Workers Compensation Virtual Premium Audit for Residual Market Policies

For premium audits conducted virtually (electronically and by phone) for Assigned Risk / Residual Market workers compensation policies, NCCI recommends that Travelers obtain a photo of your operations. A picture representing your operations, or of your job site if construction/special trades, can be uploaded to the Travelers Premium Audit secure website and is helpful to accurately classify your operations or employees.

The pictures should be submitted, along with other required documents, in order to complete your virtual workers compensation premium audit.

**Photo Submission Tips**

- Use your cell phone, tablet or camera
- Have plenty of light in the areas that are being photographed
- Take several photos in both “landscape” and “portrait” orientation and select the best one
- Submit your photos online by registering then logging into the Premium Audit customer website

Below are some examples of acceptable pictures:

**Construction or Special Trade Contractor companies** - a picture of your worksite

![Construction Examples](image1)

**Manufacturing**

![Manufacturing Example](image2)

**Non-Construction or Non-Special Trade Contractor companies** – picture of your operations

- Office-based business
- Bakery
- Transportation