



FARMERS REALTIME BILLING[®] FOR WORKERS' COMPENSATION

Policyholder User's Guide





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WELCOME TO FARMERS REALTIME BILLING[®] FOR WORKERS' COMPENSATION

What is Farmers RealTime Billing[®]?

Farmers RealTime Billing can help streamline your Workers' Compensation payment process by linking policy premiums directly to your company payroll. It is a pay-as-you-go solution that takes the guesswork out of estimating annual payrolls. Once your company's payroll is reported, your premium is then calculated for the pay period and an automatic payment is then drafted via Automated Clearing House (ACH), which coordinates automatic withdrawals from a checking or a savings account.

Benefits of Farmers RealTime Billing[®]:

- Simplifies Workers' Compensation payment process
- Payroll information can be submitted by participating payroll providers
- Policy payments are based on your actual payroll, helping to minimize final premium audit adjustments
- Eliminates installment fees and necessity of writing monthly checks
- Manage your billing account online effortlessly

Eligibility requirements for Farmers RealTime Billing[®]:

- This billing option is only available for your Workers' Compensation policy
- Your Workers' Compensation policy must be a new policy or meet certain time deadlines for an existing policy that is coming up for renewal
- For existing policyholders, new Farmers RealTime Billing sign ups may only be submitted within 90 days of your policy renewal date and made effective at the time of policy renewal. (Please note: New sign ups cannot take place mid-term. Once the policy renewal is invoiced, new sign up requests can no longer be made.)

How to sign up for Farmers RealTime Billing[®]:

- Your Farmers[®] agent will submit the request to sign you up for Farmers RealTime Billing. As the policyholder, it is your responsibility to provide relevant business information (see below) to your agent and you must complete the online account sign up process. Once the request is submitted by your agent, you will receive an email (see page 6) with additional instructions about how to access your account online.
- The following information is required to register and must be provided by you to your agent. Your Farmers RealTime Billing registration cannot be completed without this information.
 - Billing contact information (name, phone number, email address)
 - Payroll provider and contact information (company, contact name, contact phone number, contact email address)
 - Payroll frequency (e.g. weekly, bi-monthly)

Important things to know about Farmers RealTime Billing[®]:

- Prior to signing up for Farmers RealTime Billing, you should discuss the following with your payroll provider:
 - Inform your payroll provider that they will need to work directly with Farmers representatives to begin reporting payroll for your business. After you have completed your registration, the Farmers RealTime Billing support team will reach out to your payroll provider directly to coordinate reporting payroll for your business.
 - Confirm if your payroll provider will charge you a fee for reporting your payroll (Farmers does not charge a separate fee for participating in this program).
 - If your payroll provider does not report the payroll on your behalf, you may still be able to use Farmers RealTime Billing and have the opportunity to report payroll yourself.

- Premium payments are made in the form of Automated Clearing House (ACH) - direct withdrawals from a checking or savings account. Payments will not be withdrawn until the authorization of the ACH is complete.
- Email is the primary form of communication for Farmers RealTime Billing. This includes notices of premium draft notifications as well as late or missing payroll reminders. It is therefore important to use an email address that is monitored on a regular basis so an important notification will not be missed.
- A payroll report for every pay period is required, even if only to report zero payroll when there is none for the period. **Note that even if your payroll provider is submitting payroll on your behalf, you will need to log into your account to manually report zero payroll** (instructions can be found on page 12). Please keep in mind that it is ultimately your responsibility that the reported payroll is accurate and submitted on time. If reports or payments are not submitted on time, the policy may be subject to cancellation for non-payment.

You may reach out to the Farmers RealTime Billing support team (contact information is below) for any assistance.

- As the policyholder, it is your responsibility to ensure your employees are reported under the appropriate class codes based on the operational exposures.

More information on class codes can be found on page 10. Please contact your Farmers® agent if you have questions regarding which class codes to use for your employees.

CUSTOMER SUPPORT

We are here when you need us!

Access Your Online Account: <http://farmers.payrollpl.us>

- View reported payrolls, premium paid, etc.
- Make changes to user access or banking accounts for payment

Call for Support: (855) 323-5350

- Our Farmers RealTime Billing support team is available Monday - Friday, 8:30 a.m. - 5:00 p.m. local time to service you
- The billing support team can answer any questions and provide assistance if needed

Email for Support: realtimebilling@farmersinsurance.com

- You can also send your questions via email to our Farmers RealTime Billing support team



FARMERS REALTIME BILLING® OVERVIEW

1

Contact your payroll provider

- When informing your payroll provider of your plan to register for Farmers RealTime Billing, confirm if they will report payroll on your behalf and if they will charge you for this service.
- Notify your payroll provider that Farmers will be contacting them to coordinate logistics.
- If your payroll provider does not report the payroll on your behalf, you may still be able to use Farmers RealTime Billing and have the opportunity to report payroll yourself.

2

Register through your Farmers agent

- At your request, your Farmers agent can register your policy to be billed through Farmers RealTime Billing.
- For your agent to complete your account registration, you will need to provide the billing contact information (name, phone number, email address), payroll frequency and payroll provider information (company or software name, contact name, phone number, email address).

3

Set up online account

- Once your account has been registered, you will receive two emails containing:
 - Your username and a link to complete your password setup.
 - Your ACH authorization PIN, which will be used to authorize ACH payments.

4

Set up account for payroll reporting

- The Farmers RealTime Billing support team will contact your payroll provider (if applicable) to confirm payroll reporting set up.
- You will assign class codes to individual employees based on their job duties (class codes can be found on your policy and under the Employee Rates view on your online account) with the first payroll report
- You will also be required to identify and assign any officer/member/partner to name on payroll file once the first payroll report is run.

