

Westfield Pay As You Go for Workers' Compensation

Agent FAQs



About

What is Westfield Pay As You Go?

Westfield Pay As You Go is a billing option for workers' compensation insurance that bases your customer's premiums on real-time payroll wages, rather than estimates.

Who is eligible for Westfield Pay As You Go?

New Westfield small business workers' compensation policyholders are eligible. Policyholders may contact you to see if they qualify.

How does Westfield Pay As You Go work?

Westfield Pay As You Go gives policyholders access to a secure portal to view and manage their payroll and billing details. Payroll can be reported in two ways:

- **Automatic Reporting:** If the policyholder's payroll provider reports directly to Westfield Pay As You Go, their payroll can be reported on their behalf. This convenient, hands-off method is highly recommended for data accuracy. We work with more than 2,000 payroll providers. Visit portal.insurepay.com/v2/locator to see if your customer's provider is included. You can search by the provider's name or location.
- **Self-Reporting:** Policyholder manually enters payroll details or uploads a spreadsheet through the portal.

What are the advantages of using Westfield Pay As You Go?

Pay As You Go offers a range of benefits designed to simplify billing and improve financial flexibility, including:

- No large down payments at the start of a policy.
- Improved cash flow management with more predictable premium payments.
- Automated payroll reporting for seamless premium adjustments.
- Reduced end-of-term settlement payments

How does Westfield Pay As You Go benefit the agent?

Pay As You Go supports agents by streamlining service and enhancing customer relationships. Here are some of the key benefits:

- Boosts sales and customer satisfaction by offering a modern, flexible billing option.
- Simplifies payment management, reducing time spent on billing-related service tasks.
- Minimizes audit disputes through real-time payroll reporting.



Are there additional costs to use Westfield Pay As You Go?

Westfield Pay As You Go is a free billing option. However, if customers have select payroll providers, such as ADP, QuickBooks, and Gusto, report on their behalf, they will incur a \$240 annual fee.

Can customers enroll in Westfield Pay As You Go if they don't use a payroll service?

Yes! They simply need to self-report their payroll if they don't use a payroll service.

ENROLLMENT

How do customers get started with Westfield Pay As You Go?

Eligible small business customers can only opt into Westfield Pay As You Go at quote issuance. If a customer wants to participate, reach out to your dedicated Westfield Underwriter for next steps.

What information do I need to enroll my customer in Westfield Pay As You Go?

To ensure successful enrollment, you must provide a valid Federal Employer Identification Number (FEIN) and email address. We recommend using an email address associated with your customer's billing or payroll team. Failure to provide a valid email may result in delays.

What happens after my customer opts in to Westfield Pay As You Go?

After opting into Westfield Pay As You Go, your customer will need to log in (or create) a MyWestfield® account to complete enrollment. They'll navigate to the Westfield Pay As You Go dashboard from the Billing section and follow the prompts.

BILLING

What payment methods can customers use to pay their bill?

Customers must enroll in automatic withdrawals, which can be set up using a checking account, savings account, or credit card. A fee will apply to credit card payments.

What if my customer's payroll provider doesn't participate in Westfield Pay As You Go?

If your customers' providers do not participate, they'll need to enter payroll manually. They can also submit a request through the portal to express interest in having their providers participate.

Who is InsurePay®?

InsurePay is the billing platform provider we use for Westfield Pay As You Go. Throughout your customer's billing cycle, they may receive email notifications from InsurePay.

Can customers opt into Westfield Pay As You Go at midterm?

No, customers can only enroll in Westfield Pay As You Go at quote issuance.



PREMIUM AUDIT

What is a premium audit?

A premium audit is a review of your customer's business records that is conducted at the end of their policy term to ensure the premium they've paid accurately reflects their payroll and operations. The audit typically involves verifying payroll records, employee classifications, and any changes in their business activities to determine if adjustments are needed to their policy premium. Based on the findings, your customer may receive a refund or owe additional premium.

Will my customer still need to complete an audit?

Yes, premium audits are required for all workers' compensation policies. However, reporting payroll through Westfield Pay As You Go may reduce the need for premium adjustments.

What documents and payroll information are needed for a premium audit?

Your customers will need their payroll records, tax forms, employee classifications, and other business records. For detailed requirements, visit www.westfieldinsurance.com/business/premium-audit.

What if my customer's payroll records don't line up with their policy period?

If your customer's payroll records don't align with their policy period, they need to report their payroll to the closest month. For example, if their policy period runs from Jan. 18 to the same date the following year, they would report payroll from Feb. 1 to Feb. 1 of the next year.

How can my customer reduce audit discrepancies?

To reduce audit discrepancies, your customers need to report their employees accurately throughout the year. Common mistakes include:

1. **Inaccurate Payroll Reporting:** Failing to report payrolls accurately can lead to discrepancies. Payroll exclusions vary by state, but items like vacation pay,

bonuses, tips, and housing allowances are generally included in payroll, while overtime, severance, and third-party sick pay are excluded. Per diems can be excluded if they meet these criteria:

- Expenses were incurred for the employer's business.
 - Expense payments or allowances are listed separately in the employer's records.
 - Reimbursements are a fair estimate of actual expenses.
2. **Misclassifying Employees:** Incorrect classification can lead to inaccurate premiums. Common errors include:
 - **Standard Exception Employees:** Certain employee categories, such as Clerical (8810), Outside Salespersons (8742), Telecommuting (8871), and Drivers (7380), have strict classification guidelines that must be followed to avoid misclassification.
 - **Interchange of Labor Rule:** When employees perform tasks that fall under different classification codes, it's important to accurately account for the mix of duties to ensure proper classification.
 - **Miscellaneous Employees:** Other employee roles, such as supervisors, general superintendents, maintenance workers, and yard workers, may have specific classification requirements that should be properly identified.
 3. **Not Reporting Payments to Uninsured Subcontractors:** Failing to report payments to uninsured subcontractors, independent contractors (1099), and casual laborers can lead to additional charges during the premium audit.
 4. **Incorrectly Excluding or Not Reporting Officer or Principal Payroll:** Wages of officers or principals must be reported, unless their payroll is specifically excluded from workers' compensation benefits through an endorsement.

SUPPORT

Who do I contact with additional questions about Westfield Pay As You Go?

Contact your dedicated Westfield Underwriter.

Westfield Pay As You Go is powered by InsurePay®.