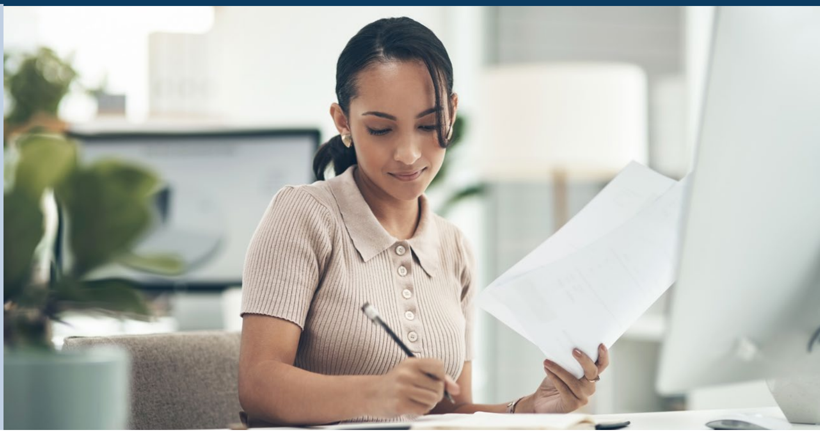
Republic Indemnity®

Flexible Payroll Reporting Options



Choose the payroll reporting method that works best for your business.

Whether you prefer real-time premium payments or a monthly reporting schedule, we offer flexible solutions to support your cash flow and simplify your processes.

Pay-As-You-Go (PAYG)

Ideal for businesses that want to align premium payments with payroll cycles, Pay-As-You-Go (PAYG) allows you to pay premiums automatically as you run payroll. This improves cash flow and helps reduce surprises at the final audit. There's no upfront deposit, and premiums are collected through ACH each cycle. Most payroll providers are compatible, and optional Payroll Connect integration offers real-time data syncing for added convenience *(note: payroll providers may charge a small fee).* The Pay-As-You-Go option must be selected at policy issuance.

Monthly Payroll Reporting

Choose between two plans: one with no deposit and the other with a 10% or 15% deposit. Forms are sent around the 27th of each month and due by the 22nd of the following month. Payroll reporting can be completed by mail, email, or through the Policyholder Portal. Payment methods include ACH, credit card, or check, making this a practical option for businesses that prefer a more structured reporting process.

Traditional Installment Plans

A standard billing option based on estimated payroll and fixed payments across the policy term, typically best for employers with stable payroll who prefer predictable billing.

Which Option Works Best for You?

Feature	Pay-As-You-Go	Monthly Payroll Reporting
Deposit	0% (only taxes, fees and assessments charged up front)	**Plan 1:** $0 deposit, 12 reports (taxes, fees and assessments charged up front) **Plan 2**: 10% or 15% deposit + taxes and fees, 11 reports
Reporting Frequency	As paychecks are processed	Monthly
Payment Method	ACH only	ACH, credit card, check, etc.
Who Reports?	Payroll Company (if integrated), Self-Administered	Self-Administered
Best For	Automated payroll, real-time cash flow	Simple monthly reporting, flexible payments

Is Pay-As-You-Go Right for Your Business?

Choosing the right payroll reporting option starts with how your business already runs payroll. Here are three things to know before choosing PAYG to help determine if it's the right fit.

1. Match PAYG to Your Payroll Process

PAYG works best when payroll is processed frequently and can connect to a payroll provider.

A strong fit when:

- Payroll runs weekly or bi-weekly
- A payroll provider supports integration
- Premiums aligned with each payroll cycle are a priority

2. Consider the Level of Simplicity You Want

PAYG supports real-time alignment, but it also involves more frequent reporting.

A monthly option may be a better fit when:

- You prefer reporting once per month
- Your payroll process is manual or not integrated
- Simplicity and fewer touchpoints are priorities

3. Set Expectations Upfront

Understanding how PAYG works before selecting it helps avoid delays during setup.

What to expect:

- Payroll integration may take time to complete
- Some payroll providers may charge a fee
- Temporary manual reporting may be needed during setup

Make the Right Choice Upfront

Important: PAYG is not required to avoid a deposit. Monthly reporting options may also offer no-deposit plans. Choose based on how payroll is managed and not deposit assumptions.

PAYG is designed to align premium with payroll and support real-time cash flow. The best experience happens when the reporting method matches how payroll already runs—helping avoid changes, delays, or added complexity later.

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