5

Report payroll

- Payroll reporting is due for each payroll period.
- Even when there is no payroll for the period, you must submit a report indicating zero payroll.

6

Pay premium via ACH

- Once payroll is reported, you will receive a notification that payment will be drafted within the next three business days.
- This will be followed by actual draft of the payment.

7

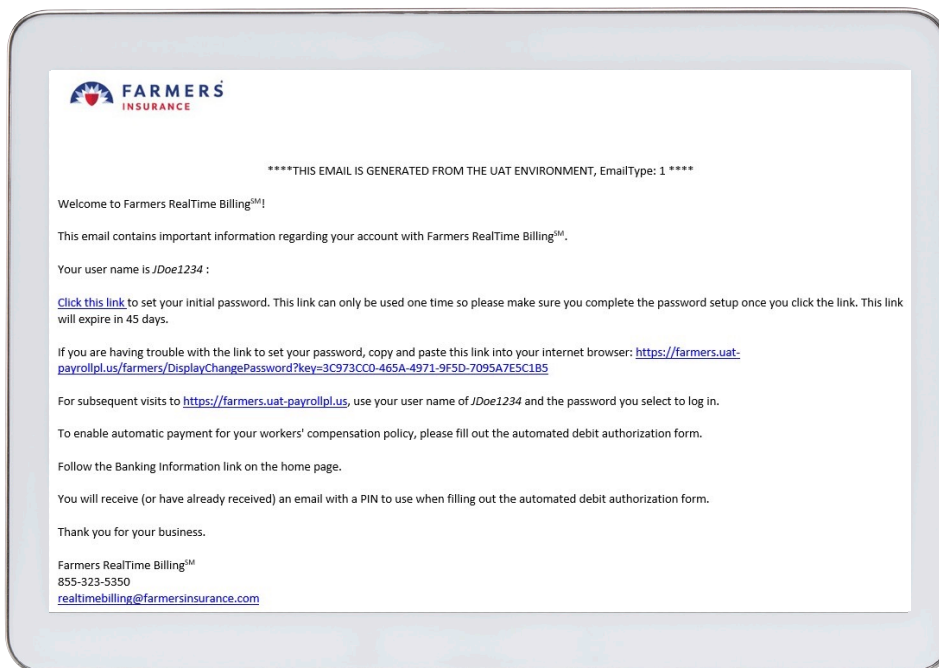
Audit

- At the end of the policy term, an audit will still take place.
- You will still need to provide the proper supporting payroll documentation to complete the audit such as 941 tax forms.
- Payroll reported and employee class code assignment will be validated and may result in a premium adjustment.

OVERVIEW (CONTINUED)

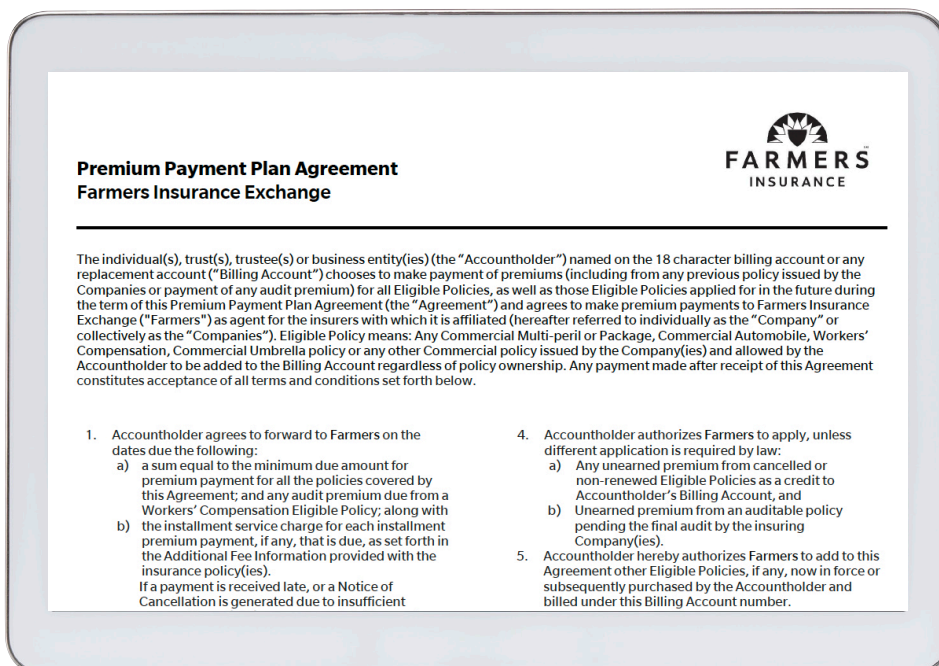
Online Account Set up

Once your Farmers agent registers your account, you will receive an email welcoming you to Farmers RealTime Billing. It will provide instructions about how to log on to your online account and create your password.



