



# PAYPRO POLICYHOLDER USER'S GUIDE

Workers' Compensation Pay-As-You-Go Billing System

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## Get the Support You Need – Fast!

### **Access your online account > [paypro.icwgroup.com](https://paypro.icwgroup.com)**

Answers to most payroll and premium related questions are available through a secure login to your account. Simply login with the username and password that you setup during registration and you can easily view payroll detail, premium calculations and billing history. Be aware that PayPro does not support Internet Explorer as a valid browser. Using Chrome, Firefox or Edge is suggested.

### **Access your payment options > [icwgroup.com/payments](https://icwgroup.com/payments)**

We recommend EzPay for recurring and individually scheduled online ACH and credit card payments.

### **See our online help materials > [www.icwgroup.com/paypro](https://www.icwgroup.com/paypro)**

Here you'll find PayPro references and FAQs, as well as payroll and audit information.

### **Email PayPro help > [paypro@icwgroup.com](mailto:paypro@icwgroup.com)**

If you have a question – we're here to assist!

### **Call our PayPro support team > [858.350.7399](tel:858.350.7399)**

ICW Group PayPro support is available Monday-Friday from 6:00am-5:00pm, Pacific Time. We're happy to walk you through any items that you need assistance with, and answer any questions that you may have.



## Important Information

Please read the below program terms and procedures regarding the Pay-As-You-Go billing for your workers' compensation policy. Contact PayPro Support if have questions. Failure to abide by these procedures may result in cancellation of your policy or inaccurate billing of your premium.

### Enroll by completing the online registration

You'll receive an email with a custom link to create an online profile. This includes acknowledging an online agreement, creating a username and password, indicating your payroll frequency and reporting method, and supplying owner/officer information. See [enrollment instructions](#) on page 6.

### You are responsible for payroll on each payroll check date

Even if a third-party payroll service has agreed to submit payroll data on your behalf, you are ultimately responsible to submit on or before the payroll check date, and you may need to assist in submitting payroll on occasion.

### Respond to all system email requests

The PayPro System (provided by InsurePay) is primarily email-based. You'll receive periodic requests regarding your account, including employee classification and missing payroll. Failure to respond to these requests may lead to cancellation of your policy. You'll receive an email each payroll due date as a reminder that it is due, even if a payroll service is being utilized. See page 29 for [details of all emails](#).

### Login to your account even if you have no payroll

If you have no payroll for that pay period, it's your responsibility to login and indicate there was "Zero Payroll" under "Enter Payroll" from the main menu.

## Setting Up Your Account

The high-level steps listed below will help you understand the overall process. If you use a third-party payroll provider and want them to report payroll on your behalf, it's helpful to confirm they're approved before you begin. If your provider isn't on the list, you can request to have them added. Quickly locate the list of approved payroll providers at [PayPro.icwgroup.com](https://PayPro.icwgroup.com) > [Payroll Provider Search](#).

### Complete account registration

**Note: This step is critical - failure to register may lead to cancellation.** You (or your main contact for your company) will receive an email to complete the online account setup required for Pay-As-You-Go billing. Account setup includes creating a username and password, identifying owner/officers, payroll frequency, and, as applicable, indicating your payroll provider and bank information.

### Setup and verify employees

If you are reporting by employee, you are required to confirm each employee's classification prior to submitting your payroll or when a new employee is added during the policy term.

### Report payroll

Reporting is due each payroll period, on or before the payroll check date. If using a payroll provider, we'll work with them to accept payroll on your behalf. If self-reporting, you'll need to login and enter or upload payroll. If there is no payroll for a pay period, you still need to login to indicate "Zero Payroll".

### Pay premium online using EZ-Pay

Individual online payments can be scheduled, or you can sign up for automatic recurring payments to ensure all amounts due are drafted on the due date. Payments can be made via ACH or credit card (Visa, Mastercard, American Express, Discover). Your Accounting team will receive a registration email for My Resource. Once the registration is complete, access to EzPay will be included.



