



Pay-As-You-Go FAQs

A simpler, more flexible way to manage your workers' compensation premium with Chesapeake Employers Insurance

Q: How does the Pay-As-You-Go billing plan work?

A: Chesapeake Employers' Pay-As-You-Go plan lets you pay your workers' compensation premium in real time, based on your actual payroll.

- Your premium is calculated each time you run payroll.
- Payments are automatically deducted from your bank account shortly after payroll is reported.

Chesapeake Employers offers this convenient billing option through a trusted partner, SmartPay, to help make the process seamless for your business.

Q: What are the benefits of Pay-As-You-Go billing?

A: Pay-As-You-Go billing is designed to make managing your policy easier, more predictable, and cash-flow friendly.

- Improve cash flow with payments spread across your payroll cycles.
- Pay premium based on your actual payroll, not estimates.
- Reduce surprises at audit with ongoing payroll reporting.
- Save time with automated payments and streamlined processes.
- Keep your current payroll provider and existing policy coverage.

Q: Do I have to use a payroll provider?

A: No. You can choose the option that works best for your business:

- Self-report payroll after each cycle or monthly (based on aggregate payroll for that month).
- Use the SmartPay Payroll Reporting Service (SPRS).

Q: What payroll providers are supported?

A: [Click to view the providers](#) that are currently registered with SmartPay. If your payroll company is not on the list, contact SmartPay so they can attempt to onboard the payroll company.

Please Note: If you have ADP, Paychex, or your payroll company does not have a direct feed into the SmartPay system, you must self-report or use the SmartPay Reporting Service (SPRS).

Q: Are there eligibility requirements?

A: Most businesses are eligible. To participate, you must:

- Have at least one payroll-based classification
- Report payroll by class code or employee
- Agree to pay premiums via ACH withdrawal from a checking account or credit card
- Not have per-capita rating on the policy (Example: domestics, firefighters, or combinations with other class codes)

Pay-As-You-Go FAQs Cont.

Q: Can my policy still be cancelled?

A: Yes. As with any policy, you must comply with reporting and payment requirements to keep your coverage active. If you do not report payroll by the reporting date, SmartPay will send you email reminders. If no report is made, Chesapeake Employers will issue a cancellation notice.

Q: What if my business has seasonal payroll?

A: Pay-As-You-Go billing is a great option for businesses with seasonal payroll. Contact our Pay-As-You-Go vendor, SmartPay, when you set up your account or before the off-season. They can specify your off-season period in their system to avoid missed payroll notifications.

- Call SmartPay at 877-905-0786.
- Email SmartPay at support@smartpayllc.com.

Q: What if I don't have payroll to report?

A: Payroll companies do not typically submit zero payrolls. You will need to log in to SmartPay to report the zero payroll. This will help you avoid missing payroll notifications and the potential for notices of intent to cancel.

Q: What happens if I miss a payroll report?

A: You'll receive email notifications from SmartPay about late reporting. If payroll continues to go unreported, your policy may be subject to cancellation for non-reporting. Staying current ensures uninterrupted coverage.

Q: How does pay-as-you-go affect my final audit?

A: Chesapeake Employers will still complete an audit at the end of your policy term. Because your payroll is reported throughout the policy term, the audit is typically faster and more predictable—with little to no premium adjustment in many cases.

Q: What information do I need to enroll?

A: To enroll, you must provide:

- Your email address
- Payroll cycle (weekly, bi-weekly, bi-monthly, monthly)
- First payroll check date after policy effective date (not applicable if reporting monthly)
- Bank account and routing number or credit card information

Q: How do I enroll?

A: To get started with Pay-As-You-Go billing, contact your agent or Chesapeake Employers. We'll guide you through enrollment and help you choose the reporting option that works best for your business.

Pay-As-You-Go FAQs Cont.

Q: Are there costs to enroll in pay-as-you-go?

A: No. Pay-as-you-go is a convenient billing option provided by Chesapeake Employers at no additional cost.

- No enrollment fee
- No down payment requirement

Q: How often will my premium be deducted?

A: Premium is deducted to coincide with payroll cycles. Premium will be automatically deducted within one to two days following reporting of payroll.

Q: What happens at renewal?

A: Your policy will automatically continue with the Pay-As-You-Go plan at renewal unless you request a change before your renewal. SmartPay will send a renewal email to you that outlines renewal policy and payroll premium information.

Q: Can I make changes to my pay-as-you-go setup mid-term?

A: If you are enrolled in Pay-As-You-Go billing and need to switch payroll reporting methods or providers, we can accommodate that change mid-term.

If you decide to switch from Pay-As-You-Go to another payment option, you will need to wait for renewal. If you opt out during the policy term, your policy will be cancelled and re-written into another pay plan.

Simple. Predictable. Built Around Your Business.

Pay-As-You-Go billing is one more way Chesapeake Employers makes it easier to protect your employees—while giving you greater control over your business.



Learn more and get started today.