



MONTHLY REPORTING: HOW AND WHAT TO REPORT

Ready to start reporting payroll or simply need a refresher? We have made a general guide to help you. Please note: Additional rules may apply. Please contact your agent with any specific questions.

General

Your monthly premium is calculated on the gross payrolls you report for each class code. You complete a monthly report and submit payment through our online portal or check. You will complete a separate report for each month of the year, separating your payroll by your class codes. Please keep accurate and complete payroll records for your annual audit.

Due Dates

Monthly reports and payments are due on the 15th of each month. If you do not have any payroll for a month, you must still report zero payroll for that monthly reporting period. We encourage you to set a reminder to report and pay your premium.

Late Fees

A late fee of \$100 will be charged if your monthly report and premium payment are not received by the 20th of each month.

TO REPORT PAYROLL ONLINE

Log in to your online portal. Go to the current policy on the My Policies Tab, click on View, and select the Payroll Tab. In the Self-Reported Payroll section, the months for which you can report will have the blue Report Payroll button; click on it.

Dashboard

My Policies

My Claims

Reports

Account Info

Resources

Home > My Policies > Detail

01-0002267-2023 9/1/2023 - 9/1/2024 ACTIVE

Sample Company Plumbing LLC

Summary Billing **Payroll** Rating Endorsements Claims

Business Unit #1 - Sample Company Plumbing LLC - Minnesota

Class Code	Period	Employees	Payroll
Estimated Payroll			
5183 - Plumbing NOC & Drivers	9/1/2023 - 9/1/2024		\$3,000,000
5190 - Electrical Wiring - Within Buildings & Driver	9/1/2023 - 9/1/2024		\$150,000
8742 - Salespersons, Collectors, or Messengers - Outside	9/1/2023 - 9/1/2024		\$250,000
8810 - Clerical Office Employees NOC	9/1/2023 - 9/1/2024		\$500,000
			\$3,900,000

Self Reported Payroll

Payroll Period	Scheduled Due Date	Receipt Date	Invoice Amount	Amount Paid	Balance	
8/1/2024 - 9/1/2024	9/15/2024		\$0	\$0	\$0	
7/1/2024 - 8/1/2024	8/15/2024		\$0	\$0	\$0	
6/1/2024 - 7/1/2024	7/15/2024		\$0	\$0	\$0	
5/1/2024 - 6/1/2024	6/15/2024		\$0	\$0	\$0	
4/1/2024 - 5/1/2024	5/15/2024		\$0	\$0	\$0	
3/1/2024 - 4/1/2024	4/15/2024		\$0	\$0	\$0	
2/1/2024 - 3/1/2024	3/15/2024		\$0	\$0	\$0	
1/1/2024 - 2/1/2024	2/15/2024		\$0	\$0	\$0	
1/1/2024 - 2/1/2024	2/15/2024		\$0	\$0	\$0	
12/1/2023 - 1/1/2024	1/15/2024		\$0	\$0	\$0	
11/1/2023 - 12/1/2023	12/15/2023		\$0	\$0	\$0	
10/1/2023 - 11/1/2023	11/15/2023		\$0	\$0	\$0	
9/1/2023 - 10/1/2023	10/15/2023		\$0	\$0	\$0	Report Payroll



MONTHLY REPORTING:

HOW AND WHAT TO REPORT

The payroll reporting screen will pop up for that month. Fill in the red payroll boxes (see image below). You do not need to fill in the employee numbers; We will count them at audit for state reporting purposes. You must report each month even if you are a seasonal business and have no monthly payroll. You want to report all paycheck dates paid during the reporting month. Enter the payroll by class code, including total wages, overtime, employee pre-tax programs, commissions, bonuses, holidays, vacation and sick pay. A portion of overtime can be excluded. Please see the "What to Report?" section for details.

After you have entered the payroll by class code, you have options: Cancel, Print, Save & Submit Later, Submit & Pay By Check and Submit & Pay Online.

- Cancel will cancel the entry without saving it.
- Print allows you to print the report for your records.
- Save and Submit Later will save your progress so you can reopen and complete it later. This is the only option for making changes before submitting. Once you submit your report, you can contact TBG's accounting department and report any mistakes or changes you need to make. If the mistake is small, you can wait until the audit to correct the error.
- Submit and Pay By Check will submit your report. You can put a check in the mail to pay your premium. However, we strongly suggest that you pay online instead of through the mail, as mail fraud is on the rise.

