

# Pay as You Go for workers compensation policies

## Frequently asked questions



### What is Pay as You Go and how does it work?

UFG Insurance has partnered with SmartPay Solutions, a leading provider of pay-as-you-go solutions, to offer Pay as You Go for our middle market workers compensation policyholders. With Pay as You Go, work comp premium is calculated based on your actual reported payroll rather than an estimated amount and automatically withdrawn from your bank account. This allows for more accurate and flexible premium payments, causing less strain on cash flow throughout the year. Pay as You Go is not available for small business.



### What are the benefits of Pay as You Go?

Pay as You Go is an effective way to manage your cash flow, with:

- No down payment at binding.
- No locked-in, flat monthly installments.
- Less chance of any unwelcome surprises at final audit.

It provides a simple payment solution for many types of business owners, particularly those with seasonal work and fluctuating payrolls, such as contractors.

### Are there eligibility requirements for Pay as You Go?

Pay as You Go is available to all middle market work comp policyholders at UFG, whether you self-report your payroll or use a payroll vendor. This service is not currently available for small business; policyholders are encouraged to discuss options with their insurance agent.

### Does SmartPay work with all payroll vendors?

SmartPay has integrations built with hundreds of onboarded payroll companies for a direct feed of your payroll data. If your payroll company is not directly onboarded with SmartPay, you will either have to self-report your payroll or use SmartPay's Reporting Service (SPRS) program for an annual fee of \$350. SPRS can work with any payroll company if they provide a work comp payroll report and have assigned the proper work comp class code to all employees. SmartPay will work with you to

ensure proper setup for the SPRS program.

### How often does payroll have to be reported?

With Pay as You Go, you have the option to report payroll on a weekly, bi-weekly, semi-monthly or monthly basis at [smartpayllc.com](http://smartpayllc.com). Premium is then automatically deducted from your bank account within one to two days following reporting of payroll.

### What happens if I forget to report payroll?

Payroll must be reported within seven days following your payroll check date/reporting date. If payroll hasn't been reported by this time, you will receive a reminder email from SmartPay. Failure to report payroll will result in cancellation of your work comp policy.

### What if there is no payroll to report?

If there is no payroll to report during a given pay period, you still need to access the SmartPay system to confirm that the payroll totaled \$0.

## What information is needed to register for Pay as You Go?

Policyholders who choose Pay as You Go will receive an email from SmartPay Solutions ([noreply@smartpayllc.com](mailto:noreply@smartpayllc.com)) with instructions on how to complete the online registration process. Information needed includes your payroll vendor if applicable, payroll frequency, first payroll check date, bank account and routing number, and a list of employees and officers/owners.

## How long do I have to complete the registration process?

You have 10 calendar days from the policy effective date to return all forms and complete the required registration steps on the SmartPay Solutions site. If the required forms and initial steps are not completed during this timeframe, you will not be eligible for Pay as You Go and a policy cancellation notice will be issued.

## Once registered for Pay as You Go, am I able to change to a different billing plan?

Unfortunately, the billing plan cannot be changed mid-term during the policy period. To change the billing method on your policy at renewal, please inform your insurance agent.

## If I need to adjust the frequency of payroll reporting, how can I do that?

To adjust the frequency, you can contact the SmartPay Support Team at [support@smartpayllc.com](mailto:support@smartpayllc.com) or by phone at 877-905-0786, Monday through Friday, 8 a.m. to 8 p.m. ET.

## Are there any fees associated with Pay as You Go?

There are no fees associated with our Pay as You Go plan. If you choose Pay as You Go, your payroll vendor may charge you a separate fee for their service. Our system administrator, SmartPay, also offers a self-reporting service for an annual fee of \$350 per year.

## Can a policy still be canceled with Pay as You Go?

Payroll reporting is ultimately the responsibility of the policyholder. A Pay as You Go policy can be canceled for nonpayment or non-reporting of payroll. SmartPay Solutions will send reminders if you fail to report payroll. **Remember:** if there is no payroll during a pay period, you must still report a \$0 payroll.

