

Your Way Pay™

Policyholder user manual



About this manual

This manual provides the guidelines and procedures you need to manage your workers compensation policies on Your Way Pay – powered by SmartPay™ – quickly and efficiently. You'll find step-by-step instructions on how to register your company, enter payroll and view your account information.

Table of contents

| | |
|--|----|
| Pre-registration tasks | 1 |
| Process overview | 2 |
| Registration: | |
| Welcome email | 2 |
| Create your account: | |
| Change password | 3 |
| Payroll and bank account information | 3 |
| Employee set-up information | 4 |
| Registration complete: | |
| Active policy notification | 5 |
| Report payroll | 6 |
| Blended rates | 7 |
| Policy/rate selection | 7 |
| Payroll entry | 7 |
| Payroll entry by employee | 8 |
| Payroll entry by class code | 8 |
| Upload payroll | 9 |
| Submit for payment processing | 10 |
| Premium audit process | 10 |
| Email notifications | 12 |

Pre-registration tasks

1. Determine your payroll reporting process

Prior to registration, you'll need to determine which of the three payroll reporting processes listed below you'll use:

Self-reporting

- Allows for both manual entry of payroll and upload of your payroll via an Excel spreadsheet, provided by SmartPay.
- Allows for self-reporting of wages by employee or class code level.

Payroll provider

- To utilize a third-party payroll provider to report payroll on your behalf, by pay cycle, please confirm that it is an [approved provider](#) ahead of time. If you are unable to locate your payroll provider on the list, contact SmartPay Support to see if they can be added.

SmartPay

- To utilize SmartPay's payroll reporting service, submit a completed [registration form](#) and receive approval from SmartPay that your account may be set up for this process.
- To be eligible for this service, employees must be classified by class code and a workers compensation report with totals by class code of subject wages or the components thereof must be available.

2. Determine your payroll reporting cycle

If self-reporting, you'll also need to determine which payroll reporting cycle will work the best for your business: pay cycle or monthly.

- **Pay cycle** – requires reporting of individual payrolls by check dates as they occur
- **Monthly reporting** – requires reporting of payrolls for the payroll check dates that fall within the calendar month. The exception to this is for reporting of the first and last months of the policy as follows:
 - Policy effective dates before or on the 20th day of the month will complete their first report at the end of the first full month.
For example: Policy A with an effective date of June 19 will report their payrolls by the end of June. The last payroll should have a reporting date of June 18 (the day before the expiration date).
 - Policy effective dates after the 20th day of the month will complete their first report at the end of the first full month.
For example: Policy B with an effective date of June 21 will report their June and July payrolls together by the end of July. The last payroll should have a reporting date of June 20 (the day before the expiration date).

Process overview

1. Complete online registration and account setup

Once your policy information is received by SmartPay, you will receive a welcome email with a link to complete the online account setup. Completing registration is required to start the billing process.

To set up an account, you'll need to create a new password and add client payroll and bank account information. If you plan to report by employee, rather than at the class code level, you'll need to add employee information as well.

2. Report payroll

Payroll reporting is due for each payroll period on or before the payroll reporting date. If you are self-reporting, you'll need to log in and enter or upload your payroll.

If you are utilizing a payroll provider, SmartPay will work with the provider to accept payroll on your behalf. You'll remain responsible for the reporting of your payroll, even if a third-party payroll provider has agreed to submit payroll on your behalf.

If you are utilizing the SmartPay Payroll Reporting Service, SmartPay will work directly with you to confirm eligibility and set up your account and recurring payroll reporting.

3. System email requests

You will receive periodic email notifications regarding your account. It is your responsibility to respond to these emails, if requested. For more information, see [Page 12](#).

Registration

Once your policy information is received by SmartPay, you will receive a welcome email with a link to complete the online account setup. Completing registration is required to start the billing process.

You'll also receive a daily reminder email until the registration process is completed, or the policy is changed to an alternate payment plan or cancelled.

