User Guide: Monthly Payroll Reporting

Click the links below for step-by-step instructions on how to use Summit's monthly payroll reporting program.

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Open monthly payroll reporting

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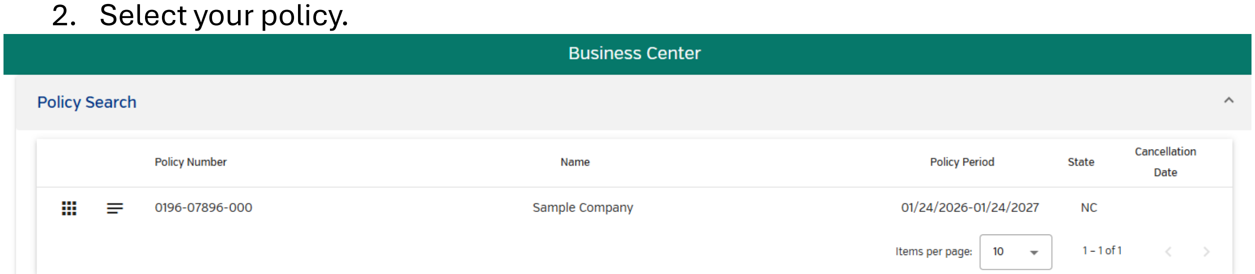
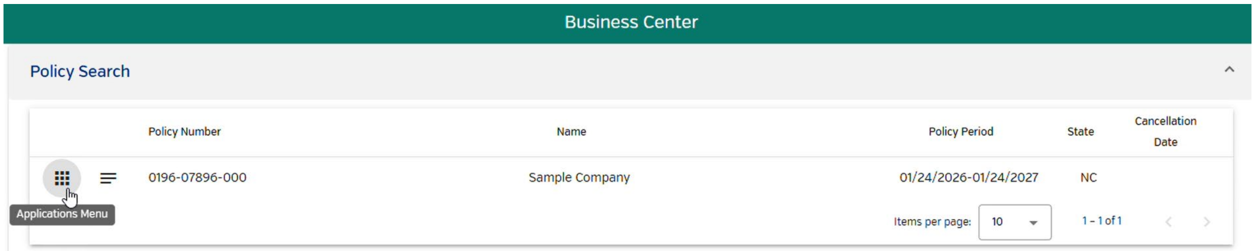
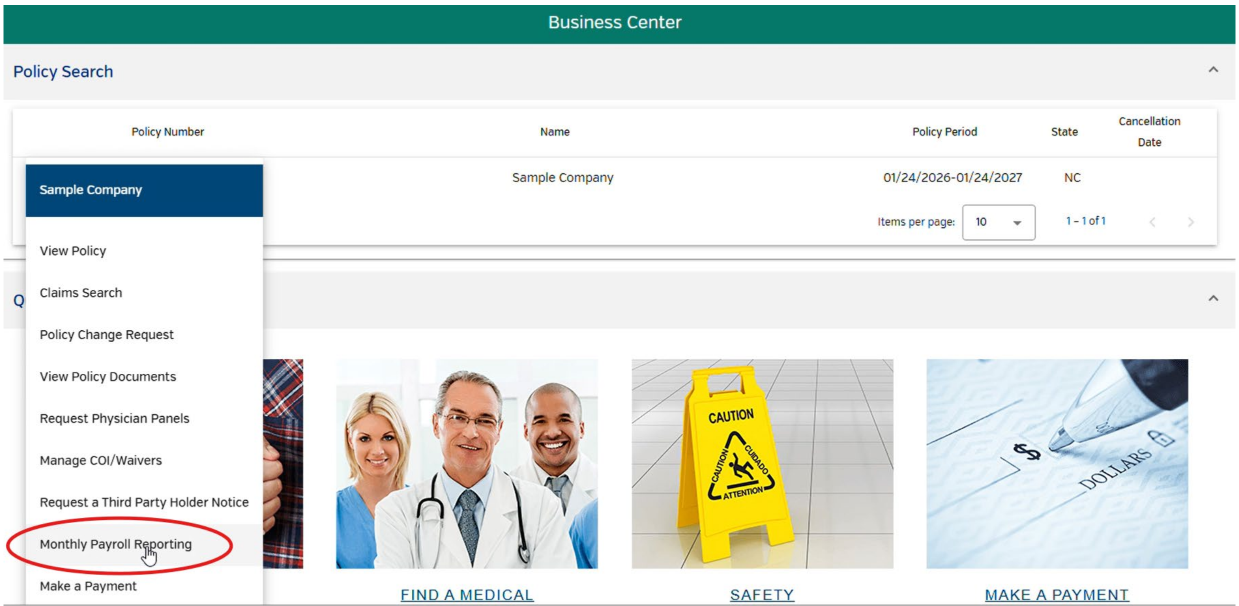
1. Log in to the Business Center.
2. Select your policy.