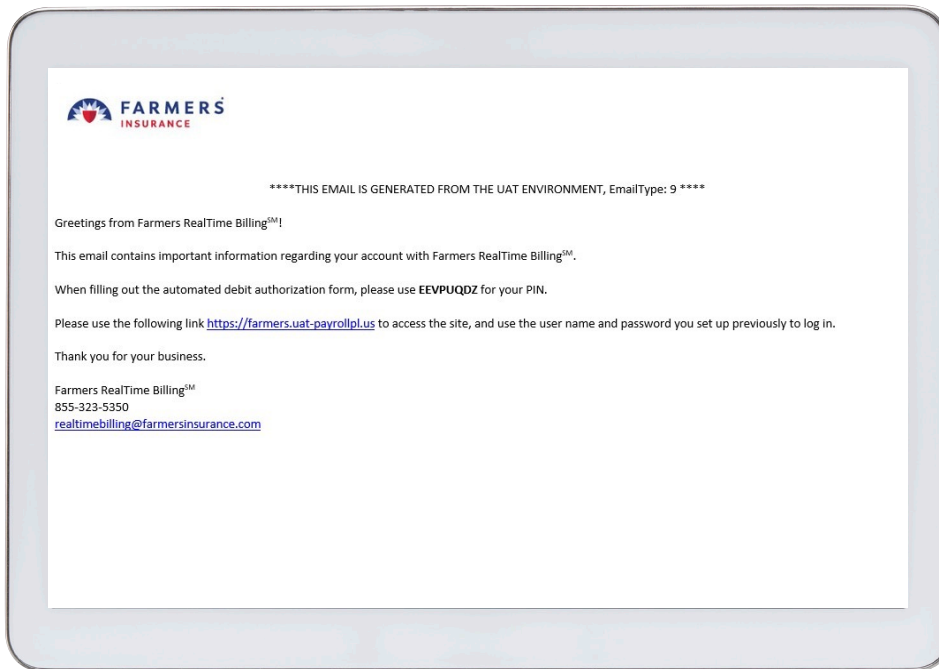
Premium Payment Plan Agreement

For your reference, a copy of the Farmers Premium Payment Plan Agreement will be included with the initial welcome email. **After receipt of this Payment Plan Agreement, your first premium payment will indicate acceptance of the agreement.**



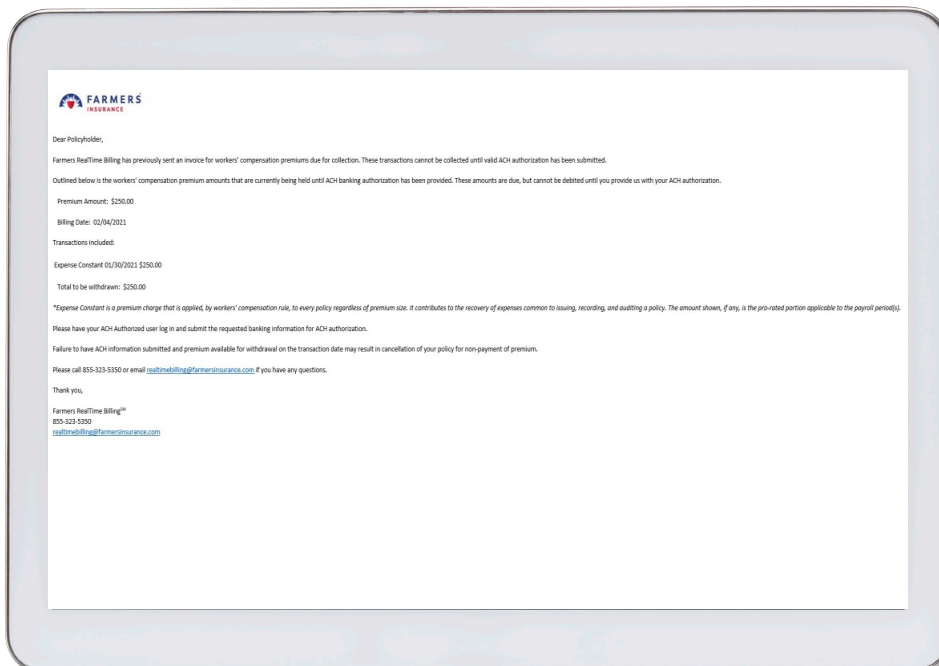
ACH Payment Authorization

You will receive a separate email with your PIN information that can be used to authorize ACH payments. Payments are only accepted via ACH and will not be drafted without the initial ACH authorization. ACH is valid only for use with checking and saving accounts. Note: Failure to complete this step may result in cancellation of the policy due to non-payment of policy premium.



ACH Payment Notification

When a payment is due, an email notification will be sent that confirms the amount to be withdrawn within the next three business days. A flat fee known as the Expense Constant will be charged with the first transaction. This is not a fee specific to the Farmers RealTime Billing program but rather a fee common to Workers' Compensation policies.

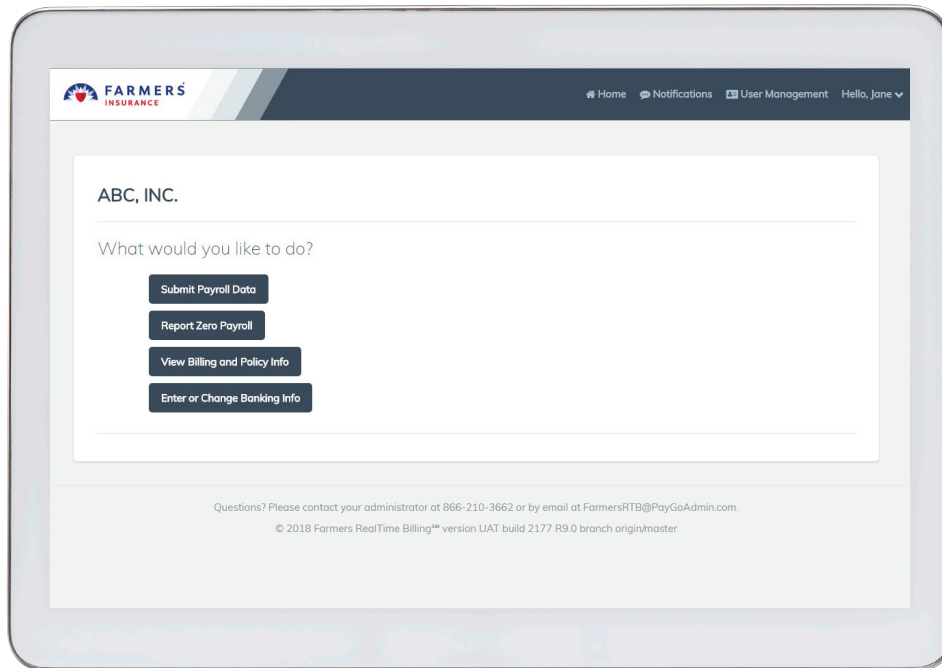


Online Account Overview

From the home page of your online account, you can:

- **Report zero payroll for a pay period**
- **View and manage your policy details**
- **View and update your banking information**
- **Submit payroll data***

*When you are signed up to self-administer your own payroll, you will find a link to submit payroll data on the home page of your online account. Refer to page 17 for instructions about this process.

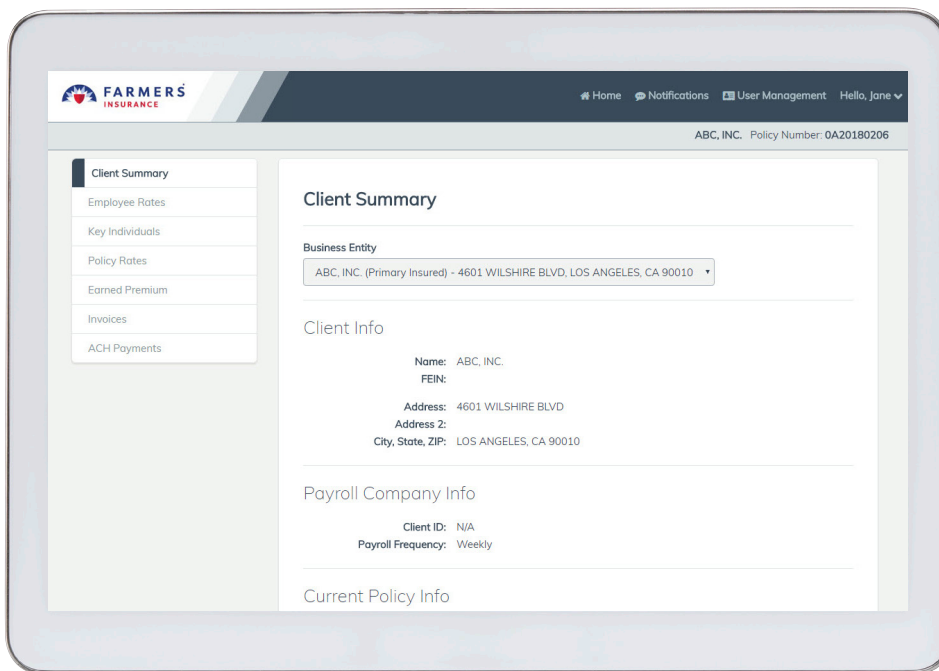




PAYROLL SUBMISSION

Client Summary

The Client Summary view provides a snapshot of your policy details, contact information and agent information, as well as who authorized the ACH.

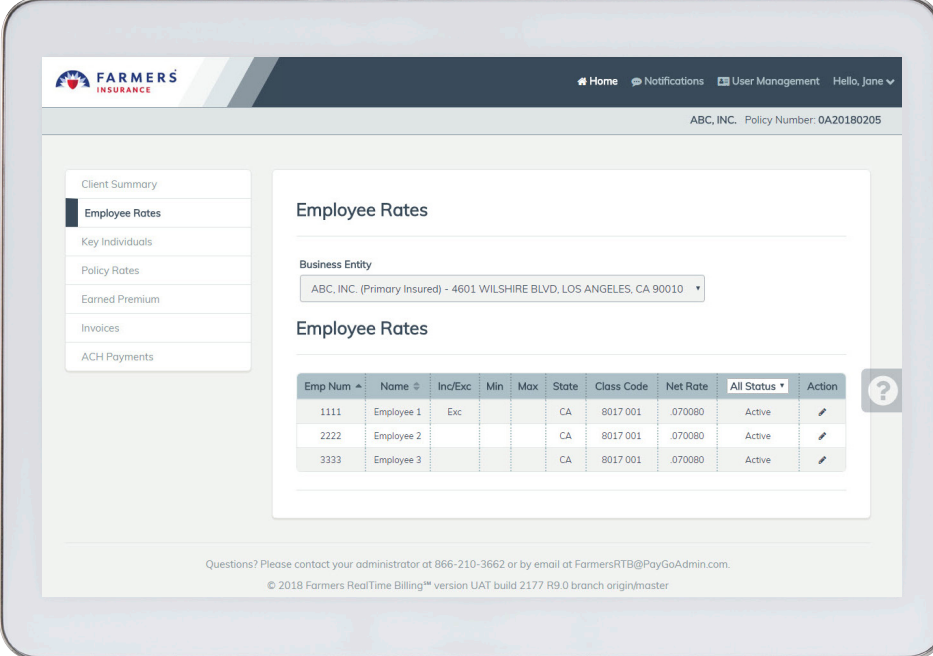


Employee Rates

The Employee Rates section allows you to review the class codes associated with each employee. It is important that employees are assigned to the correct class code according to their job duties to ensure the appropriate premium is applied for the exposure.

Your Farmers® agent can help you understand exposures for each employee and the corresponding class codes. Updating of employee class codes can be done through your payroll provider if they are reporting your class codes. You may assign class codes in your online account if the payroll provider is not reporting the class codes. You may reach out to the Farmers RealTime Billing support team (contact information can be found on page 4) for any assistance.