# Creating Your Account (Enrolling)

## 1. Click link in registration email

Once you click the link, you're directed to the PayPro system to create your account.



## 2. Click "Here" to get started

To create your new account, use Click "Here" to get started. (If you already have an account, you can simply login.)



## 3. Review the Online Agreement

It's important that you read the online agreement in full.

**Note:** You may need to scroll down to view the full document depending on your screen size.



#### 4. Sign the Online Agreement

Check the box if you are the authorized representative, and then type your name and title. Click "Continue".



#### 5. Create a username and password

Your company information will appear automatically for you. Click "Continue".



#### 6. Supply payroll information

Select your payroll frequency, last pay period end date, and last payroll check date. Indicate either self-reporting or payroll provider reporting as your desired reporting method.



If you choose payroll provider reporting, you must click “Choose Payroll Company”. Search for the name of your payroll provider. Once you locate them, click “Select” to tag them to your account.



If you don't find the payroll provider you are looking for, you can request to have them contacted to report payroll on your behalf. You'll need to self-report until notified that they are approved.



## 7. Payment Method Options

Your payment has been defaulted to our new and easy Online Payment Portal (EZ-Pay) accessed through [myResource](#) at ICW Group. EZ-Pay is a centralized payment portal where all your payments to ICW Group can be made including your deposit, interim payroll billings, and final audit. One-time and automatic recurring payments can be made via ACH or credit card. Your accounting contact will receive additional information about EZ-Pay after the policy is effective. Options to pay by Check or PayPro-Limited ACH is available too.



**Note:** See additional payment options here <https://www.icwgroup.com/pc/payments/make-a-payment/>



## 8. Identify owners and/or officers

Enter the first and last name of any owners and/or officers of your company. Then select the correct class code for that person. Click "Add Owner/Officer".

Click "Continue".

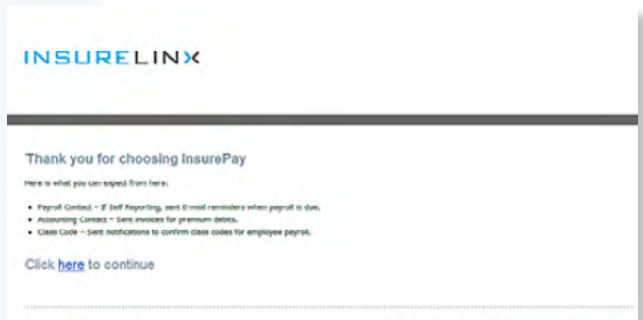
## 9. Manage notifications

If the Main contact is responsible for all policy related communication, you may check the box that says "Use this Contact for all your Policy Contacts".

Click "Continue".

## 10. Registration complete!

Once you have submitted all the registration information, wait for your account is now active email. This email will give you further instructions on what needs to be done or payroll reporting.

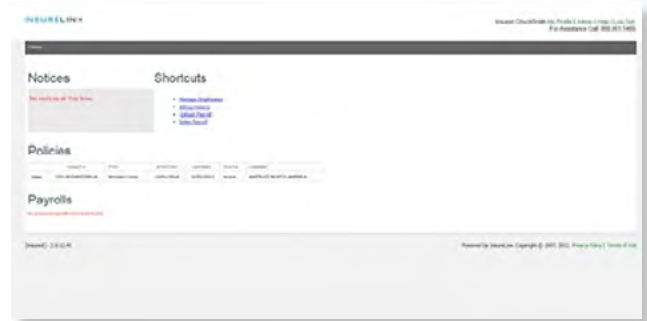


## Employee Setup and Classification

### 1. Click “Manage Employees”

This option is available under the Shortcuts area of the home page.

**Note:** If you have multiple policies, select the applicable policy to continue.



### 2. Click “New”

This option is located just under the policy number above the employee table.



### 3. Complete the employee profile

Fill out all required fields.

**Note:** The employee # is a unique identifying number usually located on your payroll register. If unable to locate the employee ID #, you can create one using consecutive numbers and/or letters.