3. Click the Applications menu and select **Monthly Payroll Reporting**.





Create a payroll report

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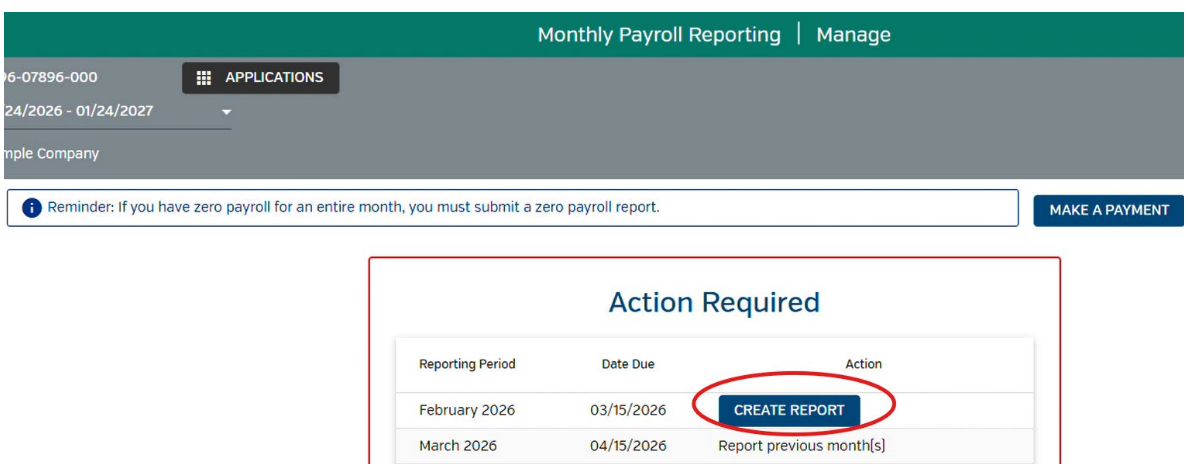
1. The program preselects the reporting period based on your policy information and the reporting month due. **Be sure the correct reporting period is selected. Then click CREATE REPORT**. You will be unable to report future months without first reporting the most recent month due.



2. Scroll down the Create Report page to the Payroll Entry section.

Payroll Entry Area

Payroll Tips

- For more detailed instructions, please view our Monthly Payroll Reporting user guide or video tutorial.

  User guide link: https://www.summitholdings.com/www_media/site/files/ca81d4e2-5ce1-44b0-b8fc-483d463c0aad.pdf

  Video link: https://vimeo.com/583405853/681274fab4
- Before entering payroll, make sure the correct reporting period is selected.
- If you need to add a new work code, please contact your agent to obtain approval from our Underwriting department.
- The information reported on this form is subject to verification by a physical audit under the terms and conditions of the policy.
- Identify the type of worker
  - Employees
    - Employees' wages reported on W2 tax reports
    - Employees' wages reported on 1099 tax reports
  - Uninsured Subcontractors
    - Subcontractors without valid certificates of insurance or exemptions
    - Employees of an exempted subcontractor
    - Individuals hired who exceed the definition of casual labor or independent contractor

Most policies start on the first of the month. Be aware that you may have to submit two reports in one month depending on your renewal date.

3. Confirm that you're reporting payroll for the desired pay period. **Note: The effective date listed in the Payroll Entry Area refers to the date that the class code became active in the policy.**
4. Enter payroll information into the appropriate fields. (For a breakdown on the payroll fields and how to complete them, click here.)

Work Code	Effective Date	Type	Gross Amount	Time and a Half	Double Time	Uninsured Subs
5223	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	+
8810	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	+
9014	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	+

Were any contractors paid that were not included in the payroll figures above?

