

The payroll reporting screen will pop up for that month. Fill in the red payroll boxes (see image below). You do not need to fill in the employee numbers; We will count them at audit for state reporting purposes. You must report each month even if you are a seasonal business and have no monthly payroll. You want to report all pay-check dates paid during the reporting month. **Enter the payroll by class code, including total wages, overtime, employee pre-tax programs, commissions, bonuses, holidays, vacation and sick pay.** A portion of overtime can be excluded. Please see the "What to Report?" section for details.

After you have entered the payroll by class code, you have options: Cancel, Print, Save & Submit Later, Submit & Pay By Check and Submit & Pay Online.

- Cancel will cancel the entry without saving it.
- Print allows you to print the report for your records.
- Save and Submit Later will save your progress so you can reopen and complete it later. This is the only option for making changes before submitting. Once you submit your report, you can contact TBG's accounting department and report any mistakes or changes you need to make. If the mistake is small, you can wait until the audit to correct the error.
- Submit and Pay By Check will submit your report. You can put a check in the mail to pay your premium. However, we strongly suggest that you pay online instead of through the mail, as mail fraud is on the rise.
- Submit and Pay Online will submit your report and allow you to pay online through ACH payment.

Sample Company Plumbing LLC - Minnesota

9/1/2023 - 10/1/2023 Save All

Exposure	Class Code/Description	Estimated	Full-Time Employee Count	Part-Time Employee Count	Payroll Amount	Rate	Manual Premium
Workers Comp	1183 - Plumbing WOC & Drivers	\$245,880			\$20,000	3.99	\$790
Workers Comp	1186 - Electrical wiring - Within Buildings & Over	\$12,276			\$1,000	3.88	\$379
Workers Comp	ET42 - Salespersons, Collectors or Messengers - Outside	\$20,000			\$2,000	5.24	\$105
Workers Comp	8816 - Clerical Office Employees WOC	\$40,000			\$4,000	2.19	\$86
					\$28,000		

Premium Calculation

Description	Factor	Amount
Total Manual Premium		\$1,050
EZ Premium Adjustment ⓘ	0.74P	(\$782)
Premium Due With Tax Report		\$267
Outstanding Balance		\$15,917
Total Including Outstanding Balance		\$16,441

Cancel Print Save & Submit Later Submit & Pay by Check Submit & Pay Online

Save and Pay by Check:

This pop-up will appear if you click Submit and Pay By Check. Please include a copy of the statement along with the check.

Pay By Check Instructions

Please download the billing statement using the link provided below and remit payment to the appropriate address.

[Print Statement and Pay Later](#)

[Close](#)

WHAT TO REPORT?

Payroll

Report gross payroll for all your covered employees per class code for each paycheck date issued during a monthly reporting period. You can contact your agent if you need assistance determining the correct class code for each employee. Gross payroll includes total wages, overtime, employee pre-tax programs, commissions, bonuses, holidays, vacation and sick pay.

Overtime Payroll

A portion of the overtime payroll can be excluded, provided that your records are maintained to show overtime pay separately by the employee and in summary by classification. You should include the straight-time rate when reporting.

- 1.5 time—If the rate of overtime pay was time and one-half, then 1/3 of the total overtime pay is deductible
- Double time—If you pay double time, then 1/2 of the total double-time pay is deductible.

Contract or Casual Labor

Include payments made to contractors or casual workers in your payroll report. Use the same class codes you would for employees doing similar work. This often includes people paid with a 1099, especially if they're not operating as a registered business.

Payroll Splits

You can split an employee's payroll between different class codes if you keep clear records of the hours and pay for each type of work. If you don't have exact records, their payroll will be assigned to the highest-rated class code. You can't split payroll using percentages or guesses.

Overtime, Employee pre-tax programs, Commissions, Bonuses, Holiday, Vacation and Sick pay.

Include the payment for these items in the employee's regular class code. If the employee works under multiple class codes, apply the items to the class code where they earn the most payroll.

Other Excludable Items

Some items can be excluded from gross payroll; however, certain rules apply. Legitimate business reimbursements to employees, per diems, severance, tips from customers to the employee, third-party Sick Pay and employer-provided perks such as cell phone reimbursements are examples.

Election of Coverage

Depending on your business type, if your annual payroll is less than 22,880 hours (about 11 full-time employees or \$500,000 annually), you may be able to choose coverage for owners, partners, LLC managers or executive officers and their spouses, children or parents. To ensure these individuals are covered, you must complete an election of coverage form with your agent. If they are not listed, they may not be covered. Contact your agent if you have questions about Election of Coverage.

Subcontractors

To exclude subcontractors from coverage, we require you to provide Workers' Compensation Certificates of Insurance for any subcontractors at audit. For Sole Proprietors or Independent Contractors who have their own business, have no employees and do not hire subcontractors themselves, we still encourage you to require Workers' Compensation Certificates of Insurance. We will also accept General Liability Certificates of Insurance. If they do not have insurance, they will be included on the audit and you will be charged accordingly.

Minimum Premium

The minimum premium is \$5,000. This is determined when writing or renewing your policy each year and is due within 30 days. If your agreement is canceled or terminated mid-term, you must pay a minimum of \$5,000. Members with minimum premium agreements do not submit monthly reports or maintain a security deposit.

Reporting Payroll for Other States' Coverage

The TBG Agreement covers work done in MN and any work done by MN residents. If you have out-of-state coverage through our partnership with Sentry Insurance, all work done in Minnesota should be reported monthly to TBG, and the gross payroll for all Minnesota-domiciled employees should also be reported monthly to TBG, even if they work in other states. All out-of-state exposure is estimated at the beginning of the Sentry Insurance policy term and audited after the term to determine accurate payroll and premiums. Any employees you have that are residents of any state other than MN, and if they work in any state other than MN, that is not covered by the TBG Agreement. If you do not have a Sentry Policy through TBG, please contact your agent for additional coverage.

Remote Workers

If you have employees working from home—like office or sales staff—and live in another state, your TBG Agreement won't cover them. If you don't already have coverage for out-of-state workers, contact your agent to set it up.