

Your Way Pay™

Policyholder Quick Start Guide

Take control of your cash flow with **Your Way Pay** for your Commercial Insurance Direct Bill business. Our pay-as-you-go option, powered by InsureLinx™, provides you the ability to link your business activity, such as payroll, to your premium payments.



Benefits:

Our pay-as-you-go billing option is easy and convenient and offers these benefits for your Small Commercial Direct Bill business:

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

Getting Started On Workers' Compensation Reporting

Complete your self-registration via the registration link emailed to you or the billing contact designated for this process. Register within the first 15 days of the policy term to avoid the conversion of your policy to an alternate billing method. The following information needs to be available to complete the process:

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

Upon receipt of your Registration Request email, simply [log in](#) at: libertymutualyourwaypay.insurelinx.com to set up your employees and assign their respective class codes. This is required before your first payroll can be reported.

View the easy steps on the back for payroll reporting. For assistance, please call 877-782-6130 (Monday – Friday, 8:00 a.m. – 8:00 p.m., ET) or email us at YourWayPay@libertymutual.com.

Payroll Submission

After registration is complete, your payroll may be submitted in one of two ways: 1.) You may enter/submit or upload your own payroll 2.) Your approved payroll provider (excluding ADP and PayChex) may upload your payroll on your behalf, based on provider agreement to handle your reporting. Note: Your company remains responsible for the reporting regardless of who is submitting the payroll.

Self-Reporting Process

1. Reporting is due each payroll period on or before the Payroll Check Date. For multiple payrolls, always enter the payrolls from the oldest payroll to the most recent. If there is no payroll to report for a particular pay period, you are required to report "Zero Payroll".
2. Enter payroll, by wage type, for each employee or class codes for which you have payroll to report.
3. Confirm the payroll dates were populated onto the page correctly.
4. Enter the total gross payroll for the pay period. Complete entry of payroll for all employees. Upon completion, confirm that the payroll difference between the total gross payroll and the total entered payroll is zero. Click Process Payroll.
5. Receive online confirmation that your payroll has been submitted. View the premium amount on the confirmation screen that will be drafted from your bank account. The deduction is automatic and will occur approximately one to two business days after your payroll is reported.
6. Receive a Premium Billing Notification email with details of the amount to be drafted from your bank account based on your payroll.

Note: To upload your payroll, you must first contact InsureLinx to request your account be set up for this process and to obtain the file specifications and instructions.

Payroll Provider Process (excludes ADP and PayChex)

1. Confirm your third-party payroll provider is approved by InsureLinx by searching the online list of [approved providers](#). If they are not on the list, contact [InsureLinx Support](#) to see if they can be added.
2. Contact [InsureLinx Support](#) to request your account be set up for this process. InsureLinx will work with your payroll provider on the file specifications and instructions for this process.

Review our other [Your Way Pay resources](#) for more detailed information and instructions on this process.

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