No

CALCULATE BACK

5. Review and confirm that the information you entered is complete and correct.
6. Click **CALCULATE**.
7. On the next page, review the Payroll and Calculations sections carefully for accuracy.
8. Click the checkbox to confirm that the information is correct. *(The SUBMIT button is disabled until this selection is made.)*

Payroll

Work Code	Classification	Payroll	Rate	Premium
5223	SWIMMING POOL CONSTR-NOT IRON OR STEEL & D	$498.33	3.12	$15.55
8810	CLERICAL OFFICE EMPLOYEES NOC	$498.33	0.11	$0.55
9014	JANITORIAL SVC BY CONTR-NO WINDOW ABOVE GND, D	$398.33	2.59	$10.32

Calculations

Description	Amount
Total Manual Premium	$26.42
Increased Employers Liability 500,000/500,000/500,000	+ $0.29
	$26.71
Workplace Safety Credit-2%	- $0.53
Experience Mod-1.24	$6.28
Standard Premium	**$32.46**
Terrorism	+ $0.14
Total	**$32.60**

☑ I confirm that the above entered values are accurate as of the time of submission.

SUBMIT BACK

9. Click **SUBMIT**.

You have successfully submitted your report and will be taken to the confirmation page to complete the payment process.

Report — Review — Confirm

Confirmation

☐ I understand that if I do not pay online the same business day, I will be mailed an invoice.

MAKE A PAYMENT PAYROLL REPORTING HOME

Payroll fields

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- To include uninsured subcontractor(s) in your report, click the blue plus button in the Uninsured Subs column to open a separate gross amount field. Do not combine the gross amount for uninsured subcontractors with the gross amount for employees. Do not include cost of materials when calculating the amounts. You will provide invoices or other verifiable documentation illustrating cost of materials at the time of audit.
- If you use any contractors that are not listed above or need assistance on determining how they should be listed, please view our Monthly Payroll Report user guide or call 1-800-282-7648.

Work Code	Effective Date	Type	Gross Amount	Time and a Half	Double Time	Uninsured Subs
5223	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	+
8810	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	+
9014	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	+

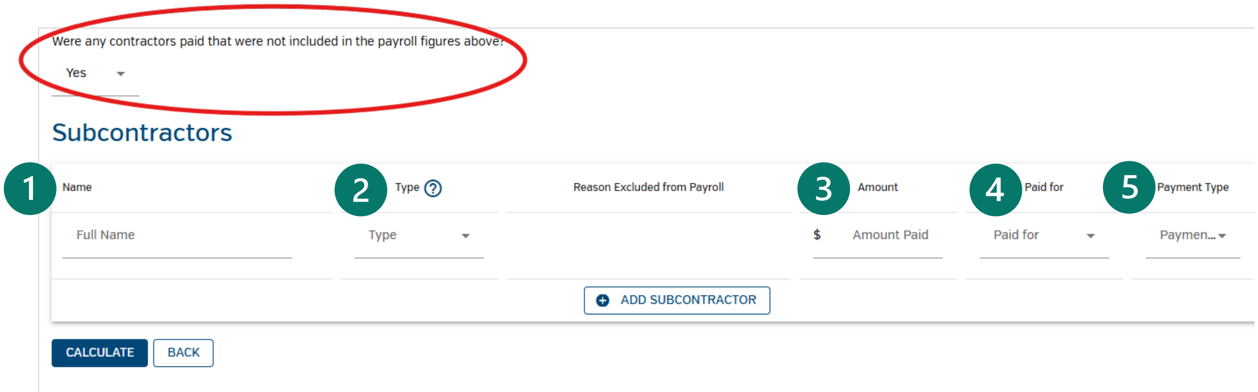
Work Codes are listed based on your policy. Each code represents a classification of employee within your business. An employee is any person who receives remuneration from an employer for the performance of any work or service while engaged in any employment under any appointment or contract for hire or apprenticeship, express or implied, oral or written, whether lawfully or unlawfully employed, and includes, but is not limited to, immigrants and minors.

Gross Amount includes 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, value of substitute for pay, payments for employee-authorized salary reductions—such as employee savings, retirement, and cafeteria plans (IRC 125), and amounts paid to uninsured subcontractors for labor. Tips and gratuities should not be included.