#### 4. Add class code to employee

To add the correct class code, click “Add Class Code”, select the appropriate code from the list and click “Add Class Code”.

Click “Save Employee” (or “Save and Add New Employee” to continue adding employees).





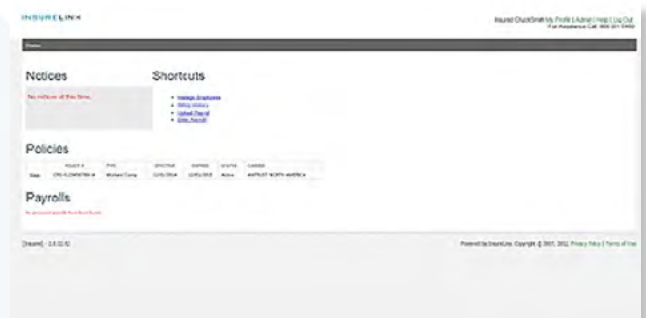
## Managing User Accounts

There are two levels of users in the PayPro system: Administrators and Users. Administrators can register the account for your company and create additional logins for others. Users can enter payroll and view billing information.

## Creating a New User

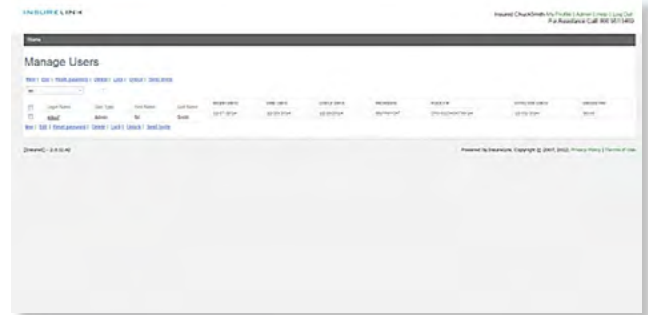
### 1. Click “Admin”

This option is only available to Administrators, in the upper right corner of the home page.



## 2. Click “User Accounts”

This page will display the existing accounts for your company.



## 3. Click “New” and enter user profile

Complete the set up by selecting the user type and entering the information for the account. They will receive an email to sign in and create their own password. Click “Save”.





## Using a Third-Party Payroll Provider

Although not required, using a third-party payroll provider is the simplest way to submit payroll for this program. By using an approved payroll provider, you'll not need to transmit payroll for your premium billing as long as the payroll provider is doing so. To speed the process, it is best to make sure your payroll provider appears on the list as soon as possible, so that a request can be placed to have them added if needed. Find the list of approved payroll providers at [PayPro.icwgroup.com](https://PayPro.icwgroup.com) > [Payroll Provider Search](#).

### **Payroll reporting is ultimately your responsibility**

Although your payroll provider has agreed to handle your payroll reporting, the responsibility still rests with you. Your policy could be canceled if your payroll (and "Zero Payroll") is not reported.

### **You will need to setup and verify employees**

As soon as you receive notification that your Policy setup is complete, you will need to login and setup your Employees. The Payroll Provider will submit the Employee information each pay period, but you will need to confirm the location and Classification for each Employee.

### **Not all payroll providers are approved**

While we will attempt to work with most payroll providers, some will elect not to send the payroll data on your behalf. In that case, you would be required to self-report.

## Self-Reporting Your Payroll

For Self-Reporting, your payroll must be entered, uploaded, or reported as “Zero Payroll” for each pay period.

### Entering Payroll

When Self-Reporting, you have the option to enter the payroll in the online entry tool.

### Uploading Payroll

You may upload your payroll in a format that is acceptable. You’ll need to register the format or use a template provided by PayPro in order to utilize this feature.

### Confirming Zero Payroll

If your payroll is due, but you did not have any for that particular pay period, you’ll need to login to your account and indicate Zero Payroll so that it is not flagged as unreported.

