

FARMERS REALTIME BILLING® (RTB) REPORTING

Frequently Asked Questions

Q. What check date should be included on the customer's first payroll report?

A. The first check date will vary depending on the policy effective date and reporting payroll frequency selected. The expected check date thereafter will be based on the last reported check date and payroll frequency. It is recommended that the customer report their check date as close as possible to their employees' pay period.

Q. How should the customer report their payroll?

A. It is recommended that the customer report as close as possible to their employees' pay period. For example, if they run payroll bi-weekly, the customer should include that time period in the report. If monthly, the customer should include the entire month in the report – and so on.

Q. Should customers report for the last month of the policy term?

A. Yes, customers should report the final pay period according to the payroll reporting frequency that falls within the policy term. At the conclusion of the current policy term, our system will automatically transition the reporting to the upcoming renewal term. Due to this, customers should pay extra attention to the check dates they are reporting around the time of the renewal, to ensure they're reporting for the correct policy term.

Q. Should tips be removed from gross payroll? If so, how should this be presented?

A. Customers should not remove tips or make other deductions from the gross payroll. They should report gross payroll with tips, and also report tips separately in the tips column. The Farmers RealTime Billing® system automatically deducts tips from the total gross payroll, so manual deduction is not required.

Q. Should customers remove overtime pay from payroll? Is overtime pay considered in premium calculations?

A. Customers should not remove overtime pay or make other deductions from gross payroll. They should report gross payroll with all overtime pay, and also report overtime pay separately in the overtime column. The Farmers RealTime Billing system automatically deducts the excludable portion, so manual deduction is not required.

Q. Do customers on RTB still need to complete a premium audit after the policy expires?

A. Yes, additional documents are needed to determine the final premium.

Q. What are some ways that customers can help ensure their businesses are accurately reporting payroll?

A. They should ensure that their employees are assigned the correct class codes associated with the job duties they perform.

An employee may be assigned to more than one class code in RTB. Accurate timecards will need to be kept for audit purposes.

If customers have hired subcontractors during the audit term, they need to ensure the payroll for them is reported. During the audit, we are required to ask for that information to validate the payroll.

CA Only: If dual wage reporting applies, the premium is based on the threshold hourly rate set by the CA Workers' Compensation Insurance Rating Bureau.

Q. How do customers report officer payroll?

A. They should enter the officer name(s) and payroll as part of their normal reporting process if they collect a payroll and are reported on 941 tax forms.

Q. If reported payroll decreased for the last check date, why didn't the balance due decrease?

A. In situations where policy premium is already at the minimum possible amount (based on annual estimated payroll), we will continue to bill the minimum premium due to ensure the customer doesn't fall below this threshold.

Q. Is the expense constant collected in full or spread out over the policy period?

A. The expense constant is scheduled in alignment with the policy effective date and collected in full as part of the first Automated Clearing House (ACH) withdrawal. Note: This payment may be collected prior to the first payroll report premium.

Q. The customer has multiple entities, locations, and states on the policy to report, how do they do that?

A. An RTB account is designed to report payroll at the state level by default, not at the individual location or entity level. If a policy has multiple entities and/or locations, the RTB account will only list unique class codes for each state. There is not a distinction between the different entities, locations, or territory codes. However, if the policy has multiple entities and/or locations, and the customer would like to report payroll separately, they can contact the Farmers RealTime Billing® team at 1-855-323-5350 (Monday-Friday 8:30 am - 5:00 pm local time) for initial assistance in setting up their RTB account to report accordingly.