Enter **Time and a Half or Double Time** separately, even though it was just included in the Gross Amount. Your premium will be adjusted based on any time and a half or double time (this is because you pay workers' compensation premium on the straight pay for all hours worked). The extra pay for overtime is excluded from payroll on which premium is calculated, provided payroll records are maintained to show overtime pay separately.

Complete the **Uninsured Subcontractors** section, if applicable, by clicking on the plus sign icon. This will open additional fields to enter amounts for uninsured contractors and contractors without workers' compensation verification. (See screenshot below.) Do not combine the gross amount for Uninsured Subcontractors with the gross amount for Employees. (Note: The figures for employees and uninsured subs will be combined later, giving a total gross amount.) Do not include cost of materials when calculating the amounts. You will provide invoices or other verifiable documentation illustrating cost of materials at the time of audit.

Work Code	Effective Date	Type	Gross Amount	Time and a Half	Double Time	Uninsured Subs
5223	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	
5223	08/10/2025	Uninsured Subs	$ Gross	$ 0.00	$ 0.00	
		Total	$ Gross	$ 0.00	$ 0.00	
8810	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	
9014	08/10/2025	Employees	$ Gross	$ 0.00	$ 0.00	



Select **Yes** from the drop-down menu if insured subcontractors were used. If yes, fill out details about the subcontractor. Information entered here does not affect the premium. It is used for auditing purposes.

1. Full name of contractor

2. Employee/subcontractor type (choose one of the options listed below)

- **Contract labor:** An individual completing work for a business on a contractual basis, written or verbal. The work is in the course of the trade, business, profession, and occupation of the business and the insured typically has direction and control over the contract laborer. There is no dollar limitation.

- **Independent contractor:** An individual hired by contract to perform a portion of the work for the insured. They work by themselves and do not have workers or employees. If a contractor is truly an independent contractor, the insured will not be required to provide workers' compensation insurance for that individual. If it is indicated that a contractor is independent, documentation (varies by state) must be provided that meets either the statutory or case law definition of independent contractor, in order to verify an independent status.

- **Subcontractor with workers' compensation coverage:** A subcontractor who can prove they have valid workers' comp coverage with an insurer licensed in the state where they're working presents the least amount of risk of having to provide them with coverage under your policy.

- **Subcontractor with labor from a leasing company or professional employer organization (PEO):** If a subcontractor provides a certificate of insurance from a leasing company or professional employer organization, only workers leased to the subcontractor by the leasing company or PEO may be eligible for workers' compensation coverage. The subcontractor's contract laborers and/or day laborers who are not leased would be an exposure to your workers' compensation policy.

- **Subcontractor with a state exemption:** A subcontractor's workers' compensation exemption, filed in accordance with the state workers' compensation laws, generally only applies to the individual named on the exemption. The subcontractor's employees or helpers would be a potential exposure to your workers' compensation policy.

- **Casual labor:** An individual completing work for an insured in less than 10 days, whose work status is both casual and not during the trade, business, profession, or occupation of the employer and less than $500.

3. Amount paid to contractor for labor
4. Type of services paid for
5. Payment type

Make a Payment

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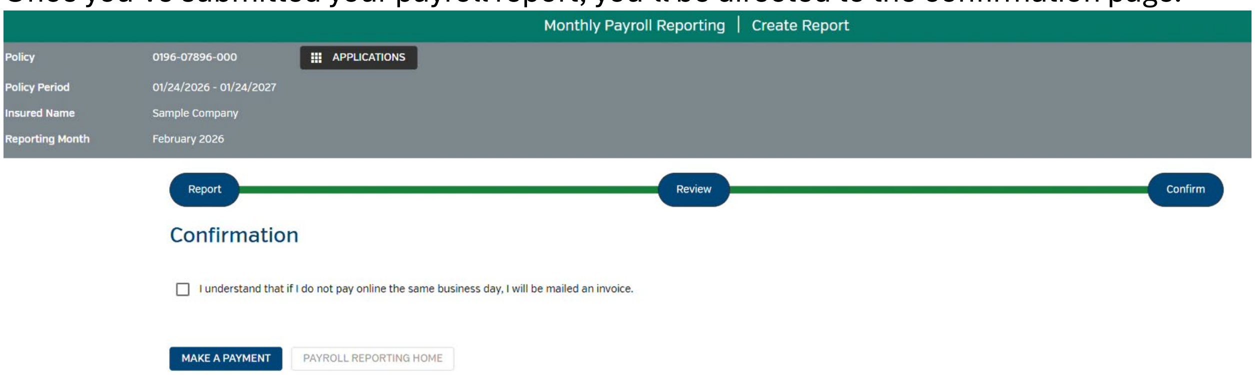
Once you've submitted your payroll report, you'll be directed to the confirmation page.