Ensure future delivery by adding smph@smartpayllc.com to your address book.

Liberty Mutual
INSURANCE

Welcome Email – Immediate Action Required

Dear Customer:

Thank you for choosing Your Way Pay, our reporting-based payment plan. Please note that Your Way Pay will be serviced by SmartPay, LLC on behalf of Liberty Mutual Insurance, and you will be receiving emails directly from them at smph@smartpayllc.com.

You are the designated administrative contact for:

Policyholder Name: ABC COMPANY
Policy Number: XWO00999999
Effective Date: 02/01/2020

In order to complete your online registration, you will need the items listed below:

- **Username assigned (your email address):** yw23est57@gmail.com
- **Temporary password:** Sm@4t21673
- Payroll vendor (select from list or indicate Self-Reporting or SmartPay Reporting Service).
- Payroll frequency (i.e., weekly, bi-weekly, semi-monthly, etc.).
- First payroll check date on or after the policy effective date.
- Bank account and routing number.
- 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).
- 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 at a later time. You must register within the first 15 days of the policy effective date or your policy will be converted to an alternate billing method.

Register Now

If you have any questions, please access our online [resources](#) or call 833-770-4913 for assistance.

Create your account:

Change password

Step 1 of the registration process is to create a permanent password.

In the **Change Password** box, you will change your temporary password provided in the welcome email to a permanent one of your choice.

Once complete, click **OK**.

ABC Construction
1 Build It Way
Southington, CT 06489

Number of pay periods: 12

FEIN: 000056148

SmartPay ID: 12419

Carrier: Liberty Mutual

Policy number: LM47096

Policy Eff Date: 6/27/2018

Policy Exp Date: 6/27/2019

Policy Status: Active

Cancellation Date:

Policy Type: Standard

Policy Active

Step 1 of 3 | Change Password

* Old Password

* New Password

* Confirm Password

OK CANCEL

Payroll and bank account information

Step 2 is to select your payroll reporting preference and enter your bank account information.

On the **Payroll and Bank Account Information** screen, you will need to select the following:

- Payroll vendor (from drop-down list), unless you plan to self-report
- SmartPay Payroll Reporting Service information (Y/N)
- Payroll frequency
- First reporting date

Next, enter your bank information*. Then, read and agree to the premium and payment requirements by clicking the **Save** button.

*Use of a savings account for this process requires notification to SmartPay.

Step 2 of 3 | Payroll & Bank Account Info

SmartPay ID: 12419

Payroll Reporting Service: Self-Report

Payroll Frequency: Weekly

First Reporting Date: 6/27/2018

Banking Info:

Account Name: Citizens Bank

Routing #: 011002288

Account #: 011002288

Multiple Accounts Y: 011002288

OK SAVE

Banking Info:

Account Name: Citizens Bank

Routing #: 011002288

Account #: 011002288

Multiple Accounts Y: 011002288

I hereby agree to have my premiums calculated based on the payroll information reported using carrier approved (non-credit) self-reporting for each payroll. Policyholder understands and agrees, in consultation with its agent, to avoid employment in covered job classifications in order to accurately calculate and provide premium due. SmartPay will be notified of these classifications and any changes to them.

Your employer's compensation committee cannot be processed until your banking information is entered. Failure to enter banking information will cause you to be liable for pay or charges by providing the banking information above, you are authorizing SmartPay to initiate any automatic debit transfers via ACH for the payment of premium and related processing fees. If you, ACH payments may have up to 3 business days to clear and be returned to your carrier or premium finance company. If a payment transaction is returned due to non-sufficient funds (NSF) or incorrect banking information, the Policyholder will be assessed a 10% servicing fee which includes credit charges by SmartPay to use ACH transfer.

If you have multiple bank accounts for the valid processing of premium payments or have any questions, please contact SmartPay at 877.826.2786 or the email of support@smartpay.com.