Note: Only class codes that are included on your actual Farmers policy may be used for assignment to employees.



The screenshot shows the Farmers Insurance RealTime Billing web application interface. The top navigation bar includes the Farmers Insurance logo, a home icon, notifications, user management, and a user greeting 'Hello, Jane'. The main content area is titled 'Employee Rates' and shows the 'Business Entity' as 'ABC, INC. (Primary Insured) - 4601 WILSHIRE BLVD, LOS ANGELES, CA 90010'. Below this, there is a table of employee rates with the following data:

Emp Num	Name	Inc/Exc	Min	Max	State	Class Code	Net Rate	All Status	Action
1111	Employee 1	Exc			CA	8017 001	0.70080	Active	
2222	Employee 2				CA	8017 001	0.70080	Active	
3333	Employee 3				CA	8017 001	0.70080	Active	

At the bottom of the page, there is a footer with contact information: 'Questions? Please contact your administrator at 866-210-3662 or by email at FarmersRTB@PayGoAdmin.com.' and a copyright notice: '© 2018 Farmers RealTime Billing™ version UAT build 2177 R9.0 branch origin/master'.

Key Individuals

In the Key Individuals section, you can designate a payroll status for each included/excluded owner. Each owner must be assigned one of the following statuses:

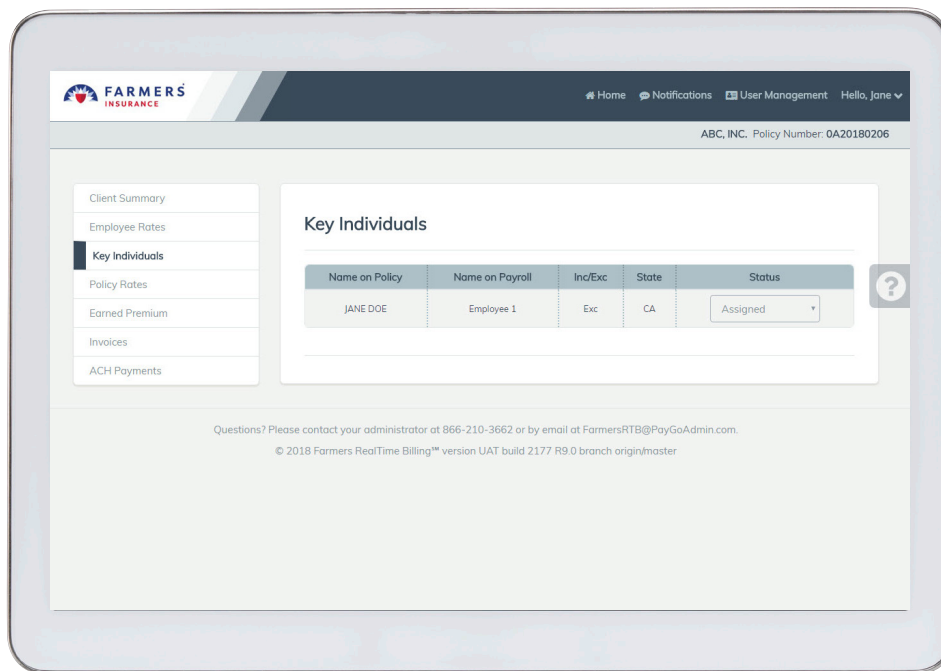
- **Assigned**
- **Not on this payroll**
- **Never on payroll**

The included/excluded owner can also be identified within your payroll reports and if applicable, you may indicate if and when the owner will appear on payroll. If the owner is not listed on a recent payroll, you may then use the next payroll period, when the owner is included, to assign the correct status to ensure there is appropriate treatment in the exposure calculation.

The owner will be identified from the policy. If an owner needs to be changed from “Included” to “Excluded,” or vice versa, you must call your Farmers agent to make a change to the policy.

When the payroll provider is reporting on your behalf, you must work with the Farmers RealTime Billing support team to ensure the owner role is assigned to an employee or is designated as not appearing on the payroll reports.

Be sure to review the employee information to ensure the names and roles match and that each employee has been given a designation other than “Unassigned.”



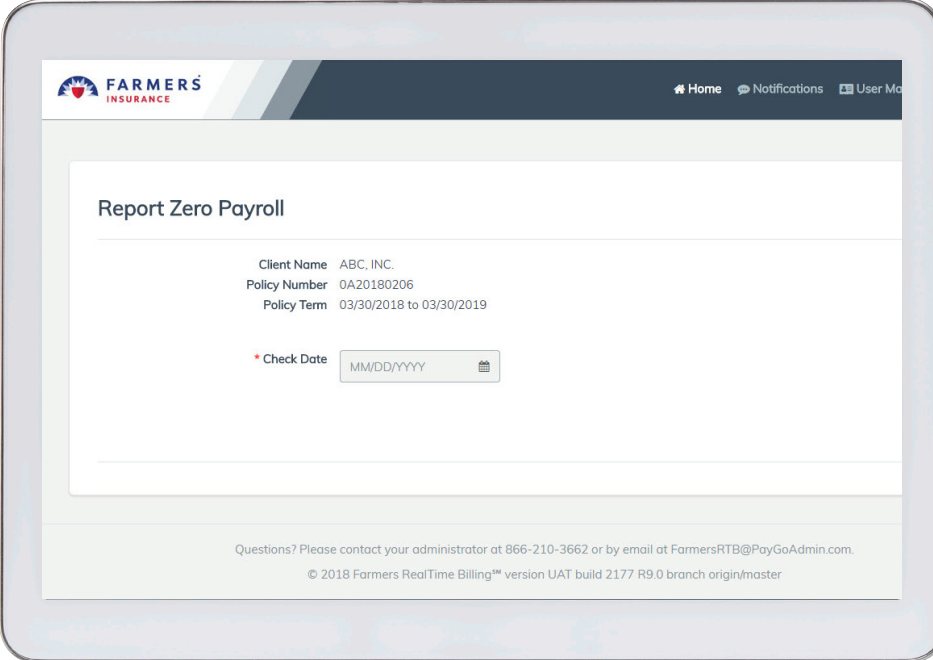
Report Zero Payroll

If you have a pay period with zero payroll and your payroll service provider will not be submitting a payroll report for that pay period, you must manually “Report Zero Payroll” so that the pay period is not missed. This option is available under the home page of your online account.

