PayGo Payroll Reporting Q&A

You have questions, we've got answers.

What is PayGo Payroll Reporting*?

PayGo Payroll Reporting is an online pay-as-you-go payment plan that enables businesses to pay their premiums each pay period based on actual payroll rather than generated estimates. PayGo accepts payroll data from the insured's payroll/accounting software or from the majority of payroll service providers.

How do I place the insured on PayGo Payroll Reporting?

It's simple! When binding, select the PayGo Payroll Reporting payment option. For renewals not on PayGo, message your Underwriter to change the pay plan to PayGo Payroll Reporting.

How do I contact PayGo for questions?

Email: markelpaygo@paygoadmin.com

Phone: +1.855.707.2946

The PayGo call center is open from 8:30 a.m. - 8:00 p.m. EST Monday through Friday.

Do I need to have payroll to be on PayGo?

Yes. PayGo is intended for insureds who will have a payroll policy term. Please note, if the insured does not have payroll, they should be moved to another standard pay plan.

The insured runs their payroll weekly, but wants to submit their payroll data and have money deducted only once a month. Can PayGo do this?

PayGo is a pay-as-you-go billing option, which means the best process is for the insured to submit payroll based on their payroll frequency. However, the system is flexible and can support situations where the insured can submit payroll on a monthly basis if needed.

What is the process once I bind the policy with PayGo?

The PayGo team will email the insured within 48 hours once the account has been bound. If after several attempts there is no response, PayGo will contact the servicing producer for assistance in contacting the insured. This entire process will be managed for up to 14 days, pursuant to the state requirements. Markel will then start the cancellation process. If before the cancellation date the insured submits the information, the insured will be reinstated.

The insured uses a payroll provider who handles all of their payroll processing. Why does PayGo need to talk to the insured rather than the payroll vendor?

PayGo will talk to the payroll provider and insured for two reasons:

1. PayGo needs their permission to discuss the insured's account.
2. The insured, not the provider, will need to sign an ACH form allowing Markel to take the premium from the insured's account each payroll cycle.

Can Markel Specialty request a mid-term change to workers compensation PayGo Payroll Reporting?

Markel can only accept a mid-term pay plan endorsement to the PayGo Payroll Reporting plan within the first 30 days of the policy. Exception requests beyond the 30 days will need to reviewed and endorsed by the Collections team.

How much down payment is required on workers compensation pay-as-you-go?

PayGo Payroll Reporting does not have any down payments. The insured can maximize cash flow and avoid audit surprises with PayGo.

Are PayGo polices audited?

Markel will continue to audit policies consistent with applicable state and policy requirements. If during the policy term you experience an increase or decrease in payroll, please contact Markel so the policy can be endorsed. Audit surprises can help to be reduced with PayGo.

Audit reports are available real time to users and the Markel audit department. Does the insured or their payroll company have to calculate net rates?

No, Markel calculates and delivers the appropriate payroll reporting net rates to the PayGo system. The payroll reporting rates will be different from the net rates listed on the quote. Those rates displayed on the quote only use the manual premium, schedule rating, and premium discount. Contact your Underwriter for explanation on the rates.

How do renewals work on PayGo?

No touch renewals - renewal quotes already on PayGo automatically issue seven days prior to renewal effective date. For renewals not on PayGo, message your Underwriter to change the pay plan to PayGo Payroll Reporting.

What kind of payroll files will PayGo accept?

PayGo will work with the insured to determine if their payroll software can produce a file which can be mapped and uploaded into the PayGo system. If a file cannot be produced, the insured has the option to use the PayGo payroll template or manually submit payroll data.

What happens if the insured doesn't have a payroll provider but would like to utilize one?

The PayGo team will work with the insured to determine if their payroll/accounting software or payroll provider can produce a file which can be mapped and uploaded into the PayGo system. If a file cannot be produced the insured has the option to use the PayGo payroll template or manually submit payroll data.

How do I endorse a policy that has PayGo Payroll Reporting?

Use the same process that is in place today for workers compensation endorsements.

What if the insured doesn't submit the payroll information as expected?

Without payroll data, PayGo cannot calculate the premium. PayGo will send email reminders and notifications to the insured. Pursuant to the state requirements, if payroll is not submitted Markel will start the cancellation process. If before the cancellation date the insured submits payroll and payment, the insured can be reinstated. PayGo does require payroll to be reported based on a predetermined frequency, even when zero payroll is paid during a pay cycle. Zero payroll must be reported.

Can the insured using PayGo pay premium by credit card?

No. PayGo is only utilized with checking or savings accounts.

How do I move an insured's renewal to PayGo from another pay plan?

For renewals not already on PayGo, simply request the renewal payment change by contacting your Underwriter on the message board in mPortal. Let the Underwriter know your insured would like to be on PayGo Payroll Reporting. Please note, if the endorsement is processed within eight days prior to the renewal effective date, the renewal will automatically issue.

How is commission paid on PayGo accounts?

Commission is paid as Markel collects the associated premium. There is a delay of approximately three weeks from when PayGo collects the premium to when it is applied in Markel's system. This is done to ensure no NSF or payroll adjustments have taken place.

How will I know if the payroll provider will be willing to provide payroll files to PayGo for the insured?

You can always ask the payroll provider prior to binding, or reach out to PayGo to verify if the provider is integrated. Very few payroll providers will not provide payroll data for insureds.

What are the fees for using the PayGo?

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.

Installment fee schedule:

- Weekly payroll upload: $3 ($12 per month)
- Semi monthly/bi-weekly payroll upload: $6 ($12 per month)
- Monthly payroll upload: $8

*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. Coverage is provided by one or more of the insurance companies within Markel and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California d/b/a Markel Insurance Services license # 0645481. Certain products and services are provided through various non-admitted insurance company subsidiaries of Markel and are offered through licensed surplus lines brokers or through Markel West, Inc. dba Markel West Insurance Services California license # 0D95581. Markel Specialty is a business division of Markel Service, Incorporated. Insurance carrier, coverage, dividends, and services availability may vary by state. Terms and conditions for rates and coverages varies. Nothing herein shall be construed as an offer to sell or a solicitation or offer to purchase any products or services. Markel® is a registered trademark of Markel Group Inc. © 2024 Markel Service, Incorporated. All rights reserved.

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