OK SAVE

Create your account continued...

Employee set-up information

Step 3 is to enter your employee information.

Note: You can skip this step if you'll be reporting at a class code level. This is the preferred time-saving option for many clients.

If self-reporting by employee, select the **Assign an Employee** button at the bottom of the screen to open the **Employee Info** box.

Enter and save each employee's information individually, until all employees have been added. It is imperative to enter the **Employee #** exactly as it's shown on your payroll reports. Identify owners/officers by selecting **Executive** from the drop-down list. Then, select either **Included** or **Excluded** to indicate how they should be handled for the purposes of the payroll reporting process. If your payroll vendor will be reporting for you, only excluded owners/officers need to be entered during this step.

Once complete, click **Save** on the **Employee Information** screen.

The screenshot shows a web interface for setting up employee information. The title is "Step 3 of 3 Employee Set-Up Information (You may be able to skip this section - see below)". The form includes fields for "Employee Name", "Employee #", "State", "Class Code", "Executive Level", and "Inclusion". There are also buttons for "Assign an Employee" and "Save".

The screenshot shows a form titled "Employee Info". It has the following fields: "Employee Name:" (text input), "Employee #:" (text input), "State:" (text input), "Class Code:" (text input), "Executive Level:" (dropdown menu with "Employee" selected), and "Inclusion:" (dropdown menu with "Included" selected). At the bottom, there are two buttons: "SAVE" and "CANCEL".

Registration complete:

Active policy notification

Upon completion of the online registration process, you'll receive an active policy notification email, as shown at right. It will reflect all of the details specific to your policy.

Ensure future delivery by adding noreply@smartpayfl.com to your address book.



Active Policy Notification

Dear Customer:

Your policy has been verified and accepted and is now available through the Your Way Pay website, powered by [SmartPay](#).

Policyholder Name: ABC COMPANY
FEIN: 202020200
Policy Number: XWS55555555
Effective Date: 04/05/2020
Expiration Date: 04/05/2021
Payroll Reporting: Self-Reporting
Payroll Frequency: Monthly
First Check Date: 04/30/2020
Portal URL: <https://smartpayfl.com/portal>

The information below summarizes class codes and wages from your policy and the blended rate(s) which are used to determine your premium payments. Blended rates reflect the premiums stated on your policy adjusted for policy discounts, modifications and other charges and may not match the rates stated in your policy. If your policy is endorsed and rates change, you will receive an additional communication from us containing the updated information.

| State | Class Code | Description | Payroll Value | Blended Rate (per \$1) |
|-------|------------|---|---------------|------------------------|
| PA | 0608 | Flat Cement Work Contractor | \$340,000 | 0.0817 |
| PA | 0688 | Iron Srection Or Installation - Ornamental Or Non Structural Only | \$1 | 0.0878 |
| PA | 0907 | SALESPERSON - OUTSIDE | \$1 | 0.0025 |
| PA | 0952 | Central Office Employees | \$1 | 0.0011 |

Part of the premium on your policy may not vary with payroll. These fixed payment amounts shown below are billed either upfront or per payroll period, and are not included in the calculation of blended rates.

| Description | Amount | Number of Periods | Per Period Payment Amount |
|-----------------------|----------|-------------------|---------------------------|
| Waiver of Subrogation | \$200.00 | 12 | \$27.82 |
| Expense Contant | \$390.00 | 12 | \$19.33 |

For technical support or help with this process, contact support@smartpayfl.com or call 833-770-4912.

IMPORTANT PROGRAM TERMS:

- You, or your third party payroll provider, are responsible for reporting your payroll within 7 days following your payroll check date/reporting date.
- If there is no payroll for that period, a "Zero Payroll" needs to be reported.
- You will receive periodic notifications regarding your account. Failure to respond to these requests may lead to your payroll being processed at the highest rated class code or cancellation of your policy.