Please be aware that missing payroll reporting can result in cancellation for “Non-Payment and Failure to Submit Payroll Reports.” When zero payroll is reported, Farmers Underwriting may review to determine if there has been a change in your operations.

Payroll reporting corresponds to actual payroll run for your business. Based on payroll frequency, the following number of submissions are required:

Payroll frequency	Required number of payroll submissions
Weekly	52 payroll submissions
Bi-weekly	26 payroll submissions
Monthly	12 payroll submissions
Twice monthly	24 payroll submissions



The screenshot shows a web interface for reporting zero payroll. At the top left is the Farmers Insurance logo. The top right navigation bar includes links for Home, Notifications, and User Management. The main heading is "Report Zero Payroll". Below this, the form displays client information: Client Name (ABC, INC.), Policy Number (0A20180206), and Policy Term (03/30/2018 to 03/30/2019). A "Check Date" field is present with a calendar icon and a placeholder "MM/DD/YYYY". At the bottom, there is a footer with contact information for administrators and a copyright notice for Farmers RealTime Billing.



ACCOUNT SUMMARY

Policy Rates

The Policy Rates section shows the class codes that are available for assignment to employees based on your Farmers policy. If there is a class code that does not appear on the policy, your Farmers agent can help to submit a policy change and add the appropriate class code to your Farmers policy.

The screenshot shows a web application interface for Farmers Insurance. The top navigation bar includes the Farmers Insurance logo, a Home icon, Notifications, User Management, and a user greeting 'Hello, Jane'. The main content area is titled 'Policy Rates' and displays a 'Policy Term' dropdown menu with the value '0A20180206 03/30/2018'. Below this is a table with the following data:

State	Class Code	Effective Date	Expiration Date	Net Rate
CA	8017 001 - STORES	03/30/2018	03/30/2019	.046953

At the bottom of the page, there is a footer with contact information: 'Questions? Please contact your administrator at 866-210-3662 or by email at FarmersRTB@PayGoAdmin.com.' and a copyright notice: '© 2018 Farmers RealTime Billing™ version UAT build 2177 R9 0 branch origin/master'.

Earned Premium

Earned premium to date can be found in the Earned Premium section. Each specific policy term can be reviewed by selecting the appropriate term from the dropdown menu. Each transaction, along with the detail for that transaction, can be viewed by selecting "View Detail." Payroll transactions should be reviewed to verify that transactions, such as overtime, are reported correctly. The Policy Audit selection allows you to generate an Excel file with the year-to-date view of the payroll and premium for that policy term.

The screenshot displays the 'Earned Premium/Audit' page in the Farmers Insurance system. The page includes a navigation menu on the left with options like Client Summary, Employee Rates, Key Individuals, Policy Rates, Earned Premium (selected), Invoices, and ACH Payments. The main content area shows the Business Entity as 'ABC, INC. (Primary Insured) - 4601 WILSHIRE BLVD, LOS ANGELES, CA 90010' and the Policy Term as '0A20180206 03/30/2018'. There are buttons for 'Search' and 'Download Policy Audit'. A table below lists transactions:

Check Date	Process Date	Description	Amount	Action
04/02/2018	04/02/2018	Zero Premium	0.00	N/A
04/02/2018	04/02/2018	ExpenseConstant	250.00	N/A

At the bottom, there is a footer note: 'Questions? Please contact your administrator at 866-210-3662 or by email at FarmersRTB@PayGoAdmin.com.'

ACH Payments History

In the ACH Payments History section, you can review all payments that have been made for the specified policy term.

The screenshot displays the 'ACH Payments and Balance History' page. The navigation menu on the left has 'ACH Payments' selected. The main content area shows the Business Entity as 'ABC, INC. (Primary Insured) - 4601 WILSHIRE BLVD, LOS ANGELES, CA 90010' and the Policy Term as '0A20180205 01/01/2018'. There is a 'Download' button. Below the filters, it says 'Show 10 entries' and 'Search...'. A table lists the following transactions:

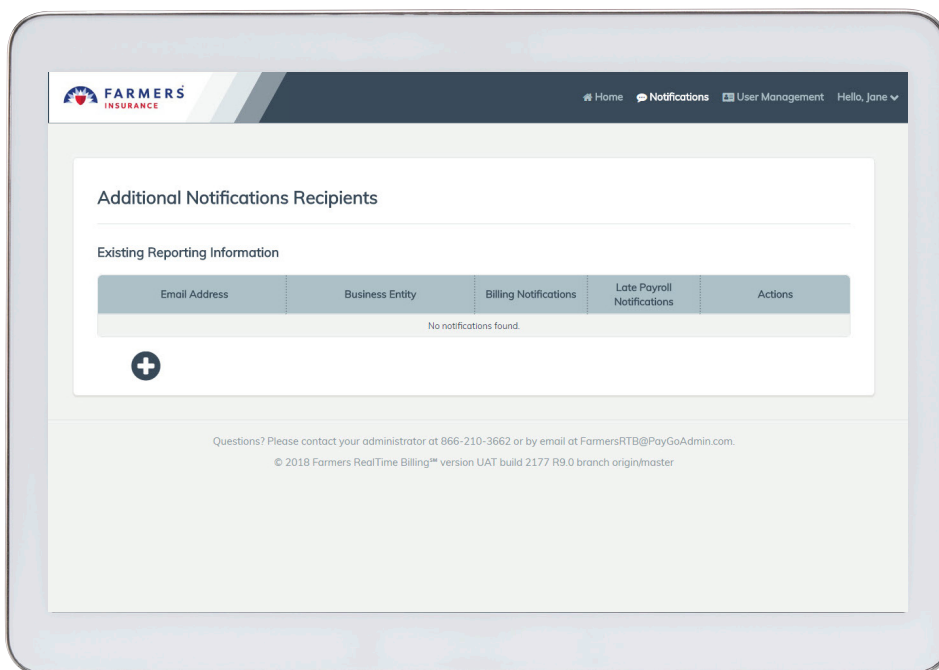
ID	Transaction Date	Type	Debit	Credit	Balance	View Details
6542	02/13/2018	Bill	\$250.00		\$250.00	View Details
6542	02/13/2018			\$250.00	\$0.00	
6557	02/13/2018	Bill	\$339.88		\$339.88	View Details
6557	02/13/2018			\$339.88	\$0.00	



ACCOUNT MANAGEMENT

Additional Notifications

In the Notifications section, you can easily add additional email recipients to receive email notifications.



My Account (Create/Change Password)

In the My Account section (found under the “Hello, ...” drop-down that is next to User Management), you may change your password or email address.

My Account

Username: jdoe182

* Old Password

* New Password

* Confirm New Password

* E-mail Address: RTBINSURED@GMAIL.COM

Save Cancel

Questions? Please contact your administrator at 866-210-3662 or by email at FarmersRTB@PayGoAdmin.com.
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User Management

As the policyholder, you also have the option to add users to your account who will be able to view the same sections as you. There are two roles available for additional users:

- **Insured** - User will have full access to the account and will receive a welcome email.
- **ACH Authorization** - User can only update banking information.

As the policyholder, you must keep these roles in mind when adding users.

Business Entities

Edit Client Users

Client Users

Search contains...

First Name	Last Name	Username	Phone	Role	Status	Actions
Jane	Doe	jdoe182		Insured	Enabled	

Add New User

* Username

* First Name

* Last Name

ABC, INC.



SELF-ADMINISTRATION

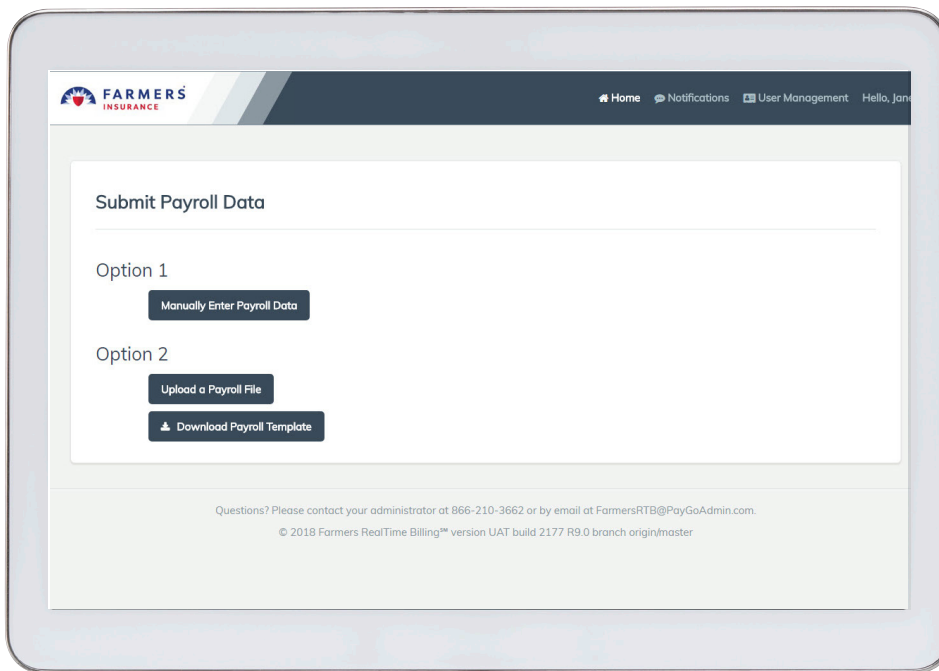
An option to self-administer payroll is available to you when your payroll provider cannot report payroll on your behalf. When payroll reporting for an account is self-administered, an option to “Submit Payroll Data” can be found on the home page of your online account. If your payroll provider reports payroll on your behalf, you may skip this section. This is determined after you have registered and reporting payroll responsibilities are confirmed with the Farmers RealTime Billing support team.

There are two options to upload payroll through the self-administered option:

Option 1: Manually key in payroll information

Option 2: Upload a payroll file

NOTE: These options do NOT apply if your payroll provider reports payroll on your behalf.



Option 1: When manually keying in a payroll entry, be sure to select the Check Date before selecting “Continue.”

Upon submitting the Check Date, you may enter each employee’s payroll individually, along with their assigned class code. Please note the special instructions on the screen that provide instructions on reporting overtime and tips.