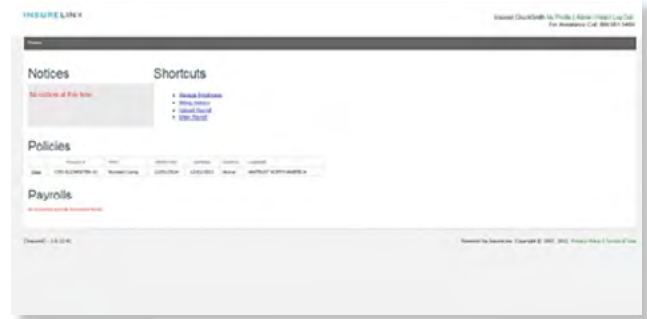


## Entering Payroll

### 1. Click “Enter Payroll”

This option is available under the Shortcuts area of the home page.

**Note:** If you have multiple policies, select the applicable policy to continue.



### 2. Click “Enter Payroll” again

Important: If you have multiple payrolls due, *always start with the oldest payroll first* and then the subsequent payrolls.



### 3. Confirm dates/enter payroll total

Please make sure that the payroll dates populated into the page correctly. Then add the total gross payroll for the pay period. This will be the report total if you’re entering from a payroll register.

Click “Continue”.



#### 4. Click “Enter Payroll”

You’ll need to click “Enter Payroll” next to each of the employees or class codes that you have payroll to report. Enter the amounts by wage type.

If reporting by class code and your payroll summary includes work comp adjusted wages, enter that amount for “Wages” and ignore columns to the right.

Click “Save” to save the amounts you just entered.



#### 5. Click “Process Payroll”

Once payroll is entered for all employees, confirm that the total and entered payroll are correct.

Click “Process Payroll”.



## 6. View Premium Amount

Once processed, your premium amount is displayed.

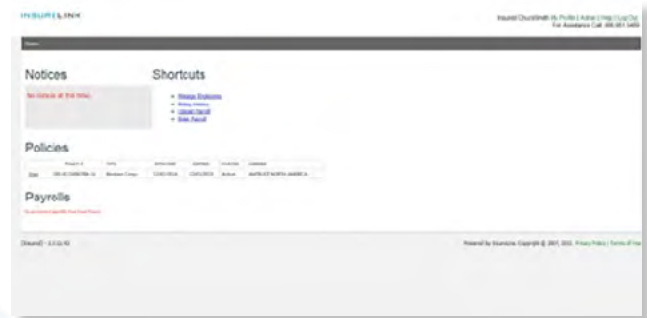


## Uploading Payroll

### 1. Click "Upload Payroll"

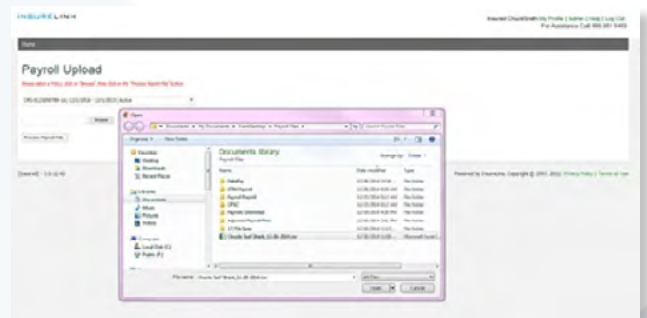
This option is available under the Shortcuts area of the home page.

**Note:** If you have multiple policies, select the applicable policy to continue.



### 2. Click "Browse"

Locate the file to open that contains your payroll information. Select the file and click "Open".





### 3. Click “Process Payroll File”

If the file is in the correct format, you’ll see a green dot located just to the left of the filename.

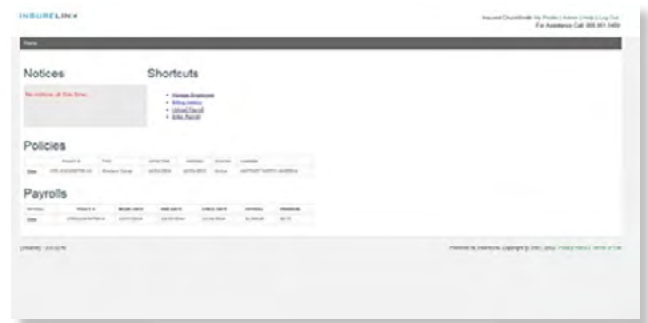
Then click “Process Payroll File”.

