

Your Way Pay™ FAQ

Small Commercial Direct Bill Policies

What is Your Way Pay?

Your Way Pay is our easy and convenient pay-as-you-go billing option that provides you the ability to link your business activity, such as payroll, directly to your premium payments resulting in improved cash flow.

Does my business have to be a certain size to use Your Way Pay?

No. Your Way Pay is available to businesses of all sizes.

What policies are available for Your Way Pay?

Your Way Pay is currently available for our workers' compensation policies*.

How does Your Way Pay work?

Your Way Pay allows businesses to pay their premiums in real time. For example, workers compensation premium is calculated and paid in real time when payroll is done. This allows for two reporting options: businesses can either self-report their payroll at the end of each pay period or link Your Way Pay with one of the thousands of [approved payroll providers](#) for automated reporting of payroll data.

What are the benefits of Your Way Pay?

Business benefits include:

- Improved cash flow
- No down payment
- Real-time premium calculations based on reporting
- Automatic withdrawals on premium payments
- No installment fees
- Reduction in audit exposure due to immediate premium calculations

Is there a cost associated with Your Way Pay?

There are no up-front fees or service fees charged by Liberty Mutual. If you plan to use a payroll provider to report payroll on your behalf, please check to see if it charges a fee for this service.

* Excludes ADP and PayChex

Is this process complicated?

No. Your Way Pay has an easy-to-follow registration process. Just a few simple pieces of information are needed to get started. The reporting process is just as easy when you have your reporting information available and ready for entry. Please refer to the [User Manual](#) for step-by-step instructions.

How soon after my policy has been issued do I have to register?

You will receive a registration request email after your policy has been issued. We recommend registration be completed within three days after receipt of the email. If registration is not completed within the first 15 days of the policy term, your policy may be placed on an alternate billing method.

What information do I need to complete the registration process?

To complete the registration and account setup process quickly, please have the following information available:

- Username and password
- Last payroll information and frequency
- Company owner(s)/officers
- Designated contact
- Bank account information – account holder, bank name, account and routing numbers

How are the classifications of employees, officers, and excluded individuals determined?

Your agent should ensure that the policy application and renewal information include the proper class codes for your business operations according to state rules and regulations.

How do I make changes to my Your Way Pay policy?

All changes will continue to be made by your agent. It is important that new class codes, locations, or officers be submitted as policy changes by your agent before submitting payroll related to this updated information.

How can I change to a different billing plan for my policy?

To change the billing method on your policy, please contact your agent to request the billing method be changed at renewal.

How can I change the payroll frequency for my policy?

The payroll frequency on a policy can be changed by the [InsureLinx Support](#) group. Submit a ticket so they can adjust the payroll reporting schedule according to the new frequency.

Do I have to submit payroll if I have no payroll to report for a reporting period?

Yes. You are required to report “Zero Payroll” if you have no payroll to report. This allows us to know that your reporting of payroll wasn’t overlooked for that reporting period. It will prevent the late payroll and pending cancellation notice emails to you.

How often will premium payments be withdrawn from my bank account?

The automatic withdrawals for your policy will coincide with the reporting of your payrolls. You will receive a Billing Notification email after your payroll has been reported indicating there will be a withdrawal from your bank account within one to two business days.

How does the audit process work?

Every workers compensation policy is still subject to audit; however, as a result of your timely and accurate payroll reporting, the impact of any audit adjustments should be greatly reduced.

How can I access and view my account online?

Upon completion of the registration and account setup process, you may [log in](#), 24/7, at libertymutualyourwaypay.insurelinx.com to access your account. You will be able to view payroll detail and billing history.

What security measures are in place to keep my personal information safe?

Liberty Mutual and InsureLinx are committed to protecting our customers’ personal information. All data is transferred via a secure transmission with industry-standard SSL encryption to prevent unauthorized users accessing your information.

How can I get started with Your Way Pay?

Contact your agent to have your new policy issued with this new billing option.

Whom do I contact if I have questions about the Your Way Pay process for my policy?

For questions related to self-registration, payroll reporting, or billing questions, please call 877-782-6130 or email YourWayPay@libertymutual.com for assistance.

Whom do I contact if I need system support?

For system support, please contact [InsureLinx Support](#).

As a Fortune 100 company and leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk management solutions to meet the specific needs of your business, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.



libertymutualgroup.com/business



@LibertyB2B



This document provides a general description of this program and/or service. See your policy, service contract or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

© 2017 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116. CI3387 9/16