



A MORE CONVENIENT WAY TO PAY

YOUR WORKERS' COMPENSATION PREMIUM



REAL-TIME
PREMIUM
CALCULATIONS



IMPROVED
CASH FLOW
MANAGEMENT



AUTOMATIC
PREMIUM
WITHDRAWALS



LOWER AUDIT
EXPOSURE

CWG has partnered with SmartPay, the leading pay-as-you-go solution, to bring workers' compensation customers improved flexibility when paying premiums. SmartPay's secure web service will allow you to pay your workers' compensation premium on your payroll cycle and based on your actual payroll. This way, the premium you pay more accurately reflects your business activity.

Benefits of Pay-As-You-Go

- Premium invoices based on your actual payroll
- Reduced variability between premium paid and audit results
- Payments follow your payroll schedule and will be drafted via Electronic Funds Transfer (EFT)
- No deposit premium required with this billing option
- SmartPay has the ability to accept payroll files from approved payroll vendors, e.g., QuickBooks
- SmartPay also accepts personalized payroll files or you can download an Express Excel Template

How Does It Work?

Once you have chosen SmartPay as your billing method, you will receive an invitation to register on SmartPay's secure website. Each pay cycle, you will be required to upload your payroll file which will, in turn, generate a premium and email you an invoice.

The premium owed will then be pulled from your bank account via electronic funds transfer (EFT). A premium audit will be completed at the end of each policy year.

For an annual fee, SmartPay Payroll Reporting Service (SPRS) can handle the payroll reporting for you.



We're Different. It Matters.

HOW TO ENROLL

You can enroll at the start of your first or next policy cycle. Simply contact your agent to request enrollment in SmartPay. A SmartPay administrator will then contact you to begin your registration process.

Coverage provided by Continental Western Insurance Company, Union Insurance Company, Acadia Insurance Company, Firemen's Insurance Company of Washington, D.C., Tri-State Insurance Company of Minnesota

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