If the upload is unsuccessful, you’ll receive an error message.



### 4. View premium amount

Once processed, your premium amount is displayed.

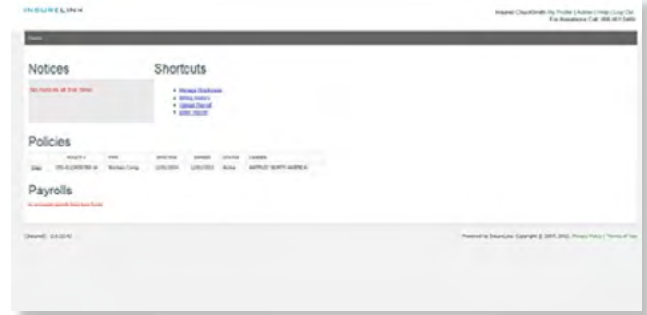


## Reporting Zero Payroll

### 1. Click “Enter Payroll”

This option is available under the Shortcuts area of the home page.

**Note:** If you have multiple policies, select the applicable policy to continue.



### 2. Click “Zero Payroll”

This option is displayed to the right of the Enter Payroll link.



### 3. Review payroll dates

The dates are populated from the payroll cycle displayed on the prior screen. You can edit these dates to make them consistent with the actual payroll dates. (The check date cannot be changed).



#### 4. Confirm zero payroll

Complete the “Authorized By” and the “Reason” fields. Check the box to confirm there is no payroll.

Click “Submit Zero Payroll”.

**Enter Payroll**

1. Verify the Start, Begin and End Dates for your payroll period.

2. Enter your name and the reason to report zero payroll for this pay period.

Authorized By:

Reason:

I confirm that there is no payroll for this pay period and that I am authorized to do so on behalf of the policyholder listed above.

#### 5. Payroll submitted

Once processed, the payroll confirmation message is displayed.

Click “Continue”.

**Thank you for submitting your payroll.**

If payment is due, you will receive an email notification as soon as it has been processed.



## Viewing Account Information

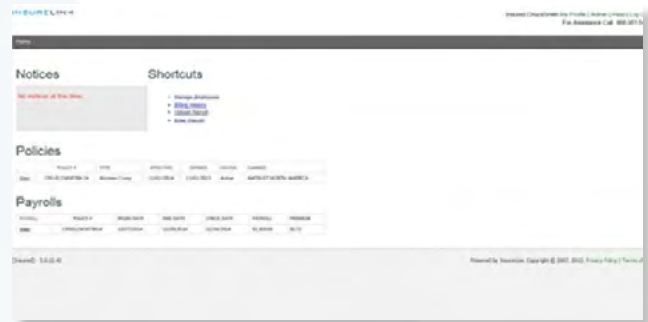
Nearly all questions regarding payroll and billing can be answered by logging into your PayPro account. Details about payroll submitted and billing history are quickly accessed in a few simple steps.

## Viewing Payroll Detail

### 1. Click “View” under payroll

The payrolls list is located near the bottom of the home screen under the policy list.

Click “View” next to the payroll you wish to open.



## 2. View/print payroll detail

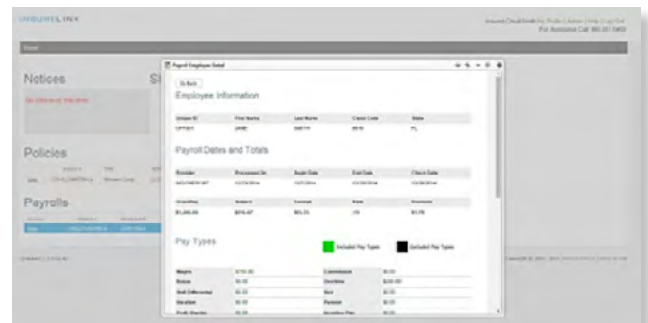
A summary of the class codes and employees payroll will be listed on the screen.