Sample Company Plumbing LLC - Minnesota

9/1/2023 - 10/1/2023 Zero Fill

Exposure	Class Code/Description	Estimated	Full-Time Employee Count	Part-Time Employee Count	Payroll Amount	Rate	Manual Premium
Workers Comp	5183 - Plumbing NOC & Drivers	\$245,880			\$20,000	3.99	\$798
Workers Comp	5190 - Electrical Wiring - Within Buildings & Driver	\$12,270			\$1,000	3.88	\$39
Workers Comp	8742 - Salespersons, Collectors, or Messengers - Outside	\$20,490			\$3,000	0.34	\$10
Workers Comp	8810 - Clerical Office Employees NOC	\$40,980			\$4,000	0.15	\$6
					\$28,000		

Premium Calculation

Description	Factor	Amount
Total Manual Premium		\$853
EZ Premium Adjustment ⓘ	0.787	(\$182)
Premium Due With This Report		\$671
Outstanding Balance		\$19,997
Total Including Outstanding Balance		\$20,668

Cancel Print Save & Submit Later Submit & Pay by Check Submit & Pay Online



MONTHLY REPORTING: HOW AND WHAT TO REPORT

If you click Submit and Pay Online, this box will pop up:

You can add your bank account with the black plus sign next to the drop-down menu. If you have set it up previously, it should show up as an option. The below box pops up when you click the plus sign to add a bank account.

Make a Payment

Invoice #564164

Due 10/15/2023 Balance \$671.00 Payment Date 10/25/2023

Payment Amount

671.00

Bank Account

By paying your bill via The Builders Group online billing service, you are authorizing The Builders Group to draw from your designated checking or savings account for the amount indicated in the payment details above. Specific authorization is required for each online payment transaction. You will receive an e-mail confirmation for each payment transaction processed successfully. Although The Builders Group is currently offering this service to you free of charge, your bank may charge a fee.

☐ To authorize your payment, please read and accept the above Payment Authorization

Cancel

Authorize Payment

Bank Account Maintenance

Business Unit

1 - Sample Company Plumbing LLC - MN

Bank Account Name

☐ Primary

Routing Number

Account Number

Type

- ☐ I authorize the use of this bank account for online ACH withdrawals or disbursements.
- ☐ I authorize the use of this bank account for automatic payments for this policy when they are due without further approval.
- ☐ I authorize this bank account to be used for incoming payments from The Builders Group.

Cancel

Add Account

Save and Submit Later:

This is an option if you are starting to work on your reporting but are not ready to submit it yet. Once you click Save and Submit Later, an orange box will appear next to that month on the Self-Reported Payroll listed in the Payroll Tab.

Dashboard

My Policies

My Claims

Reports

Account Info

Resources

Home > My Policies > Detail

summary billing payroll rating endorsements claims

Business Unit #1 - Sample Company Plumbing LLC - Minnesota

Class Code	Period	Employees	Payroll
Estimated Payroll			
5183 - Plumbing NOC & Drivers	9/1/2023 - 9/1/2024		\$3,000,000
5190 - Electrical Wiring - Within Buildings & Driver	9/1/2023 - 9/1/2024		\$150,000
8742 - Salespersons, Collectors, or Messengers - Outside	9/1/2023 - 9/1/2024		\$250,000
8810 - Clerical Office Employees NOC	9/1/2023 - 9/1/2024		\$500,000
			\$3,900,000

Self Reported Payroll

Payroll Period	Scheduled Due Date	Receipt Date	Invoice Amount	Amount Paid	Balance	
8/1/2024 - 9/1/2024	9/15/2024		\$0	\$0	\$0	
7/1/2024 - 8/1/2024	8/15/2024		\$0	\$0	\$0	
6/1/2024 - 7/1/2024	7/15/2024		\$0	\$0	\$0	
5/1/2024 - 6/1/2024	6/15/2024		\$0	\$0	\$0	
4/1/2024 - 5/1/2024	5/15/2024		\$0	\$0	\$0	
3/1/2024 - 4/1/2024	4/15/2024		\$0	\$0	\$0	
2/1/2024 - 3/1/2024	3/15/2024		\$0	\$0	\$0	
1/1/2024 - 2/1/2024	2/15/2024		\$0	\$0	\$0	
12/1/2023 - 1/1/2024	1/15/2024		\$0	\$0	\$0	
11/1/2023 - 12/1/2023	12/15/2023		\$0	\$0	\$0	
10/1/2023 - 11/1/2023	11/15/2023	10/25/2023	\$0	\$0	\$0	
9/1/2023 - 10/1/2023	10/15/2023	10/25/2023	\$671	\$0	\$671	Pay Now



MONTHLY REPORTING: HOW AND WHAT TO REPORT

Save and Pay by Check:

This pop-up will appear if you click Submit and Pay By Check. Please include a copy of the statement along with the check.

