

FAQS

Frequently Asked Questions



> **IS THIS AN ASSESSABLE RISK RETENTION GROUP?**

No. The policies are written through a Risk PURCHASING Group (RPG), or association. The contract names your client specifically as insured by Markel.

> **HOW AM I PAID?**

- Once per month, around the 15th day, based on the premiums collected the month prior. Please refer to your contract for the commission level.

- You may also add in broker fees that are included into the RPG fee. While this fee is not restricted, we recommend you abide by your state guidelines on fees. This fee is collected by ERMA electronically and deposited into your account, once the funds clear.

ERMA charges 10% for handling these fees, therefore you will "net" 90% of the broker fee added to the policy.

> **HOW DO I COMPETE AGAINST LOWER COST PREMIUM OFFERED BY OTHER COMPANIES/AGENTS?**

- Ensure you are comparing the same coverages and endorsements. This is NOT a stripped down policy!

- No need to under or overestimate your policy; the premiums are accurately paid each pay period,

- The simplicity of automatically paid premium each pay period is convenient and saves everyone time.

> **WHAT TYPES OF BUSINESSES ARE ELEGIBLE?**

There are currently 48 eligible codes. The 1986 Federal Liability Retention Act requires that members of RPGs be in homogeneous activity, therefore, this particular program is only open to construction-related risks.

> **ARE GENERAL CONTRACTORS ELEGIBLE?**

Yes. They will be charged a flat fee for their subcontractor estimate and must have a minimum of \$4,000 /month in actual payroll.

> **DOES MY CLIENT HAVE TO USE A PAYROLL COMPANY?**

While preferred, your client is not required to outsource payroll processing. They must, however, report payroll per frequency in the required format.

> **CAN I USE MY OWN PAYROLL COMPANY?**

Absolutely. If your payroll company doesn't appear on our list, simply select the "agent driven" option. *If your company provides stand-alone payroll services, we'd be happy to add you to our ever-growing list.*

> **WHAT IS MY CLIENT WANTS A PAYROLL QUOTE?**

ERMA partners with many payroll companies with a standard rate agreement. You can obtain a quote by using our simple payroll rater. You will not be required to do any extra work to enroll your client, HOWEVER, you will be paid a residual commission from ERMA for as long as your client uses that payroll provider!.

> **WHAT IF MY CLIENT ALSO WANTS PAY-GO WORKERS' COMPENSATION?**

No problem! Our sister company works with over 80 carriers and any payroll service.

> **WHAT IF MY CLIENT IS NEW IN BUSINESS, BUT HAS WORKED AS A MANAGER OR SUPERVISOR FOR MORE THAN 3 YEARS?**

We consider this to be an acceptable risk.

> **WHO ISSUES CERTIFICATES TO THE INSURED?**

You do.

> **IS THIS POLICY AUDITED?**

It is internally audited. You and your client don't have to deal with worrisome audits!



FAQS

Frequently Asked Questions for Payroll Reps



PayGoGL

General Liability

> **WHO IS ERMA?**

Employers' Risk Management Association is a 10,000+ group of small to mid-sized businesses that leverage their cumulative buying power to purchase various business resources at a vastly discounted price - from payroll partners to HR tools, industry-specific compliance services and a host of other options - provided in an a-la-carte offering.

We make these options affordable to our members!

> **IS ERMA A COMPETITOR?**

Far from it! ERMA works **with** our various payroll, HR and insurance partners to provide services that enhance your clients' experience. **You** choose what you want to offer!

> **HOW DO I REFER A CLIENT?**

Simply log on to www.mypaygogl.com and click on the "Refer a prospect" button to fill out the form.

> **HOW LONG DOES IT TAKE?**

It takes about 5 minutes to quote/bind/issue a policy

> **HOW DOES THIS BENEFIT MY COMPANY?**

- a) Add more services to attract more clients while increasing retention.
- b) Increase additional revenue via admin fees.

> **HOW AM I PAID?**

Be on the lookout for a pay card that will arrive via mail. You will be eligible to receive a **\$100 bonus for each referral that binds coverage!**

> **WHO IS ELIGIBLE FOR THIS PROGRAM?**

Currently, most construction codes are eligible - even residential roofers and general contractors!

> **WHAT IS THE DOWN PAYMENT?**

The total down payment includes the ERMA membership fee of \$175 **plus** one premium payment, based on pay frequency.

Included in the first premium payment are tax charges and RPG fees. There is an option for an additional fee, which may be charged up front. The fee amount is subject to state laws.

> **IS THERE A CONTRACT?**

Yes. ERMA offers several optional services which may be of interest to your client. When they choose to upgrade, **YOU** get **paid** - for as long as they are a member!

> **DO I NEED A LICENSE?**

No. ERMA is an association and part of the small down payment goes towards an ERMA membership. You are paid out of the membership fee

> **WHO IS THE AGENT?**

Anyone you or the client prefer! We are looking to agents to appoint but, if needed, we will select an agent from our from our list of those already appointed

