to begin the process.
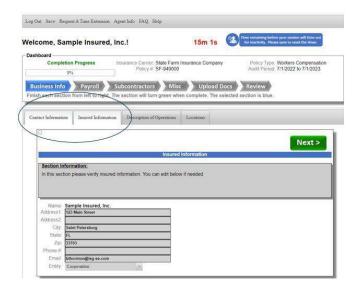
02   Welcome Screen

Upon logging in, the screen will show "Business Info" identifying policy information, a navigation bar with the steps to complete the review, and a session timer at the top right, which represents the time remaining before saving progress or advancing to the next step. Each time a section is completed, it will save progress through the section completed.

**Note – Throughout the screens as progress is made, the current section will show in blue, and completed sections will turn to green, updating the progress bar along the way.
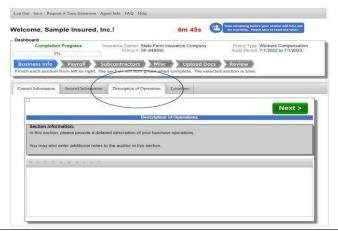
03   Contact / Insured Information

The initial tab will require input of contact name, phone number and e-mail address for the individual completing the request.
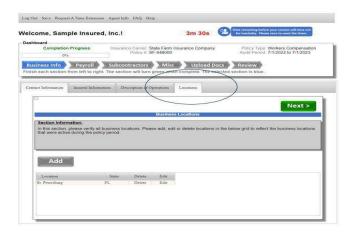
The next tab within the Business Info section is Insured Information. This section will pre-populate with any information ISG has on file for the insured. This section can be edited if there are changes. If no changes are needed, you can advance to the next tab.

04   Business Information / Description of Operations

The next tab in the Business Info section is the Description of operations. Please provide a detailed description of your business operations in this section.

05   Locations

The last tab in the Business Info section is the Locations tab. This section will pre-populate with the locations provided to ISG by State Farm. Changes can be made to this section if locations need to be added or deleted.

Once verified, you will advance to the next section.
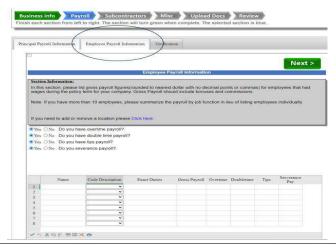
06   Payroll Section - Principal Payroll Information

In this section, please list all Officers/Members/Partners/Owners (both included and excluded officers) separately, filling out all columns in the grid. This will include applicable title: President, Vice President, Secretary, Treasurer, Member, Partner or Owner, as well as the name, class code description, exact duties, days active, gross payroll(rounded to nearest dollar with no decimal points or commas), if the person was active in the business during the policy period and their percentage of ownership.

Note: The days active will only be less than the policy period if someone became an officer or left the company during the policy period.
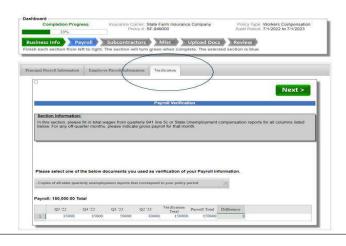
07   Payroll Section - Employee Payroll Information

In this section, please list gross payroll figures(rounded to nearest dollar with no decimal points or commas) for employees that had wages during the policy term for your company. Gross Payroll should include all pay types, including overtime, bonuses and commissions. Separate columns are shown for overtime, doubletime, tips and severance pay, when applicable. The amounts listed here should be included in the gross payroll and the appropriate deductions will be made.

Note: If you have more than 10 employees, please summarize the payroll by job function in lieu of listing employees individually.

08   Verification

In this section, please fill in the total wages from Federal Quarterly 941 line 5c or State Unemployment Compensation reports for all columns listed. If your policy dates do not fall on the tax reporting quarters, it will be necessary to include gross pay for the months on both ends of your policy period to balance to the tax forms.
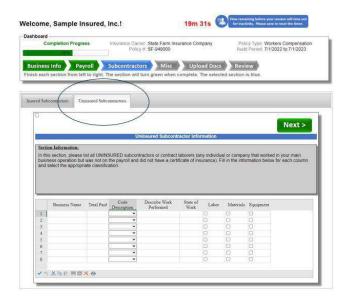
Use the provided drop-down box to select the records used to fill out the verification section.

09   Subcontractors

In this section, please list all INSURED subcontractors. Fill in the information below for each column including all data from each subcontractor's certificate of insurance.
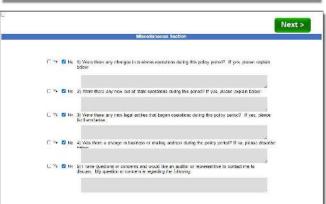
10 Uninsured Subcontractors

In this section, please list all UNINSURED subcontractors or contract laborers (any individual or company that worked in your main business operation but was not on the payroll and did not have a certificate of insurance). Fill in the information for each column and select the appropriate code description corresponding to the type or work performed.
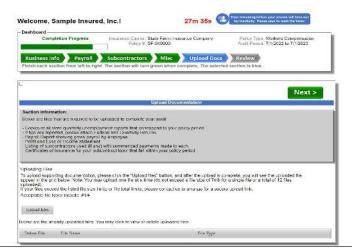
11 Miscellaneous Section

The Miscellaneous section will contain questions requiring Yes/No answers. Any "Yes" answer will require an explanation in the box below the question.
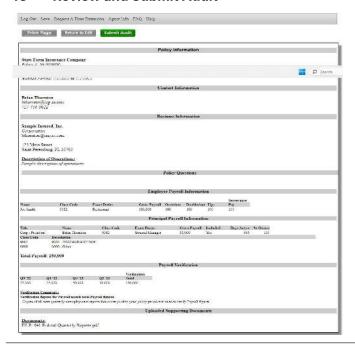
12   Upload Documentation (if requested)

If the "Upload Documentation" tab is present, you are required to upload supporting documentation, following the prompts on the screen for the requested records and upload instructions and information.
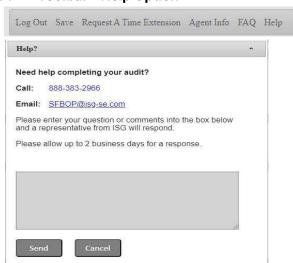
13   Review and Submit Audit

The final step is to review the information you have entered. Once you have confirmed the information provided is correct, click the green "Submit Audit" button to complete your audit.

You will receive email notification that your information has been received within 24-hours.
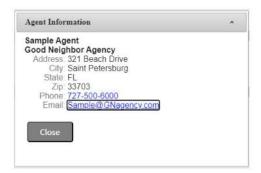
14   Toolbar - Help Option

The "Help" option shows ISG's State Farm customer service phone number and email address specific to your policy type, and State Farm policyholders will be assisted by ISG staff via these contact methods should they select the "Help" option from the toolbar. If a question is submitted via this section, the question will be routed to a representative that will assist within 2 business days.

15   Toolbar - Request An Extension

Requesting a time extension on the due date is a one-time option and will automatically extend for 30-days, should you need additional time for any reason.

16   Toolbar - Agent Contact Information

Agency information can be accessed and will reflect the information as provided to ISG with the premium audit order.

Thank you for your cooperation in completing your Premium Audit!