## How does Pay as You Go affect the final audit?

UFG will still complete an audit at the end of the policy term for Pay as You Go work comp policies. With accurate and timely



**From:** SmartPay Solutions <[noreply@smartpaysolutionsllc.onmicrosoft.com](mailto:noreply@smartpaysolutionsllc.onmicrosoft.com)>  
**Sent:** Thursday, September 14, 2023 10:28 AM  
**To:** Jane Smith <[jsmith@ABCCompany.com](mailto:jsmith@ABCCompany.com)>  
**Subject:** UFG Insurance Welcome Email – Immediate Action Required



Dear UFG Policyholder:

Thank you for choosing the pay-as-you-go option to pay your workers' compensation insurance premium. Please note that this payment program will be serviced by SmartPay Solutions on behalf of UFG Insurance, and you will be receiving emails directly from them at [noreply@smartpayllc.com](mailto:noreply@smartpayllc.com).

According to our records, you are the designated administrative contact for:

**Policyholder Name:** ABC Company  
**Policy Number:** Policy1234567890  
**Effective Date:** 10/20/2022

To complete your online registration, you will need the items listed below:

1. **Username assigned (your email address):** [ABCCompany@smartpayllc.com](mailto:ABCCompany@smartpayllc.com)
2. **Temporary password:** tempP@ssword
3. Payroll vendor (select from list or indicate Self-Reporting or SmartPay Reporting Service).
4. Payroll frequency (i.e., weekly, bi-weekly, semi-monthly, etc.).
5. First payroll check date on or after the policy effective date.
6. Bank account and routing number.
7. A list of employees with employee ID numbers (only required if you are self-reporting wages by employee; not required if you are reporting at the class code level).
8. A list of excluded officers/owners and their employee ID numbers. (If your payroll company will be submitting payroll directly to SmartPay, the numbers you provide must match the employee ID numbers used by your payroll company).

Please have the above items ready prior to accessing the secure [registration](#) link as you will be unable to save partial information and complete your registration later.

If you have any questions or feel you have received this message in error, please contact our Support Team at [support@smartpayllc.com](mailto:support@smartpayllc.com) or by phone at 877-905-0786, Monday through Friday, 8:00 AM - 8:00 PM Eastern Time.

Sincerely,  
Your SmartPay Team

**SmartPay Solutions, LLC** | 470 James Street, Suite 007, New Haven, CT 06513  
O 877-905-0786 F 860-288-4878 | [LinkedIn](#)  
[support@smartpayllc.com](mailto:support@smartpayllc.com) | <https://smartpayllc.com>

*SmartPay Solutions is a third-party service provider contracted by UFG Insurance to administer the pay-as-you-go payment plan.*

reporting of payroll during the policy term, we anticipate minimal premium adjustments at final audit.

## Can I enroll in Pay as You Go in the middle of a policy term?

Unfortunately, you cannot enroll in Pay as You Go in the middle of a policy term. This would require UFG to cancel the current policy and re-write it using a different payment plan.

