**Seasonal Business Workflow for PayGo Billing Accounts**

**Appetite by Carrier for Seasonal Businesses**

* **Amtrust** – seasonal businesses OK. *(EM Eric Hull 1/18/2019*).
* **Employers** - seasonal businesses are a NO.  We cannot skip payroll or premium reporting and if we do, NOC is issued *(EM Landon Watkins 12/27/2019)*
* **FirstComp** – seasonal businesses are a NO. We are able to skip a few payrolls but we need to stay away from FirstComp for any seasonal businesses
* **Guard** – For accounts with payroll payment plans, can’t tolerate long periods of not running payroll because the insured is ‘out of season’.  For the insured who might not work a couple of months out of the year due to seasonality, that’s OK but for the insured who actually only works 3 months out of the year, they need to be offered direct bill only or written with another carrier that accepts seasonal businesses
  + **Make sure conversation is posted upon policy issuance**
* **Hartford** – seasonal businesses are OK.  Email [XactPay-TheHartford@thehartford.com](mailto:XactPay-TheHartford@thehartford.com) with time period the insured will not be running payroll.  Hartford will place a seasonal hold on the account for the insured.  Insured may still receive missing payroll emails but can disregard until season is over.  If insured does not begin processing by the end of the seasonal period The Hartford will reach out to the insured directly.
* **Preferred Employers** – Seasonal businesses are a NO, okay w/a few weeks of no activity. Past a month will move to cancel.
* **Travelers** – Seasonal businesses are OK. Email [ABPayroll@travelers.com](mailto:ABPayroll@travelers.com), copying Christina Lang ([Clang2@travelers.com](mailto:Clang2@travelers.com)) to advise of no payroll and seasonal.  Also need to provide start and end dates of seasonal period.  Also include a brief description of their business and where they’re located (example - tackle shop in NJ).
* **Liberty Mutual** - – Seasonal businesses are OK. Insureds can now set certain months as “off-season”. The system will automatically report $0 payroll for those months, eliminating the need for the insured to report them separately. This feature may be especially helpful if a business has to shut down temporarily. *(Mrkting EM 4/16/2020)*