

## Is there any downside risk to giving a lowball estimate on my payroll for my work comp policy?

Not if you plan ahead and escrow some of the money you will owe at audit. If you don't prepare for this you can get caught in the audit trap as the insurance company will want to collect your last year's additional premium at audit as well as the coming year's additional too. We call this the audit trap. [Read more about this strategy here](#) .