## What is required at renewal to continue using Pay as You Go?

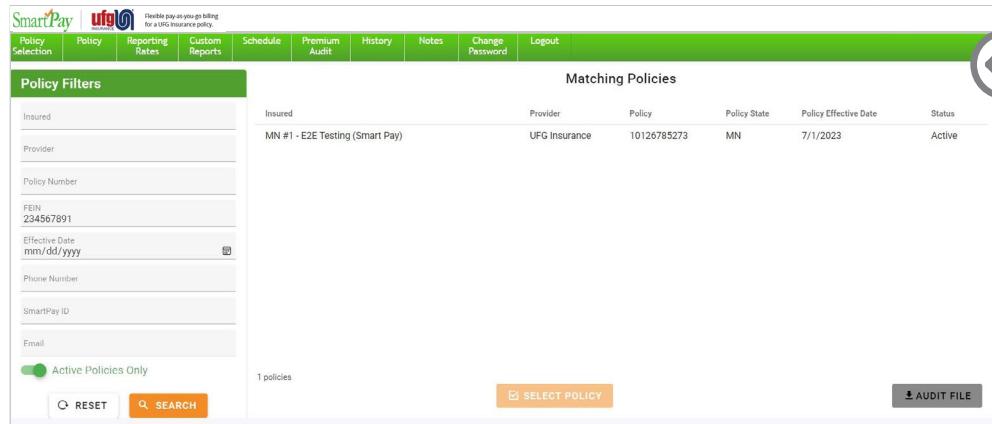
No additional forms, paperwork or authorizations are required unless there has been a change in your billing contact information, bank account information or payroll provider. If using SmartPay Solutions' optional payroll reporting service, you will need to pay the annual fee upon renewal.

## Can additional states and classifications be added to the reporting form?

Yes. Simply contact your insurance agent to submit an endorsement request to UFG. Upon approval and completion of the endorsement request, the reporting form will be updated accordingly.

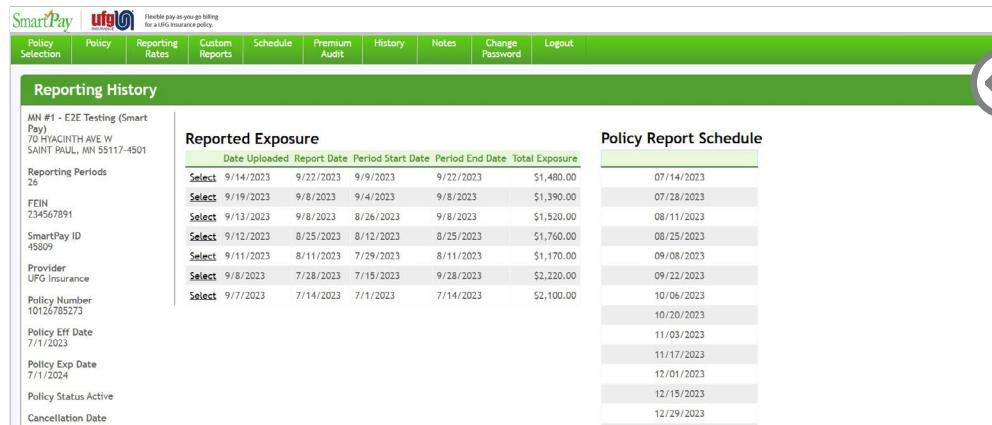
## How do I access my Pay as You Go account online?

After you register and set up your account, you can log in anytime at [smartpayllc.com](http://smartpayllc.com). From there, you can see your reporting and payment history.



