

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 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work comp premium is calculated based on your actual reported payroll rather than an estimated amount and automatically withdrawn from your bank account.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.



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 UFG work comp policyholders, whether you self-report your payroll or use a payroll vendor.

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 \$325. 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. 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) 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 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 \$325 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>
Sent: Thursday, September 14, 2023 10:28 AM
To: Jane Smith <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.

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
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 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
877-905-0786 F 860-288-4878 | [LinkedIn](#)
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. From there, you can see your reporting and payment history.

The screenshot shows the 'Policy selection screen' in the SmartPay UFG interface. It features a navigation menu at the top with options like Policy Selection, Policy, Reporting Rates, Custom Reports, Schedule, Premium Audit, History, Notes, Change Password, and Logout. The main area is titled 'Matching Policies' and contains a table with the following data:

Insured	Provider	Policy	Policy State	Policy Effective Date	Status
MN #1 - EZE Testing (Smart Pay)	UFG Insurance	10126785273	MN	7/1/2023	Active

On the left, there are 'Policy Filters' for Insured, Provider, Policy Number, FEIN (234567891), Effective Date (mm/dd/yyyy), and Phone Number. At the bottom, there are 'Active Policies Only' (checked), 'RESET', 'SEARCH', 'SELECT POLICY', and 'AUDIT FILE' buttons.

Policy selection screen

The screenshot shows the 'Reporting history screen' in the SmartPay UFG interface. It displays a table of 'Reported Exposure' and a 'Policy Report Schedule'.

Date Uploaded	Report Date	Period Start Date	Period End Date	Total Exposure
Select 9/14/2023	9/22/2023	9/9/2023	9/22/2023	\$1,480.00
Select 9/19/2023	9/8/2023	9/4/2023	9/8/2023	\$1,390.00
Select 9/13/2023	9/8/2023	8/26/2023	9/8/2023	\$1,520.00
Select 9/12/2023	8/25/2023	8/12/2023	8/25/2023	\$1,760.00
Select 9/11/2023	8/11/2023	7/29/2023	8/11/2023	\$1,170.00
Select 9/8/2023	7/28/2023	7/15/2023	9/28/2023	\$2,220.00
Select 9/7/2023	7/14/2023	7/1/2023	7/14/2023	\$2,100.00

The 'Policy Report Schedule' table lists dates from 07/14/2023 to 12/29/2023. On the left, there are policy details for 'MN #1 - EZE Testing (Smart Pay)' including address, FEIN, SmartPay ID, Provider, Policy Number, Policy Eff Date, Policy Exp Date, Policy Status, and Cancellation Date.

Reporting history screen

The screenshot shows the 'Payment history screen' in the SmartPay UFG interface. It displays a table of payment transactions with the following data:

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	All
Details 9/22/2023	Paid	Premium	9/22/2023	\$223.11	\$1,956.90	\$223.11	\$1,956.90	9/14/2023	Self Reporting	pcdiahn500@yahoo.com	09/14/2023 05:33:20	
Details 9/8/2023	Paid	Premium	9/8/2023	\$260.48	\$1,733.79	\$260.48	\$1,733.79	9/19/2023	Self Reporting	pcdiahn500@yahoo.com	09/19/2023 16:02:52	
Details 9/8/2023	Paid	Premium	9/8/2023	\$266.36	\$1,473.31	\$266.36	\$1,473.31	9/13/2023	Self Reporting	pcdiahn500@yahoo.com	09/13/2023 07:49:25	
Details 8/25/2023	Paid	Premium	8/25/2023	\$290.98	\$1,206.95	\$290.98	\$1,206.95	9/12/2023	Self Reporting	pcdiahn500@yahoo.com	09/12/2023 12:46:57	
Details 8/11/2023	Paid	Premium	8/11/2023	\$227.52	\$915.97	\$227.52	\$915.97	9/12/2023	Self Reporting	pcdiahn500@yahoo.com	09/11/2023 05:59:15	
Details 7/28/2023	Paid	Premium	9/28/2023	\$342.97	\$688.45	\$342.97	\$688.45	9/8/2023	Self Reporting	pcdiahn500@yahoo.com	09/08/2023 02:37:15	
Details 7/14/2023	Paid	Premium	7/14/2023	\$345.48	\$345.48	\$345.48	\$345.48	9/7/2023	Self Reporting	pcdiahn500@yahoo.com	09/07/2023 10:39:32	

At the bottom, there is an 'Expected Report Schedule' table with dates 07/14/2023 and 07/28/2023. On the left, there are policy details for 'MN #1 - EZE Testing (Smart Pay)' including address, FEIN, SmartPay ID, Provider, Policy Number, Policy Eff Date, Policy Exp Date, Policy Status, and Cancellation Date.

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 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 for any needed assistance.