

User Manual

Pay As You Go is an automatic premium billing program that allows employers to align their workers' compensation premium with the existing payroll structure. This platform allows Berkley Industrial Comp customers to report actual payroll exposure by pay period on the Berkley Industrial Comp Website Customer Portal.

If you are interested in utilizing Pay As You Go, contact your agent to get started.

Already signed up for Pay As You Go?

If you do not already have a user name and password for the Berkley Industrial Comp Customer Portal, you will need to register in order to have access to the Pay As You Go tools. To register, please follow the following steps:

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- Type portal.berkindcomp.com into your web browser.
- Under the word REGISTER on the right hand side, select I'M AN INSURED.
- Upon clicking I'M AN INSURED, a customer registration appears in order for you to create your account. You will be asked for your Policy Number (ex. AMWC123456), policy effective date and company zip code as it is listed on the policy. While registering, you will create your own user name and password.

Due to security concerns, we require the password to be a minimum of 8 characters in length with at least 1 non-alphanumeric character. Please keep this login information in a safe place. Berkley Industrial Comp does not have access to your password.

Already Registered on the Customer Portal?

If you have a user name and password for Berkley Industrial Comp's Customer Portal and your policy is set up for Pay As You Go, you will follow the instructions below to access the Pay As You Go tools.



The first step in the process is to register for ACH Authorization. To do this, log in to the Customer Portal by entering your user name and password at <u>portal.berkindcomp.com</u>.



WEB: www.berkindcomp.com PHONE: 800.448.5621 EXT. 1158213 EMAIL: wcpremium@berkindcomp.com





Select PAYMENT SOLUTIONS from the menu on the left of the Customer Portal screen. Once on the Payment Solutions page, you will see several tabs across the page. ACH Authorization will be the first tab, which should already be selected. Read through the information and click NEXT if you agree. The information is captured by our secure third party banking vendor. No information regarding your bank account is stored on the Berkley Industrial Comp website. You will then enter your billing and bank account information followed by clicking the FINISH button.

Note: Once the ACH Authorization has been approved, all additional users must be enrolled by contacting our Pay As You Go Service Department at 800-448-5621 x 1158213 or wcpremium@berkindcomp.com. Please note re-enrollment by another user on the same policy will override the original registration on the entire account.

Authorization Complete?

You are ready to get started with Pay As You Go! Now that you have signed up for the program, created your website portal login and completed your ACH Authorization, you can access all Pay As You Go information through the Berkley Industrial Comp web portal.



Log in to the Customer Portal by entering your user name and password at portal.berkindcomp.com.



Select PAYMENT SOLUTIONS from the menu on the left of the customer portal screen. Once on the Payment Solutions page, you will see several tabs across the page. Click on either the Pay As You Go Manual Entry or Pay As You Go File Upload tab. For the file upload option, skip to number 6 below.

Note: Policy Holders with Nevada or New York exposure must use the Pay As You Go File Upload option — so that state mandated wage caps are appropriately applied.



Users who wish to report payroll manually by state and class code will select the PAY AS YOU GO MANUAL ENTRY tab. Select the policy number to report from the dropdown list and select NEXT. A template for each state will be on the Payroll List page along with the transactions that have recently been posted.

Posted transactions will only be available for viewing for 30 days. Contact the Pay As You Go Program Administrator should you need older transaction information.





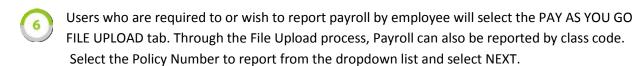


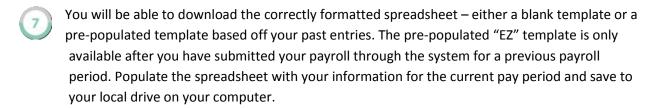
Select REPORT on the left of each Payroll Template to enter payroll by class code for the current payroll period. Enter the pay period start date, pay period end date and payroll exposure for each code.

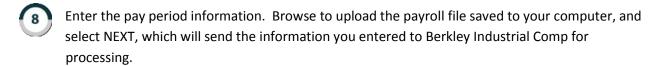


Verify the information entered by checking the verification box and clicking on the SUBMIT button. The estimated premium for that state will then be displayed. Upon hitting SUBMIT, the information entered has been sent to Berkley Industrial Comp for processing.

Repeat this process for additional states on your policy, if necessary.







Note: Once the Pay As You Go information has been processed by Berkley Industrial Comp and the exact premium amount is known, an email will be generated with that information and sent to the user.

Important Information

- If you discover that you have made an error when reporting your payroll, contact the Berkley Industrial Comp Pay As You Go Administrator at 800.448.5621 ext. 1158213 or wcpremium@berkindcomp.com as soon as possible.
- Employers with payroll exposure in Nevada or New York will be required to use our file upload utility to report payroll by employee to ensure that state wage caps are applied appropriately.
- Once the ACH Authorization has been approved, all additional users must be enrolled by contacting our Pay As You Go Service Department at 800-448-5621 x 1158213 or wcpremium@berkindcomp.com. *Please note re-enrollment by another user on the same policy will override the original registration on the entire account.*



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- Berkley Industrial Comp provides links to external websites for your convenience. We do not endorse and are not responsible for the content, links, privacy or security policies of sites linked from our website.
- Products and services are provided by one or more insurance company subsidiaries of W.R.
 Berkley Corporation as well as third party vendors. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies issued.

Contact Information

Pay As You Go Service Department

Phone: 800.448.5621 ext. 1158213 Email: wcpremium@berkindcomp.com

Fax: 205.870.3245

Durb Christner

Audit Manager/Pay As You Go Administrator

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Sindi Morrison

Premium Auditor Phone: 205-874-8259

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