



**HARFORD MUTUAL**  
INSURANCE GROUP

# PAY AS YOU GO

## Frequently Asked Questions

### What is Pay As You Go?

Workers' Comp Pay As You Go is simply an alternative way of making your premium payments. It is not different insurance, and it doesn't replace your Workers' Comp insurance or your responsibility to pay premiums. Pay As You Go eliminates costly up-front lump sum payments and improves cash flow by determining accurate premium amounts based on submitted payroll and automatic payment deductions.

### Who is eligible for Pay As You Go?

Pay As You Go is a billing option that is available for policyholders with Workers' Compensation policies over \$5,000 in premium. The program may also be available to Workers' Comp policyholders with premium less than \$5,000 if you're familiar with Pay As You Go from a previous carrier.

### How does Pay As You Go work?

Pay As You Go allows your business to pay your Workers' Compensation premium in real-time as payroll is run. Pay As You Go offers two payroll reporting options – you can either self-report payroll at the end of each pay period or work with a payroll company that will handle the reporting for you. *\*Not all payroll companies participate with Pay As You Go, including Paychex and ADP.*

### Is the process complicated?

Pay As You Go has an easy to follow set up process – all you need to do is provide a few simple pieces of information and you're ready to begin payroll submissions!

### What are the benefits of Pay As You Go?

Benefits for your business include:

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

### How much does Pay As You Go cost?

Nothing, Pay As You Go is a free billing option available for Harford Mutual Insurance Group policyholders with a Workers' Compensation policy over \$5,000 in premium.

### Where do I log into the Pay As You Go portal and when must payroll data be submitted?

Log into the portal at <https://harfordmutual.payrollpl.us/harfordmutual/DisplayLogonForm>

If self-reporting, all payroll data should be submitted by end of day on Wednesday prior to the check date. The payroll is considered late if it has not been submitted five days post check date.

### How can I get started on Pay As You Go?

Contact your local Harford Mutual Insurance Group agent for more details about how you can benefit from the Pay As You Go program.