

# What to Expect Online



*Thank you for  
choosing **PremiumSync***

Your Pay-As-You-Go Premium Solution

## What To Expect

Berkley Southwest's **PremiumSync** program is a convenient payroll reporting billing option for accurately estimating payroll classes to calculate premium for workers compensation policies. The online website used to facilitate payroll reporting and ACH payments is administered by SmartPay Solutions on behalf of Berkley Southwest's **PremiumSync** program. Premiums are forwarded by SmartPay and credited towards your policy premium throughout the life of your policy.

## The Basics — What PremiumSync will Accept

---

- **PremiumSync** works best with payroll systems that allow you to export a summary of your payroll report as an Excel spreadsheet or text file.
- Other reporting options are available, including an upload template or online entry. The support team at SmartPay Solutions will be happy to discuss these options with you.
- SmartPay Solutions supports weekly, bi-weekly, semi-monthly, or monthly payroll periods.
- A mixture of payroll periods is also acceptable if you have different payroll frequencies for hourly and exempt employees.
- Integration with payroll services, such as ADP and Quickbooks, is available for a nominal annual fee. The reporting happens automatically and the customer does not have to enter the reports.

Payrolls should be reported in the SmartPay customer portal within two business days of the cycle completion date. An email reminder will be sent from SmartPay Solutions if a payroll report is not received as expected. If there is no payroll for a cycle, you should "Report Zero Payroll" if your business has seasonal operations.

Once a report is input, an estimated premium will be calculated on the reported payroll by class. You will be sent an email with the details of your estimated premium and any fees that will be withdrawn from the company's bank account that was provided in your initial set-up. If you see any errors or have questions about the amount, please contact your SmartPay administrator immediately. They are able to stop the ACH only if they know about the error on the same day of the upload. If the estimated premium looks correct, they will automatically draft from your bank account the day after your payroll report upload.

Your final premium may vary from the policy premium if your actual payrolls vary from the policy estimates, if a payroll file is not sent to SmartPay, or if policy conditions or classifications change during the year. A final audit will be conducted at the end of your policy term and any additional premium owed will be billed to you. If you do not comply with the final audit, an estimated or non-compliant audit may be assessed to the policy. If the final audit shows that we collected too much premium, a refund will be sent to you.

## If you have difficulty with the Premium Sync Workflow

Not all clients have the administrative staff to upload their payroll reports on a scheduled basis. If you cannot manage the **PremiumSync** process, please let us know and we will attempt to give you other payment options.

## Set-up is Easy

We will walk you through the process of getting set up with SmartPay Solutions. Please have these details available:

- Contact information for the individual(s) responsible for uploading payroll reports to the SmartPay customer portal.
- Contact information for an individual who can authorize bank ACH transactions
- Bank account information for the ACH withdrawals
- A copy of a prior payroll report
- An understanding of what your payroll report includes (for example, whether the wages column includes overtime and tips or is strictly wages, etc.)

## Avoid Common Pitfalls

- SmartPay Solutions will send system reminders and communications via email. Please add "support@smartpayllc.com" to your contact list. If you have strong email filtering, add this email address to the safe list on your email system.
- Do not re-use employee numbers in your payroll system. If you replace an employee, please assign the new hire a new employee number.
- If you change your payroll software or the payroll report you submit to us in ANY way, please notify SmartPay Solutions.
- If your bank blocks electronic debits from your account, you will need to authorize the ACH vendor ID for SmartPay with your bank to allow payments to be withdrawn. Ask for the ACH vendor ID to provide to your bank.
- Report uninsured subcontractors throughout the policy term vs waiting for the audit. Ask the SmartPay representative how.
- Failure to upload a payroll report or multiple NSFs may mean that your policy will no longer be eligible for the PremiumSync program. If this occurs, your policy will be subject to cancellation.
- Keep payroll records and payroll tax forms organized to comply with the final audit request when received at the end of your policy term.



[www.BerkleySouthwest.com](http://www.BerkleySouthwest.com)

## Support Contacts

### SmartPay Solutions

Toll Free | 877.905.0786

E-mail | [support@smartpayllc.com](mailto:support@smartpayllc.com)

### PremiumSync by Berkley Southwest

Toll Free 800.955.0325 option 5

E-mail [PremiumSync@berkleysw.com](mailto:PremiumSync@berkleysw.com)

ACADIA INSURANCE COMPANY • CONTINENTAL WESTERN INSURANCE COMPANY • FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C. TRI-STATE INSURANCE COMPANY OF MINNESOTA • UNION INSURANCE COMPANY • UNION STANDARD LLOYDS

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

Berkley Southwest is a member company of W. R. Berkley Corporation, a Fortune 500 company.