You can click **Make a Payment** to pay online. If you choose not to pay online, we will mail your invoice. Or you can pay by phone: 1-800-282-7648.

View a submitted report

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Once you've submitted your report, you can view it later.

1. Log in to the Online Business Center.
2. Click **Monthly Payroll Reporting**.
3. Click **View** next to the submitted report you wish to review.

Reporting Period	Date Due	Date Submitted	Amount Reported	Action
May 2026	06/15/2026	05/14/2026	$32.70	VIEW AMEND
April 2026	05/15/2026	05/09/2026	$32.70	VIEW AMEND
March 2026	04/15/2026	05/09/2026	$35.90	VIEW AMEND
February 2026	03/15/2026	04/23/2026	$36.56	VIEW AMEND
January 2026	02/15/2026	02/11/2026	$755.30	VIEW AMEND
December 2025	01/15/2026	12/19/2025	$1,322.77	VIEW AMEND
November 2025	12/15/2025	11/25/2025	$823.78	VIEW AMEND

From here, you can view and print the payroll and calculations from a previously submitted report.

Amend a submitted report

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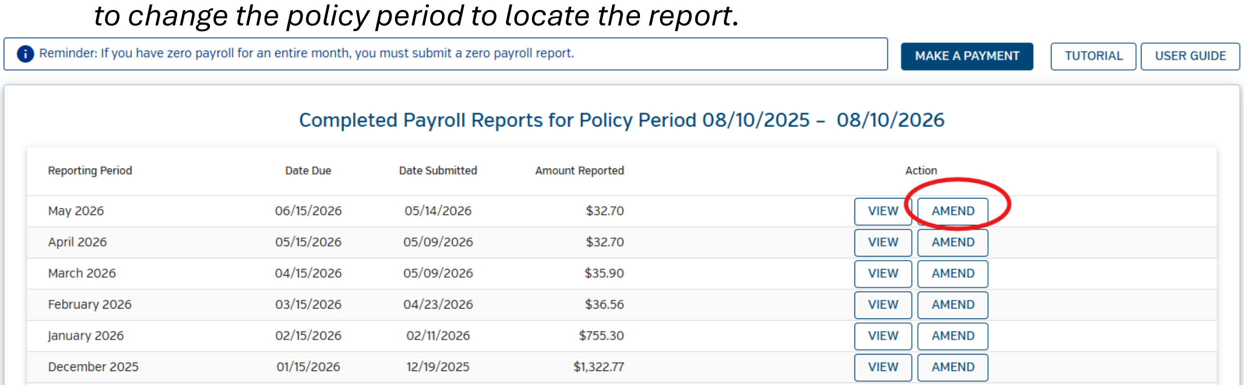
Once you've submitted a report, you can go back into Monthly Payroll Reporting and amend it.

(The amend feature is not available once a policy year has been audited. You will only be able to view a previously submitted report.)

1. Log back in to the Online Business Center.
2. Click **Monthly Payroll Reporting**.
3. Click **Amend** next to the submitted report you wish to change. *Note: You may need to change the policy period to locate the report.*



Reporting Period	Date Due	Date Submitted	Amount Reported	Action
May 2026	06/15/2026	05/14/2026	$32.70	VIEW AMEND
April 2026	05/15/2026	05/09/2026	$32.70	VIEW AMEND
March 2026	04/15/2026	05/09/2026	$35.90	VIEW AMEND
February 2026	03/15/2026	04/23/2026	$36.56	VIEW AMEND
January 2026	02/15/2026	02/11/2026	$755.30	VIEW AMEND
December 2025	01/15/2026	12/19/2025	$1,322.77	VIEW AMEND

From here, you'll be taken through the Amend Existing Report process.

Contact

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Please contact our Customer Care department at 1-800-282-7648 with any questions.