Monthly Payroll Reporting

Summit's payroll reporting program helps you pay your premium accurately throughout the year so you can avoid surprises at the end of your policy year. By completing an online report each month, you calculate your premium payment based on your actual payroll—not an estimate.

How it works

Each month, log in to Summit's website at *summitholdings.com* and click **Monthly Payroll Reporting** from the application menu on your policy. Enter your payroll, including any uninsured subcontractors and casual labor. The program will calculate your premium due. Then, simply hit the **Submit** button to send your data to our system and begin the payment process.

- One person from your company should be designated to complete all payroll reports. This person must have a secure, individual email address. (To protect your employees' privacy, please keep your payroll report confidential.)
- **Electronic submission of payroll reports and payments are due by the 15th of each month, following the month being reported.** (For example, July's premium is due by August 15.)
- You will also receive separate invoices for the expense constant (a fixed amount to cover administrative costs), any previous balances due, and/or any claims on your monthly invoice date, if appropriate.

Cancellation

If you or your payroll processing company fail to submit the payroll report and premium payment for receipt by the 15th of the month, Summit will begin the process of cancelling your policy's coverage. If this happens, you may forfeit any dividend for which you may have qualified.

Frequently asked questions

Q: Does my policy need to reflect a current annual payroll if I'm paying my premium based on actual payroll each month?

Yes. It is critical that your current policy reflect an accurate estimated annual payroll, because of the various pricing factors that may affect your premium. For example, a discount may apply to the estimated annual premium based on the estimated annual payroll on file—not on the payroll you are reporting monthly. If your estimated annual payroll changes during the policy period, it is critical that you contact your agent to have it revised.

Q: What payroll should be included in the Gross Amount column?

- Gross wages or salaries
- Overtime (time and a half or double time)
- Commissions
- Bonuses
- Holiday, vacation, or sick pay
- Piecework, profit sharing, or incentive plans
- Allowances for tools and/or housing
- Payments for employee-authorized salary reductions, such as employee savings, retirement, and/or cafeteria plans
- Amount paid to uninsured subcontractors for labor

Note: Tips and gratuities should not be included.

Q: How do I report uninsured subcontractors?

Uninsured subcontractor payroll must be included in your monthly payroll reports. To add it, click the drop-down in the Uninsured Subs column for the appropriate class code. An additional row for Uninsured Subs will appear for you to complete. Be sure to keep copies of all insured subcontractors' certificates of insurance for audit purposes.

Q: How do I report overtime?

Include the amount of overtime (time and a half or double time) paid in the Gross Amount column and the Time and a Half or Double Time columns. If you have entered overtime correctly in the appropriate columns, your gross payroll will be automatically adjusted when the premium is calculated.

Q: How do I add a class code?

Please contact your insurance agent to add or change class codes. All class codes changes must be approved by Summit before that month's payroll can be reported.

Q: Do I submit a report for a month that I do not have payroll?

Yes. You must complete and submit a payroll report for each month of your policy period. Simply enter zero in the Gross Amount column.

Q: How do I report my payroll if my policy renewal date is in the middle of the month?

Because one policy will end, and another will begin mid-month, you must complete two reports–one for the first segment of the month and one for the second. For example, if your policy renewal date is June 10, 2026, you should complete one report for June 1 through June 9, in the 2025-2026 policy period. Then, complete a separate report for June 10 through June 30, in the 2026-2027 policy period. For your convenience, split months will be identified on your summary page.

Q: How do I report my payroll for a multistate policy, or report locations/entities for which payroll is reported separately?

Complete a monthly report for each unit. (Units can refer to multiple locations or entities and will show up on your policy as 100, 101, 102, etc.)

Q: If I discover a mistake, can I amend a report that has already been submitted?

Yes. You can amend a report up until the policy year is audited.

Q: Will I still have a year-end audit if I use monthly payroll reporting?

Yes. While the program enables you to pay your premium more accurately throughout the year, it is not a substitute for a standard, year-end audit. All accounts will be audited to determine the final premium for the policy period.

Q: Can I pay my premium online?

Yes. You can pay your premium online with Summit's online payment service, powered by One Inc. After submitting your payroll report, click **Make a Payment** and follow the prompts (a one-time setup process is necessary with a valid bank account or card number).

Q: Where do I send my payment?

If you have chosen not to pay online, Summit will mail an invoice to you the next business day following submission of a report. When you receive this invoice (usually within 5 to 7 business days), please make your check payable to the carrier listed on your invoice, and return the remittance stub of your invoice along with payment to: PO Box 32034, Lakeland, FL 33802-2034.

Contact us

If you believe your payment will be late, or if you have questions about online payroll reporting, call our Customer Care department at **1-800-282-7648**.

1.800.282.7648
summitholdings.com

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