If you have any questions about this email, please review your [account](#), access our online [resources](#) or call 833-770-4912.

Report payroll

Payroll reporting is due for each payroll period on or before the payroll reporting date. The reporting dates for your policy can be found on the **Payroll Schedule** tab as shown at right.


| Expected Payroll Schedule (Read Only) | |
|---|-------------------------------------|
| ABC Construction 1 Build It Way Southington, CT 06489 | Reporting Date 07/31/2018 |
| Number of pay periods | 08/31/2018 |
| 12 | 09/30/2018 |
| FEDN 88656148 | 10/31/2018 |
| SmartPay ID 12419 | 11/30/2018 |
| Carrier Liberty Mutual | 01/31/2019 |
| Policy number 104786 | 02/28/2019 |
| Policy Eff Date 8/27/2018 | 03/31/2019 |
| Policy Exp Date 8/27/2019 | 04/30/2019 |
| Policy Status: Active | 05/31/2019 |
| Cancellation Date | 06/26/2019 |
| Policy Type Standard | |
| Policy Active | |

If you report payroll each pay cycle, please use your check date as the reporting date.
If you are monthly reporter, use the last day of the month as the reporting date.

If you have not reported your payroll prior to the payroll reporting date, you will receive a reminder email as shown at right, followed by three late payroll reporting emails (sent three, five and seven days after due date). After receiving the final late payment email, if you still have not reported your payroll, your policy will be changed to an alternate pay plan or be cancelled.

If you are self-reporting, you'll need to log in and enter or upload your payroll. If there is no payroll for any particular pay period, you are required to report zero payroll. To upload your payroll, contact SmartPay to obtain the payroll reporting template. Then, follow the **Policy rate/selection** steps on the next page.

Ensure future delivery by adding noreply@smartpayflc.com to your address book.



Payroll Reminder

Dear Customer:

We are emailing you because you are the designated contact for the policyholder listed below:

Policyholder Name: ABC COMPANY
Policy Number: XWS6666777
Payroll Reporting Date: 2/29/2020

This is a friendly reminder that your payroll is due today.

Please access your [account](#) to report your payroll even if you have "zero payroll" for the current payroll reporting date. If an approved payroll provider reports on your behalf, we will request your payroll directly from them and you can disregard this reminder.

Reporting reminder:
If you report payroll with each pay cycle, your check date should be used as the reporting date. If you report payroll monthly, the last day of the month should be used, unless you are on a monthly cycle other than month-end.

If you have any questions about this email, please access our online [resources](#) or call 833-770-4913. For system support, contact support@smartpayflc.com.

Blended rates

Prior to entering payroll, if you wish to review the rates and fixed components used to calculate premium payments, click on the **Blended Rates** tab.

Total estimated payroll and premium should tie back to the policy as written.

Blended rates are applied to actual payroll each period, while non-wage-based premium is spread out evenly over the policy term.

The screenshot shows the 'Blended Rates' screen. On the left, there is a sidebar with client information: ABC Construction, 1 Blvd W Way, Southington, CT 06488, and other details like PBA#, StatePay ID, Carrier, Policy Number, Policy Effective Date, Policy Exp Date, Policy Status, and Cancellation Date. The main area is titled 'Blended Rates' and contains two tables. The first table, 'Wage-Based Premium', has columns for State Code, Description, Estimated Annual Payroll, Blended Rate, Estimated Annual Premium, and Estimated Premium Per Period. It lists two entries for CT with a total of \$475,000 in payroll, \$58,000 in premium, and \$4,833 per period. The second table, 'Non-Wage-Based Premium', shows a fixed amount of \$200. A final row shows the 'Total Estimated Annual Premium' as \$58,200.