Click "Print" in the upper left corner to print the details.



## 3. View employee payroll detail

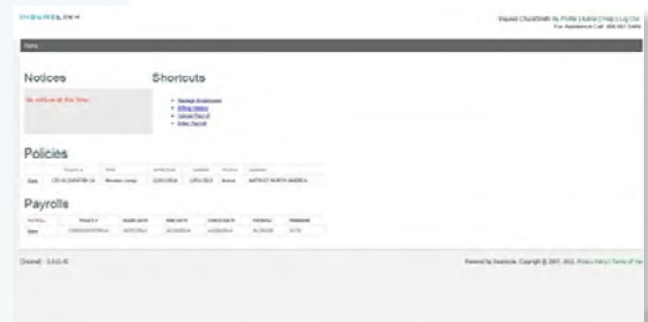
Simply click the "View" link next to an individual employee to view the payroll that was reported by wage type.



# Viewing Billing Information

## 1. Click "Billing history"

This option is available under the Shortcuts area of the home page. The list of transactions processed on your account will display.









## **Appendixes**

**Frequently Asked Questions**

**How Premium is Calculated**

**Pay Pro Email Notifications Explained**

**Glossary**

## Frequently Asked Questions

### What is PayPro?

PayPro Pay-As-You-Go billing option for workers' compensation policies that allows businesses to link their payroll directly to their workers' compensation premiums. PayPro services are provided by InsureLinx.

### Does my business have to be a certain size to utilize PayPro?

No – PayPro is available to businesses of all sizes.

### How does PayPro work?

PayPro allows businesses to pay their workers' compensation premium in real-time as they run their payroll. PayPro offers two payroll reporting options; businesses can either self-report their payroll at the end of each pay period, or link PayPro with one of the thousands of approved payroll companies for automated reporting of payroll data.

### Is the process complicated?

Absolutely not! PayPro has an easy to follow setup process – all you need to do is provide a few simple pieces of information, and you're ready to go!

### What are the benefits of PayPro?

Benefits to businesses include:

- Real-time workers' compensation premium calculations
- Improved cash flow for businesses
- Automatic premium deductions
- Reduced audit exposure due to real-time premium calculations

### How much will PayPro cost me?

PayPro is free to qualified policyholders with ICW Group Insurance Companies (Insurance Company of the West, Explorer Insurance Company and VerTerra Insurance Company).

### How can I get started with PayPro?

Contact your local agent for more exciting details about PayPro Pay-As-You-Go!

## How Premium is Calculated

Premium calculation each Pay Period is where Net Rates are applied to the Class Code or Employee Exposure (payroll) to arrive at the Periodic Premium. See below for an explanation of the Net Rates.

### Net Rate Explanation

This is the rate per \$100 of payroll that is used to calculate your Premium each Pay Period. It's called a Net Rate because it factors in all Policy Additions that need to be factored into the Premium collected during the policy term.

### Net Rate vs. Base Rate

If only the Base Rate were used, the Policy Additions would not be collected and would be owed or returned at the end of the policy term. The Net Rate won't be listed on your policy as it is only used for Pay-As-You-Go Premium calculation. It can be viewed in the Rating Tab of the main policy view when accessing your Online Account.

### Base Premium

This is also called manual premium and is the sum of all of the class premium amounts before any policy credits, experience modifications, or policy additions.

### Class Code

This is a three or four digit code associated with the Class Code Description that is assigned by the NCCI, or a State Rating Bureau. Class Codes help differentiate between the various job duties or "scope of work performed" by the Employees.

### Class Code Description

This is the description or "phraseology" associated with the Class Code that differentiates between Employee job duties.

### Class Code Payroll

This is the "exposure" or basis on which the class code premium is based.

## **Class Code Premium**

This is calculated by multiplying the class code rate per \$100 of payroll, by the class code payroll that is reported.

## **Class Code Base Rate**

This is the rate per \$100 of payroll that is used to calculate the class code premium.

