# What We Do

**SmartPay Solutions** is an industry-leading, innovative and dynamic provider of Pay-as-You-Go solutions for workers' compensation and other lines of coverage to carriers, policyholders, agents, payroll providers, premium finance companies and self- insured groups.

**SmartPay's Pay-as-You-Go** offering is a software-as-a-service (SaaS) centered on its extremely flexible, secure, dynamically scalable, and purpose-built web-based software platform which is designed, maintained and upgraded by our in-house Development team.

## **SmartPay Benefits to**

#### Carriers

- Implementation ease with our flexible, carefully developed approach makes it a cinch to roll out a PayGo solution that fits your processes and is tailored to your needs
- Meet or exceed competitors' offerings with PayGo
- Dedicated, internal customer success team which is here for you, your insureds and your agents
- Comprehensive payroll data collection within the largest, onboarded payroll network of 300+ providers and easy to use self-reporting options
- Reductions in billing and collection expenses
- A PayGo solution has become a "need to have" in today's competitive market. Your insureds are looking for PayGo - it just makes sense
- Maximum transparency on payrolls during the policy term reduces audit and bad debt issues at year- end and may help with credit risk exposure



## **Policyholders**

- PayGo provides convenient, cash flow- friendly premium payments with each payroll on a large expense item
- Real-time payroll reporting mitigates year-end audit pain and unwanted surprises
- Multiple payroll reporting options available regardless of whom handles payroll
- Easy access to payroll information and payment activity during the policy period
- In- house, customer success team which is ready to answer your questions
- Work with any Agent or Payroll Provider you choose
- Join SmartPay's robust 10,000+ Policyholders focusing on running their businesses, with our super simple PayGo process

## **SmartPay Benefits to**

#### **Agents**

- Compete with payroll companies also acting as agents to ensure existing client retention
- Reduce the stress and anxiety of year-end audits
- Contact our expert, in-house customer success team when questions arise with existing policyholders or when new opportunities occur
- Provide simple payroll reporting for your policyholders via 300+ onboarded payroll providers and easy self- reporting options.
- Join our 1,000+ agents already reaping the benefits of our PayGo solution

### **Payroll Providers**

- One, easy, free integration via a single connection and process provides access to 60+ Carriers
- In- house customer success team with years of payroll experience to help with any questions
- Work and partner with any insurance agency you or your client chooses
- Help clients mitigate year-end audit surprises
- Increase sales and improve customer retention.
- Become one of our 300+ onboarded payroll providers today

Call us at 877.905.0786 or email us at sales@smartpayllc.com

## **SmartPay's Commitment**

Since SmartPay launched in 2010 our company focus and commitment have not wavered. We strive to be the *leading* Pay-As-You-Go solution available in the market today with best-in-class technology, flexible processes, hands-on support for all of your stakeholders and a thorough understanding of what it means to be your *partner*. These benefits come with *years* of experience and a pricing approach that makes sense for you. Let us prove to you why SmartPay's offering is so much more than a billing solution!

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