AcuitySmartPay FREQUENTLY ASKED QUESTIONS

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Using AcuitySmartPay

What information is required to issue a policy on AcuitySmartPay?  
To issue a policy on AcuitySmartPay, you will need to submit the following:
• AcuitySmartPay Agreement
• AcuitySmartPay billing contact name, phone number, and email address
• Banking information to set up automatic withdrawals of your monthly premium payments from a checking or savings account of your choice

How do I access my AcuitySmartPay monthly report?  
To access your AcuitySmartPay monthly report, you must sign on to the Acuity website using the login ID and password you created; then click on the AcuitySmartPay link. If you do not have a login ID and password, go to www.acuity.com and click on New User. If you are unable to create a login ID and password, contact an Acuity customer service representative at 800.242.7666 extension 4357.

How do I update my contact information once I am enrolled in the AcuitySmartPay plan?  
Log into the Acuity website. Click on your name in the upper right-hand corner. Update your name or email address. If you need to update other contacts on your policy, please contact an Acuity customer service representative at 800.242.7666 extension 5533.

How do I designate myself as an AcuitySmartPay contact?  
Log into the Acuity website. Click on your name in the upper right-hand corner. When the question “Do you want to be designated as an ACUITYSmartPay contact?” is displayed, select "Yes". A message stating "Your information has been successfully updated." will be displayed.

How do I enter my monthly report information?  
Log into the Acuity website. Click on the AcuitySmartPay link on the Customer Care page. On the Reporting Periods screen, click Enter in the Action column for the next available report. Enter exposure information for all class codes displayed and submit the information. For more detailed instructions, please review the AcuitySmartPay User Guide.

When is my AcuitySmartPay monthly report due?  
Monthly reports are due on the 15th of each month even if the 15th falls on a holiday or weekend. The due date for the first monthly report may vary based on policy effective date. To access pending and completed monthly reports, click on the AcuitySmartPay link located on the Customer Care page of the Acuity website.

What happens if I don't submit my monthly AcuitySmartPay report by the 15th of the month?  
If you don’t submit your monthly report by the 15th of the month, Acuity will calculate an estimated report based on 2/12 the current estimated annual exposures. In addition, Acuity will add the monthly installment for your other commercial lines coverages. A second missed report in the same policy term will result in removal from the AcuitySmartPay program.
What happens if I accidentally submit the wrong information on my monthly AcuitySmartPay Report?
If you have entered an incorrect payroll amount, please contact an Acuity customer service representative at 800.242.7666 extension 5511.

What if a policy is issued late and some reporting periods have been missed?
A report will be created for each month within the policy term once the policy is issued. The report for the first month must be completed before the next month’s report will become available. Report due dates may be adjusted based on the date the policy was issued.

What if I don’t have any payroll to report?
It is important to submit your report every month even if you do not have any payroll to report. Simply enter zero in the gross payroll fields when submitting payroll information.

I am getting a message saying that I have been logged out of the system. Why did this happen?
You can be logged out of your AcuitySmartPay session if:
- Connectivity with your internet service provider was lost.
- A technical problem occurred within the AcuitySmartPay system.
- Session inactivity occurred for more than 30 minutes. This is referred to as “timing out.”

What happens if my session logs me out due to inactivity?
If you are logged out of the system due to inactivity, you will be returned to the Log In screen and any unsaved changes will be lost.

If I am logged out of the system or close my AcuitySmartPay session before completing the monthly reporting process, what happens to the information I entered? Could my monthly report be accidentally submitted?
If you are logged out of the system or close your AcuitySmartPay session before completing your monthly report, any unsaved changes will be lost and you will be required to reenter the report. You can save the monthly report by clicking on the “Save Without Submitting” button at the bottom of the screen. Your report will not be submitted until you accept the AcuitySmartPay Terms and Conditions and click the “Continue” button on Step 3 of the monthly reporting process.

Other Insurance Lines, Packages, and Pay Plans

Can I use the AcuitySmartPay plan for lines of insurance other than Workers’ Compensation?
At this time, AcuitySmartPay is only available for Workers’ Compensation. However, any other lines of insurance on your policy will be billed monthly in conjunction with Workers’ Compensation.

Can I combine my monthly commercial lines coverage payment with my monthly AcuitySmartPay payment?
Yes. When you log in to submit your monthly AcuitySmartPay Report, you will also see the monthly installment for your other commercial lines coverages. By using AcuitySmartPay, you authorize Acuity to make a withdrawal from the account of your choice for ALL of your monthly premium.

Am I able to switch from AcuitySmartPay to another pay plan during my policy term?
Yes. If you would like to switch from AcuitySmartPay to another payment plan, please contact an Acuity customer service representative at 800.242.7666 extension 5511.

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Audits

Does AcuitySmartPay eliminate the need for audits to be conducted?

No. All Workers’ Compensation policies are subject to an audit. If the payroll information is entered accurately during the policy term, there should be no surprises when the audit is completed.

How does Acuity handle audits for its customers enrolled in the AcuitySmartPay plan?

Audits are handled just like any other Acuity payment plan. All Workers’ Compensation policies are subject to an audit. All additional or return premium will be charged or credited to the next monthly report.

Will I ever receive a refund or owe additional premium as a result of my annual policy audit if I am an AcuitySmartPay customer?

Possibly. However, any refunds or owed premium balances are typically significantly smaller than traditional payment plan audits. Also, because your premium is calculated monthly based on what you report every month, the more accurate you are in your reporting, the less chance of any surprises during your audit.

Fees and Deposits

What are fixed charges?

Fixed charges include the following:

- Class codes which are not based on payroll
- Expense constant
- Flat fees

Are there any fees that I should know about?

Fees would include the following:

- Automatic payments withdrawn from checking or savings include a $2 service charge.
- A $25 ($20 in Arizona and Tennessee) fee will be assessed when any premium payment is returned by the bank due to non-sufficient funds (NSF).
- A $20 fee will be assessed if an Acuity employee enters the monthly payroll for you.

Do we require a deposit premium?

No. A down payment of 15% of the estimated Workers’ Compensation and other commercial lines premium is required when a policy is initially set up on AcuitySmartPay. The down payment is credited to Workers’ Compensation premium paid, at audit.