| State Code | Description | Estimated Annual Payroll | Blended Rate | Estimated Annual Premium | Estimated Premium Per Period |
|------------|-------------------------------------|--------------------------|--------------|--------------------------|------------------------------|
| CT | 0000 - Carpenter (C0) | 140,000 | 0.144348 | 11,819 | 14,898 |
| CT | 0000 - GENERAL DYKES EMPLOYERS INC. | 375,000 | 0.154667 | 58,181 | 7,400 |
| Total: | | 515,000 | | 70,000 | 8,898 |

| Category | Amount |
|--------------------------------|----------|
| Wage-Based Premium | \$58,000 |
| Non-Wage-Based Premium | \$200 |
| Total Estimated Annual Premium | \$58,200 |

Policy/rate selection

Step 1 of the self-reporting payroll process is to select the appropriate policy for which payroll needs to be reported.

If there is more than one policy on the account, click the drop-down on the right-hand side of the screen to display the other policies. Select the policy for which payroll will be entered.

Click **Select Policy**.

The screenshot shows the 'Policy/Rate Selection' screen. It displays a table with columns for Client Name, City, State, Carrier, PBA#, Policy Number, Exp. Date, and Status. The table lists one policy: ABC Construction, Southington, CT, Liberty Mutual, 493, LP 490395, 06/01/2018, and active. There is a 'SELECT POLICY' button and a 'Back to Home' button.

| Client Name | City | State | Carrier | PBA# | Policy Number | Exp. Date | Status |
|------------------|-------------|-------|----------------|------|---------------|------------|--------|
| ABC Construction | Southington | CT | Liberty Mutual | 493 | LP 490395 | 06/01/2018 | active |

Payroll entry

Step 2 of the self-reporting process is to select the payroll entry option.

Access the appropriate payroll screen by choosing from the **Client Payroll Entry** drop-down. Click on the self-reporting option you selected during the registration process.

Proceed to [page 8](#) for the steps related to your applicable reporting process.

The screenshot shows the 'Client Payroll Entry' screen. It prompts the user to 'Please select a payroll entry option' and provides three buttons: 'PAYROLL BY EMPLOYEE', 'PAYROLL BY CLASS CODE', and 'UPLOAD PAYROLL FILE'.

Payroll entry by employee

Step 3a – Self-reporting payroll process, by employee.

To complete payroll by employee, enter the appropriate information in the following fields:

- Payroll Period Start Date
- Payroll Period Ending Date
- Reporting Date
- Payroll amount (for each employee listed on the screen)

The payroll total will be automatically calculated for you. Review for accuracy and, if needed, make corrections to any employee in which the payroll amount was entered incorrectly

Once entry is complete, click **Continue to Payment Processing** to access the submission screen.

This submission screen will be presented upon completion of the payroll entry by employee.

Note: This same screen is presented upon completion of the payroll upload process.

Click **Submit for Payment Processing** to finish this process. See [Page 10](#) of this guide for more information on the payment processing submission process.

Payroll entry by class code

Step 3b – Self-reporting payroll process by class code.

To complete payroll by class code, enter the appropriate information in the following fields:

- Payroll Period Start Date
- Payroll Period Ending Date
- Reporting Date
- Payroll amount (for each class code listed on the screen)

The payroll total will be automatically calculated for you. Review for accuracy and, if needed, make corrections to any class code in which the payroll amount was entered incorrectly.

Once complete, click **Submit for Payment Processing**. See [Page 10](#) of this guide for more information on the payment processing submission process.

Upload payroll

Step 3c – Self-reporting payroll via file upload.

To upload payroll, you must first contact SmartPay to let them know this is the option you desire.

Confirm with them that the use of the SmartPay spreadsheet shown to the right and instructions are still correct.

Click **Choose File** to locate the appropriate payroll file saved on your computer, then **Upload**.

- [Self-report gross template](#)
- [Self-report gross template instructions](#)

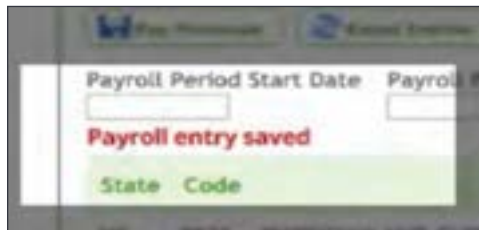
This submission screen will be presented upon completion of the upload.