## **Policy Additions**

These are the additional charges or credits that increase or decrease the premium beyond the base premium, to arrive at the total premium. These additions are used to calculate the net rate that is used to bill the premium each pay period. Policy additions may include, but not be limited to, items such as experience modifications, terrorism, catastrophe, and state surcharges.

## **Total Premium**

This is the sum of all class code premium and policy additions that total the estimated annual premium for that state.



## PayPro Email Notifications Explained

You will receive several emails periodically notifying you of account related activity and requests for additional information. While most of these notifications require no action, some will request your assistance by logging into your account or contacting us back with an answer. Below is a list of the emails you may receive, a description of why they are sent, and what action (if any) needs to be taken by you.

Email Subject	Description	Action
<b>Enrollment Request</b>	This email is sent daily until your account registration is complete, requesting you to enroll to register your account profile (including Username/ Password, Payroll Reporting, and Banking Information).	Follow the link in the email and complete the registration immediately.
<b>Account Setup Confirmation</b>	Confirms that your account is setup and is ready for you to enter payroll for billing.	If you are behind on reporting based on the effective dates of the policy, you will need to submit your payrolls as soon as possible.
<b>Secure Login Invitation</b>	An account administrator at your company has sent you a link to create your login to the PayPro. You may receive this email if you are a designated contact to submit payroll, classify employees, or view billing information.	Follow the link in the email to create a username and password to your company's account.
<b>Employee Verification Request</b>	Indicates that a new employee, or employees, have been added to the list and you need to confirm their class code and state.	Login to PayPro and go to the employee management area to verify the classification of the employees.

Email Subject	Description	Action
<b>Payroll Reminder</b>	Sent on each payroll check date as a reminder that payroll is due. You will receive this even if a third-party provider is submitting on their behalf. If payroll has already been submitted, this email will not be sent.	If there is no payroll, you will need to login to their account and indicate zero payroll. If self-reporting, you will need to submit payroll by the end of business on the check date. If using a third-party provider and did run payroll, you will not need to do anything.
<b>Late Payroll Notification</b>	Indicates that a particular payroll, or payrolls, have not been received and that payroll needs to be submitted immediately.	Submit the missing payrolls immediately.
<b>Pending Cancellation</b>	Indicates that a particular payroll, or payrolls, have not been received and the policy is in jeopardy of cancellation.	Submit all missing payrolls immediately.

## Glossary

### Account

This term references your online profile tied to your insurance policy(ies) that is accessed securely with a Username and Password.

### Base Premium

The estimated annual premium calculated by applying the Base Rate to the estimated annual premium for that Class Code.

### Base Rate

Is the Class Code rate per \$100 of remuneration listed on the policy. It is used to calculate the Base Premium for the individual Class Codes.

### Bank Return

The term used when transactions are rejected by the recipient's bank. Typically, bank returns are caused by Non-Sufficient Funds (NSF's) to cover the premium being processed. Other Bank Returns include incorrect routing numbers, or blocked transactions.

### Begin Date (Payroll)

This is the first day for a specific pay period in which a company's Employees earn income.

### Check Date (Payroll)

This is the date Employees are paid for a specific pay period.

### Class Code

This is a numerical code used to describe the activities for Employee Classification and used to determine which rate listed on the policy will be charged for the premium. The Class Code is a [see NCCI definition].

### **End Date (Payroll)**

This is the last day for a specific pay period in which a company's Employees earn income.

### **Exempt Payroll**

This is the portion (if any) of payroll that premium will not be charged against. Certain Wage types and Owner/Officers may be Excluded on a State-by-State basis, which is factored into the premium calculation.

### **Exemptions (Policy)**

Certain States allow for Owner/ Officers to exempt themselves from coverage depending on the entity type proper filings.

### **Expense Constant**

This is a line item charge listed on the policy that applies to Workers' Compensation coverage in States with advisory rates. It does not increase or decrease with the amount of premium charged, but does vary by State. The issuing insurance Carrier charges the Expense Constant in addition to the premium and covers a portion of the administrative cost associated with issuing the policy.