



Workers' Compensation

Pay-As-You-Go Billing

CNA's pay-as-you-go billing option is another valuable service to offer your Workers' Compensation clients that makes it easier for them to manage their cash flow and minimize the guesswork of insurance costs.

With pay-as-you-go billing from CNA, your clients will enjoy:

- Insurance payments based on real-time payroll data
- No down payment
- Elimination of late payments and finance fees
- Better cash flow management
- Easier administration – no more checks to write or due dates to remember

Additionally, your agency will benefit from:

- Full upfront commissions once the customer uploads and pays their first payroll file
- Improved policyholder retention
- Reduced audit processing work
- Online view of consolidated commission statements
- Consolidated commission payouts

Eligible risks:

- Small Business Workers' Compensation policyholders
- Middle Market Workers' Compensation policyholders

Agent Fact Sheet

Processing

- For new Small Business risks being quoted via CNA Central:
 - During the issuance process, select Workers' Compensation pay-as-you-go as the desired billing option.
 - Before you issue the policy, you are required to provide the name, phone number and email address for the client's payroll contact.
 - Once the Workers' Compensation policy is issued, CNA will contact the insured within 48 hours and guide them through the setup process.
- For new Middle Market submissions:
 - In both the "Pay Plan" and "Comment" section of the ACORD application, note that the pay-as-you-go billing option is desired.
 - You must provide the contact name, phone and email for the client's payroll contact.
 - If CNA receives the order to bind the account, the Workers' Compensation policy will be issued and CNA will contact the insured within 48 hours and guide them through the setup process.

Billing and Collections

- The agent is not responsible for collecting earned premium; CNA will do that.
- The only amounts that will bill to the agent are commissions due to, or owed from, your new commission statement. View your statement and make a payment online through Agency Bill Pay. To get access, contact us at 855-PAY-2CNA (855-729-2262).
- Payroll information must be provided each pay cycle, and can be provided by the insured or their payroll vendor.
- Clients are notified of the amount due based on the payroll information submitted for the current pay cycle, within a few days of the payroll run.
- Payments are made through an automated clearinghouse (ACH) that withdraws from the insured's account within seven days of notification.
 - Enrollment in and payment by ACH is required to participate in CNA's Workers' Compensation pay-as-you-go billing option.

Payroll Options

- Payroll may be submitted four ways based on insured preference or characteristics: weekly, biweekly, monthly or bimonthly.
- Insureds with smaller premiums or just a few employees may choose to submit less frequently.

Helpful Tips

Your client will have access to earned premium and ACH information online. It is important for them to review their information regularly to ensure that they have provided the correct data in the appropriate columns.

- Do gross wages include overtime?
- Is overtime reported accurately and in the right column?
- Are all officers identified as such?

For more information, contact your sales specialist or CNA underwriter, or call 866-210-9610.