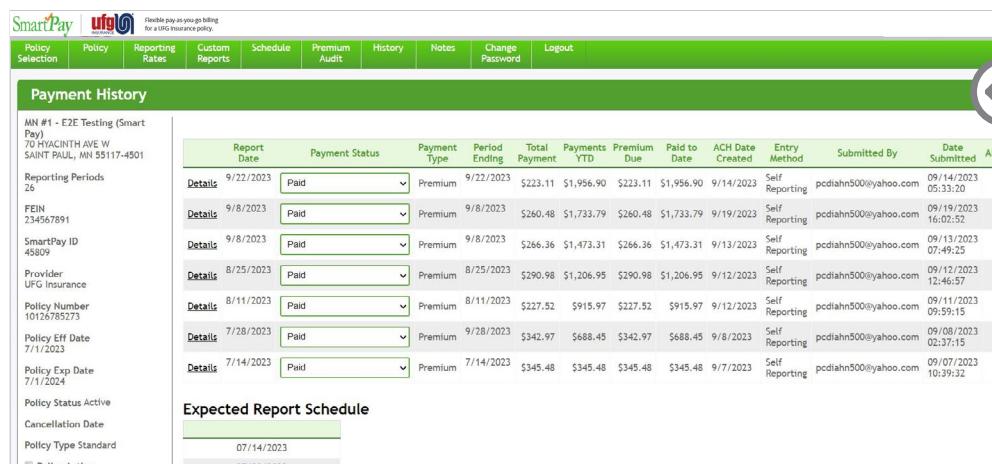
The screenshot shows the SmartPay Policy selection screen. At the top, there are navigation links: Policy Selection, Policy, Reporting Rates, Custom Reports, Schedule, Premium Audit, History, Notes, Change Password, and Logout. Below this is a green header bar with the text "Matching Policies". On the left, there is a "Policy Filters" sidebar with fields for Insured, Provider, Policy Number, FEIN, Effective Date, Phone Number, SmartPay ID, and Email. A checkbox "Active Policies Only" is checked. At the bottom of the sidebar are "RESET" and "SEARCH" buttons. The main content area displays a table with one row of data: "MN #1 - E2E Testing (Smart Pay)" under "Insured", "UFG Insurance" under "Provider", "10126785273" under "Policy", "MN" under "Policy State", "7/1/2023" under "Policy Effective Date", and "Active" under "Status". There is also a "SELECT POLICY" button and a "AUDIT FILE" button.

Policy selection screen



The screenshot shows the SmartPay Reporting history screen. At the top, there are navigation links: Policy Selection, Policy, Reporting Rates, Custom Reports, Schedule, Premium Audit, History, Notes, Change Password, and Logout. Below this is a green header bar with the text "Reported Exposure" and "Policy Report Schedule". On the left, there is a sidebar with policy details: "MN #1 - E2E Testing (Smart Pay)", "70 HYACINTH AVE W", "SAINT PAUL, MN 55117-4501", "Reporting Periods 26", "FEIN 234567891", "SmartPay ID 45809", "Provider UFG Insurance", "Policy Number 10126785273", "Policy Eff Date 7/1/2023", "Policy Exp Date 7/1/2024", "Policy Status Active", and "Cancellation Date". The main content area has two tables. The "Reported Exposure" table has columns: Date Uploaded, Report Date, Period Start Date, Period End Date, and Total Exposure. It lists several rows of data. The "Policy Report Schedule" table has columns: Date and Submitted By. It lists several rows of data.

Reporting history screen



The screenshot shows the SmartPay Payment history screen. At the top, there are navigation links: Policy Selection, Policy, Reporting Rates, Custom Reports, Schedule, Premium Audit, History, Notes, Change Password, and Logout. Below this is a green header bar with the text "Payment History" and "Expected Report Schedule". On the left, there is a sidebar with policy details: "MN #1 - E2E Testing (Smart Pay)", "70 HYACINTH AVE W", "SAINT PAUL, MN 55117-4501", "Reporting Periods 26", "FEIN 234567891", "SmartPay ID 45809", "Provider UFG Insurance", "Policy Number 10126785273", "Policy Eff Date 7/1/2023", "Policy Exp Date 7/1/2024", "Policy Status Active", "Cancellation Date", "Policy Type Standard", and "Policy Active". The main content area has two tables. The "Payment History" table has columns: Report Date, Payment Status, Payment Type, Period Ending, Total Payment, Payments YTD, Premium Due, Paid to Date, ACH Date Created, Entry Method, Submitted By, Date Submitted, and A/c. It lists several rows of data. The "Expected Report Schedule" table has columns: Date and A/c. It lists two rows: "07/14/2023" and "07/28/2023".

Payment history screen

## Who should I contact with questions about Pay as You Go?

If you have questions, please contact the SmartPay Support Team at [support@smartpayllc.com](mailto:support@smartpayllc.com) or by phone at 877-905-0786, Monday through Friday, 8 a.m. to 8 p.m. ET. You can also email UFG at [payasyougo@unitedfiregroup.com](mailto:payasyougo@unitedfiregroup.com) for any needed assistance.