FARMERS INSURANCE Home Notifications User Management Hello, Jane

Manual Payroll Entry

Client Name ABC, INC.
 Policy Number 0A20180206
 Policy Term 03/30/2018 to 03/30/2019

* Check Date

Continue

Questions? Please contact your administrator at 866-210-3662 or by email at FarmersRTB@PayGoAdmin.com.
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FARMERS INSURANCE Home Notifications User Management Hello, Jane

Class Codes on this Policy

State	Class Code	Effective Date	Expiration Date
CA	8017 001 - STORES: RETAIL - NOC	03/30/2018	03/30/2019

Payroll Data for This Check Date

Employee Name	Employee ID	Class Code	Wages	Overtime	Tips	Action
Employee 1	1001	CA - 8017 001	500	0	0	
Employee 2	1002	CA - 8017 001	450	0	0	
Employee 3	1003	CA - 8017 001	575	0	0	
+			Total	1525	0	0

Option 2: Payroll may also be uploaded via an Excel file. A Farmers RealTime Billing express template (shown below) is available for download. If you already have an existing report in use (provided by your payroll service provider or payroll software), be sure to review it with the Farmers RealTime Billing support team to confirm that the formatting of the report will be acceptable. For assistance with reporting payroll, please contact the Farmers RealTime Billing support team (contact information can be found on page 4).

	B	C	D	E	F	G
	Employee ID	State - Class Code	Gross Wages - Including all OT and Tips	Overtime - Including Time and a Half	Tips - as Included in Gross Wages	
2	1111	CA - 9079 001	1500	0	0	0
3	2222	CA - 9079 001	1500	0	0	0
4	3333	CA - 9079 001	1500	0	0	0
5						
6						
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You are required to assign key individuals who are associated with this policy before your payroll is processed.

Warning

There are unassigned Key Individuals that are associated with this policy.
Who is a Key Individual and what does Included / Excluded refer to?
A Key Individual is a business owner (in a proprietorship), partner (in a partnership), corporate officer or member/manager (in a corporation) who owns and controls a business. Key Individuals are often excluded from mandatory Workers Compensation coverage, however, they may opt to be included in coverage as well. Both Included and Excluded Key Individuals need to be specifically identified as their premium may be calculated differently than normal employees.
*If you are unclear on who should be included or excluded from Workers Compensation coverage in your organization, contact your insurance agent or provider.
Please assign the Key Individuals to employees by typing the appropriate employee's name in the Name/Number on Payroll box below. If the Key Individual is not yet on payroll or never going to be on payroll, please select the appropriate option from the Status drop-down box.
Please note: the payroll data is not saved until the Key Individual assignment is completed, and the Submit button is clicked. If you click out of the screen or let the session expire without clicking the Submit button, your payroll data upload will be lost.

Assign Key Individuals

Key Individuals

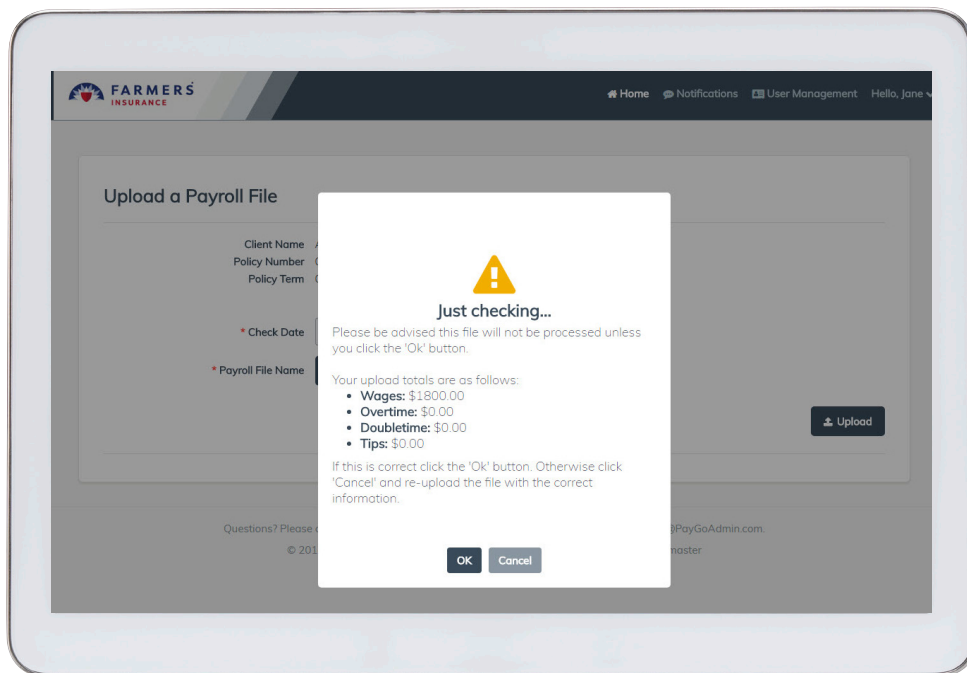
Name on Policy	Incl/Exc	State	Name/Number on Payroll	Status
JANE DOE	Exc	CA	Employee 1 / #1111	Assigned

Please find a valid employee name / number by typing to search.

Save



Once payroll is uploaded, a confirmation alert will appear. You must review and click “OK” to complete the submission.



Remember - we are here when you need us!

Access Your Online Account: <http://farmers.payrollpl.us>

- View reported payrolls, premium paid, etc.
- Make changes to user access or banking accounts for payment

Call for Support: (855) 323-5350

- Our Farmers RealTime Billing support team is available Monday - Friday, 8:30 a.m. - 5:00 p.m. local time
- The billing support team can answer any questions and provide assistance if needed

Email for Support: realtimebilling@farmersinsurance.com

- You can also send your questions via email to our Farmers RealTime Billing support team