Pay By Check Instructions

Please download the billing statement using the link provided below and remit payment to the appropriate address.

[Print Statement and Pay Later](#)

Close

WHAT TO REPORT?

Payroll

Report gross payroll for all your covered employees per class code for each paycheck date issued during a monthly reporting period. You can contact your agent if you need assistance determining the correct class code for each employee. Gross payroll includes total wages, overtime, employee pre-tax programs, commissions, bonuses, holidays, vacation and sick pay.

Overtime Payroll

A portion of the overtime payroll can be excluded, provided that your records are maintained to show overtime pay separately by the employee and in summary by classification. You should include the straight-time rate when reporting.

- 1.5 time—If the rate of overtime pay was time and one-half, then 1 /3 of the total overtime pay is deductible
- Double time—If you pay double time, then ½ of the total double-time pay is deductible.

Contract or Casual Labor

Include payments made to contractors or casual workers in your payroll report. Use the same class codes you would for employees doing similar work. This often includes people paid with a 1099, especially if they're not operating as a registered business.

Payroll Splits

You can split an employee's payroll between different class codes if you keep clear records of the hours and pay for each type of work. If you don't have exact records, their payroll will be assigned to the highest-rated class code. You can't split payroll using percentages or guesses.

Overtime, Employee pre-tax programs, Commissions, Bonuses, Holiday, Vacation and Sick pay.

Include the payment for these items in the employee's regular class code. If the employee works under multiple class codes, apply the items to the class code where they earn the most payroll.



MONTHLY REPORTING: HOW AND WHAT TO REPORT

Other Excludable Items

Some items can be excluded from gross payroll; however, certain rules apply. Legitimate business reimbursements to employees, per diems, severance, tips from customers to the employee, third-party Sick Pay and employer-provided perks such as cell phone reimbursements are examples.

Election of Coverage

Depending on your business type, if your annual payroll is less than 22,880 hours (about 11 full-time employees or \$500,000 annually), you may be able to choose coverage for owners, partners, LLC managers or executive officers and their spouses, children or parents. To ensure these individuals are covered, you must complete an election of coverage form with your agent. If they are not listed, they may not be covered. Contact your agent if you have questions about Election of Coverage.

Subcontractors

To exclude subcontractors from coverage, we require you to provide Workers' Compensation Certificates of Insurance for any subcontractors at audit. For Sole Proprietors or Independent Contractors who have their own business, have no employees and do not hire subcontractors themselves, we still encourage you to require Workers' Compensation Certificates of Insurance. We will also accept General Liability Certificates of Insurance. If they do not have insurance, they will be included on the audit and you will be charged accordingly.

Minimum Premium

The minimum premium is \$5,000. This is determined when writing or renewing your policy each year and is due within 30 days. If your agreement is canceled or terminated mid-term, you must pay a minimum of \$5,000. Members with minimum premium agreements do not submit monthly reports or maintain a security deposit.

Reporting Payroll for Other States' Coverage

The TBG Agreement covers work done in MN and any work done by MN residents. If you have out-of-state coverage through our partnership with Sentry Insurance, all work done in Minnesota should be reported monthly to TBG, and the gross payroll for all Minnesota-domiciled employees should also be reported monthly to TBG, even if they work in other states. All out-of-state exposure is estimated at the beginning of the Sentry Insurance policy term and audited after the term to determine accurate payroll and premiums. Any employees you have that are residents of any state other than MN, and if they work in any state other than MN, that is not covered by the TBG Agreement. If you do not have a Sentry Policy through TBG, please contact your agent for additional coverage.

Remote Workers

If you have employees working from home—like office or sales staff—and live in another state, your TBG Agreement won't cover them. If you don't already have coverage for out-of-state workers, contact your agent to set it up.