

Pay-As-You-Go Workers' Comp Billing with Chesapeake Employers Insurance



Simple. Predictable. Built Around Your Business.

With Chesapeake Employers, managing your workers' compensation premium is easier than ever. Through our trusted partner SmartPay, Pay-As-You-Go billing aligns your payments with your payroll schedule.

Why Choose Pay-As-You-Go?

- **Better cash flow** – Spread payments across your payroll cycles instead of large upfront costs.
- **Pay for what you use** – Premium is based on your actual payroll, not estimates. This is particularly helpful for seasonal operations with fluctuating payroll.
- **Fewer surprises at audit** – Ongoing payroll reporting helps reduce large adjustments at audit.
- **Save time with automation** – Automatic premium calculations and payments streamline your billing process.
- **Flexible and convenient** – Keep your current payroll provider or choose a reporting option that fits your business.
- **No added cost** – There's no cost to enroll in Pay-As-You-Go billing.

How It Works

- Run payroll as usual.
- Your payroll service company reports payroll to SmartPay automatically. You can also use the SmartPay Payroll Reporting Service or self-report.
- Your premium is calculated based on your actual payroll.
- Your payment is automatically deducted shortly after your payroll has been reported to Chesapeake Employers.

Get Started Today

Insurance Agents: Choose Payroll Services as the pay plan when submitting your client's application. Contact your Chesapeake Employers underwriter for assistance.

Business Owners: Before your next renewal, contact your insurance agent to enroll in Pay-As-You-Go billing for your workers' compensation policy with Chesapeake Employers.