Click **Submit for Payment Processing** to finish the upload process. See [Page 10](#) of this guide for more information on the payment processing submission process.

| Policy Number | Insured Name | Policy State | FEIN | Policy Eff Date | Payroll Start Date | Payroll End Date | Reporting Date | | |
|----------------------------------|------------------|-------------------|--------------------|---------------------|-----------------------------|------------------|-------------------------------|---------------|--|
| LM47086 | ABC Construction | CT | 88876448 | 6/27/2018 | 8/1/2018 | 8/31/2018 | 8/31/2018 | | |
| State | Class Code | # Emp. | Payroll | Premium Due | Gross/Net Wages (Gross/Net) | Other Wages | Excluded Wages (Excluded/Net) | Tips (Tips) | |
| CT | 5432 | 1 | \$45,000.00 | \$4,504.66 | \$45,000.00 | \$0.00 | \$0.00 | \$0.00 | |
| CT | 8832 | 1 | \$10,000.00 | \$24.29 | \$10,000.00 | \$0.00 | \$0.00 | \$0.00 | |
| Total | Total | | \$55,000.00 | \$4,528.95 | \$55,000.00 | \$0.00 | \$0.00 | \$0.00 | |
| Expense constant | | | 21.33 | | | | | | |
| Premium Total: | | | \$4,952.00 | | | | | | |
| Alerts: | | | | | | | | | |
| File | Payroll | Premium Due | Payroll to Date | Premium Due to Date | Gross/Net Wages (Gross/Net) | Other Wages | Excluded Wages (Excluded/Net) | Tips (Tips) | |
| | 135,000.00 | \$4,952.00 | | | \$0.00 | \$0.00 | 135,000.00 | \$0.00 | |
| Total Fees & Charges: | | \$0.00 | | | | | | | |
| TOTAL DUE: | | \$4,952.00 | | | | | | | |

Submit for payment processing

For each of the three self-reporting options offered, you will be required to submit your payroll for payment processing. In each case, a message will be presented acknowledging your payroll has been saved.



After submitting payroll for payment processing, you will receive a **billing notification email** (as shown in the example at right) informing you of the payment that will be withdrawn from your designated bank account.

If you need to view the premium amount for a policy at a later time, that information is available under the **History** tab.

If there is an issue with the entry and/or submission of your payroll, please contact [SmartPay Support](#) immediately.

Premium audit process

An audit is statutorily required for every workers compensation policy, but timely and accurate payroll reporting should greatly reduce the impact of any audit. Audits will either be completed by a personal auditor, or Liberty Mutual will send you a self-audit form to complete.

Once the audit is complete, you will receive two email notifications as follows:

- The initial premium audit notice will be sent advising you of the premium audit transaction that has been calculated and which will be processed to your bank account in 30 calendar days. The notice will include the amount of either the audit premium due or the return premium (see example at right).
 - The premium audit notification will only be sent once for the initial audit transaction; it will not be sent for any subsequent audit transactions received for the policy or for any payment plans generated for the audit.

Ensure future delivery by adding ncps@libertymutual.com to your address book.

Payroll Data Upload and Billing Notification

Dear Customer:

The following payroll data was successfully uploaded into [SmartPay](#) and the related premium payment will be processed from your bank account within 1 to 2 business days.

