Workers compensation payment plans

Flexible plans for every budget

Markel offers flexible payment options for your workers compensation policy. You can make a one time payment, enroll in recurring payments or make payments based on payroll from month to month. Choose the plan that works best for you from the options below.

Standard payment options

Plan	Premium minimum[1]	Down payment %	Description	Installment %
1-Pay	n/a	100%	Make one payment by the policy effective date and save on fees.	n/a
2-Pay[2]	n/a	60%	Pay 60% of the premium by the policy effective date and the remainder will be due in 5 months.	40%
4-Pay	n/a	40%	Pay 40% of the premium by the policy effective date and the remainder will be due in 2, 4, and 6 months.	20%
10-Pay	Workers compensation: >$1,000	15%	Pay 15% of the premium by the policy effective date and the remainder will be in due in 9 consecutive monthly payments starting one month after the effective date of the policy.	9.44%

For 2, 4, and 10-Pay Plans, sign up for Electronic Funds Transfer (EFT) in mPortal to have installment fees waived. Fees vary by state and payment plan.

Additional payment options

	Down payment %	Description
Xpress Premium Finance 11-Pay	18%	Conveniently combine all policy payments into one. Xpress Premium Finance helps the insured manage cash flow by spreading their payments throughout the policy term with one fixed monthly installment payment. To obtain a Xpress quote, click on the link on the left side of the quote page, call +1.866.977.2271 or email sales@xpresscapital.com.
PayGo Payroll Reporting*	Zero down[3]	Maximize cash flow and avoid audit surprises with our online pay-as-you-go payment plan. PayGo Payroll Reporting is the only zero dollar down payment plan. The premium collected is based on actual payrolls not estimates. Premiums can be paid weekly, bi-weekly, or monthly depending on the insured's payroll frequency. PayGo works with payroll data from the insured's payroll/accounting software and the majority of payroll providers. The PayGo system utilizes the payroll data reported and premium is calculated using the payroll reporting net rate for each class code. There is a small installment fee for utilizing PayGo. The fee is based on how often the payroll data is to be submitted. The maximum fee is $12 per month. Employer Pipeline Inc. (EPI) — If the insured does not have a payroll vendor or would like an integrated payroll solution, Markel has strategically partnered with EPI. They are an agent-friendly payroll and tax services provider and is integrated with the PayGo system for one-step processing. Email EPI at EPISales@employerpipeline.com or click on the link on the left of the quote page to learn more.
Monthly Self Reporting[4]	15%	Insureds with premiums over $2,500 qualify for Monthly Self Reporting. The insureds would pay a 15% deposit in most states. The deposit will be held as long as the insured is a customer. Payroll is reported by the insured in mPortal. The insured simply pays the calculated premium directly to Markel monthly. A monthly reporting net rate is used to calculate the premium.

Pay online!

Markel's online payment options gives insureds the convenience, security and savings of no-hassle premium payments automatically withdrawn from their account. Go to account.markel.com to log in or register for mPortal and get access to these great benefits: make online payments; access billing statements and details; view policy documents; and reduce or eliminate fees by signing up for automatic payments.

Credit cards accepted: American Express, Visa, MasterCard, and Discover.

For more information about payment options or online payments, call a Markel customer service representative at +1.888.500.3344.

[1] Premium minimum for 10-Pay workers compensation applies to all states except CA. For CA only: 2-Pay >$1,000; 4-Pay >$2,000; 10-Pay >$2,500. For AK only: additional payment plans are available for policies >$2,000. Ask your Sales Manager for details. [2] In AK: 50% down with 50% due in 5 months. [3] Surcharges may be collected up front in certain states where required by law. No down payment is required in AK. [4] Monthly Self Reporting deposits and premium minimums may vary.

*PayGo Payroll Reporting is a branded product of Split Limit Studios, LLC. Enrollment is not a condition for purchase or renewal of insurance. Enrolling in PayGo Payroll Reporting does not change the terms and conditions of your policy or payroll classifications.

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