Policyholder Name: ABC COMPANY
Carrier: Liberty Mutual
Policy Number: XWS55555555
Effective Date: 04/01/2019

| State | Class Code | Check Date Reporting Date | Period End Date | Subject Wages | Blended Rate (per \$1) | Payment Amount |
|-------|------------|---------------------------|-----------------|----------------------|------------------------|-----------------|
| CA | 8742 | 02/29/2020 | 02/29/2020 | \$2,860.88 | 0.0062 | \$17.76 |
| CA | 8810 | 02/29/2020 | 02/29/2020 | \$4,849.21 | 0.0046 | \$22.38 |
| CA | 9008 | 02/29/2020 | 02/29/2020 | \$5,351.82 | 0.1527 | \$817.18 |
| | | | | Totals | | \$857.34 |
| | | | | Expense Constant | | \$12.81 |
| | | | | Total Premium | | \$870.05 |
| | | | | Fees | | \$0.00 |
| | | | | Total Payment | | \$870.05 |

If you have any questions about this email, please review your [account](#), access our online [resources](#) or call 833-770-4913.

Ensure future delivery by adding ncps@libertymutual.com to your address book.

Premium Audit Notification

Dear Customer:

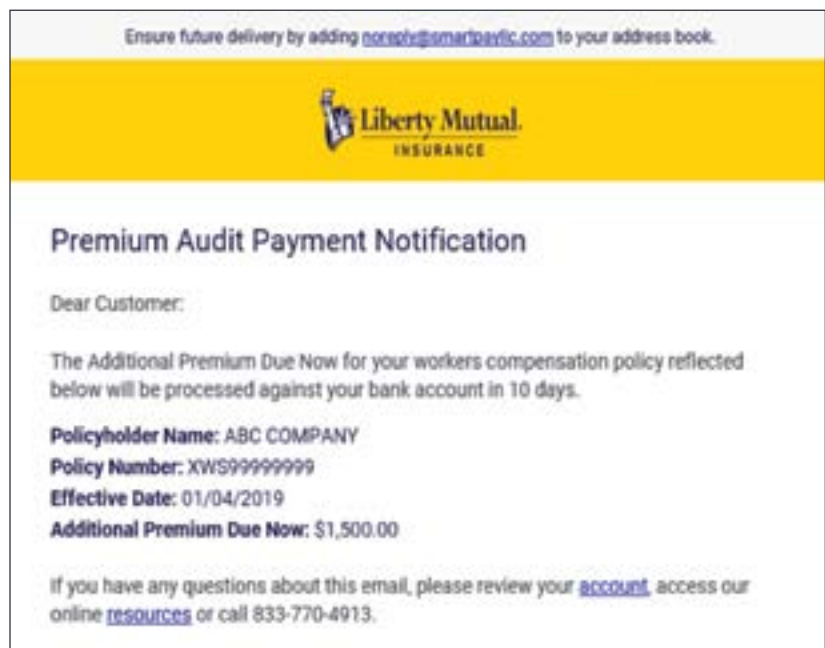
Please be advised that an audit transaction for your workers compensation policy has been processed on your policy. The Additional Premium Due reflected below will be processed against your bank account in 30 days. A final notification will be sent to you 10 days before this amount is automatically processed against your bank account.

Policyholder Name: ABC COMPANY
Policy Number: XWS99999999
Effective Date: 01/14/2019
Total Actual Audit Premium: \$7,500.00
Total Premium Paid or Pending: \$1,500.00
Additional Premium Due: \$5,000.00

If you have any questions about this email, please review your [account](#), access our online [resources](#) or call 833-770-4913.

Premium audit process continued...

- A second notice will be sent 10 calendar days prior to the premium amount due or return premium being processed to your bank account. This email will not be sent if there is no payment amount due (including waive amount of \$15 or less) from or owed to the insured (see example on the right).
 - This email is also sent for any revised premium audit transactions that result in an AP/RP that warrants an ACH transaction. No new 30-day notification will be sent for revised premium audit transactions.
 - If there are any existing schedule, premium audit payment for the policy and the 10-day notice has not yet been sent, the AP/RP calculated from the revised transaction will be added to the next scheduled payment that has not had its 10-day notice sent and the payment notification will be sent 10 days prior to the scheduled payment. There is no email sent right away.
 - If there are no existing scheduled premium audit payments and therefore no 10-day notice has been sent, a new scheduled payment will be created with a scheduled payment date of 10 days after the receipt of the revised premium audit and a 10-day notification will be sent immediately.



Disputing an audit

- In order to dispute the audit findings, you will need to contact customer service at this email address: PremiumAuditServices@LibertyMutual.com

They will provide you a dispute form and ask you to provide specifics on what you are disputing. They will require supporting documents, but will assist you through the process.
- We cannot place a payment on hold until the form and all required documents are received. You have 30 days from the time you receive the premium audit notification until the audit premium is withdrawn from your bank account. As soon as your dispute information is received by Liberty Mutual, we'll place the audit premium on hold.
- If your audit results in an additional premium, this amount will be withdrawn from your account, the same as when you report your payroll periodically throughout the year.

Email notifications

| Email notification | Description | Action required |
|--|--|---|
| Welcome/registration email | Request to complete account registration | Access and complete the account registration using the link provided in this email. |
| Account set-up reminder | Reminder to complete account registration | Access and complete the account registration using the link provided in this email. |
| Active policy notification | Confirms the account is set up and ready to accept payrolls | Report any late payrolls to date based on the effective dates of the policy. |
| Payroll reminder | Reminder that payroll is due that day, if not yet submitted (sent even if you are using a payroll provider) | If self-reporting, report current payroll including zero payroll. If using a payroll provider, no action required. SmartPay will contact them directly. |
| Late payroll notifications #1 and #2 | Notices sent on Day 3 and Day 5 after the payroll due date has passed (day 7 and day 14 for monthly reporters) to remind insured that payroll(s) have not been received | Submit the late payroll(s) immediately. |
| Late payroll notification #3 (pending cancellation) | Notice sent on Day 7 after the payroll due date has passed (day 21 for monthly reporters) to remind the insured that payroll(s) have not been received and the policy is in jeopardy of cancellation | Submit the late payroll(s) immediately. |
| Payroll data and billing notification | Notification of the premium amount to be drafted from the bank account on file and listing of successful payroll(s) for a policy for a given day | Validate that the payroll(s) agrees with your records and there are sufficient funds in your bank account to cover the bank withdrawal. |
| Bank return notification | Notification of a bank draft returned on the account (e.g. insufficient funds, incorrect bank account information, etc.) | Contact SmartPay Support immediately. |
| Bank information change | Notification of change to bank account information | Contact SmartPay Support immediately if the policyholder did not initiate this change request. |
| Password reset notification | Notification providing user with temporary password | Log in to the SmartPay site using your temporary password and change it to a permanent one of your choice. |
| Premium audit notification | Initial audit notification advising the premium audit transaction has been calculated and that it will be processed to the insured's bank account, as applicable, in 30 calendar days | Make note to have funds available in your bank account within 30 days if an audit payment is due. |
| Premium audit payment notification | Second audit notice sent 10 days prior to the premium amount being due or return premium being processed to your bank account (not sent if there is no payment amount due or owed) | Transfer funds, as needed, to have enough money in your bank account to cover the audit premium that will be withdrawn in 10 days. |

[Back to table of contents](#)

For more than 100 years, we've been helping people and businesses preserve and protect what they earn, build, own and cherish. As a leading business insurance provider, we understand that each business is unique, which is why we offer tailored insurance solutions to meet your specific needs. With Liberty Mutual Insurance, you benefit from the financial strength, security and resources of a Fortune 100 company, so you can rest assured we'll be there when you need us most.

All trademarks are the property of their respective owners.

This document provides a general description of this program and/or service. See your policy, service contract, or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at [LibertyMutual.com/Privacy](https://www.libertymutual.com/Privacy).

©2021 Liberty Mutual Insurance

BL0487 04/21

[LibertyMutualGroup.com/Business](https://www.LibertyMutualGroup.com/Business)

