

Workers Comp Pay-O								
Carriers	Carrier stance on transition to Pay as You Go mid term or cancel rewrite mid term to ease the current WC premiums vs waiting for audits?	Do You Offer Pay As You Go?	If a business applies for the PPP grant and continues their payroll even though their employees are not working, how will the carrier treat this now or at time of audit? (possibly reclassify employees to 8810?)	Do you calculate GL based off of Revenue or Payroll?	If Payroll Based, How are you responding now in this unprecedented situation?	If Revenue Based, How are you responding now in this unprecedented situation?	If a company receives the PPP Grant, how will that be treated for exposure even those employees aren't currently working?	
AmTrust	is offering PAYO and they will amend the billing option mid-term. I have attached information on a webinar they are offering agents.	Yes offer PAYO						
Chubb		Pay as you go is not an option. They are approx. 4-6 months from offering this.						
Small Commercial								
CNA	emailed waiting for response							
Cumberland		They do not offer PAYO at this time but have been flexible with requests to amend payroll mid-term.						
Employers	Please see website for answers to FAQ. We don't want to be doing cancel/re-writes as a means for handling payroll changes. Instead, our agents can amend payrolls via our self service online portal on policies when it becomes necessary.	YES - we offer pay as you go as a cash flow option to new business and renewal policies. It's called Precise Pay and can be used by any risk over \$1000 - either through an approved payroll company, or via our self reporting process - online.	I am not aware of the situation - I am checking for you	We are WC only- do not write GL				
FMI	Does not have Pay As You Go.							
G&G	Please note that any Workers Compensation questions will be following Amtrust's guidelines as we broker our W/C business through them.			The GL Exposures, how they are rated would depend on the class of business. We are working on each policy individually. Therefore, we are asking that if change is needed due to the unprecedented circumstances that you contact your underwriter to discuss.				
Grange	Will not be cancel rewriting, if requested we will consider exposure reductions flat back to current policy term inception on a case by case basis. We will be thoughtful to the needs of the individual business risk thinking thru realistic shut down timeframe/impact.	No	As with any audit, we'll adhere to applicable manual rules, and we are monitoring rating agency and circular communications for any relevant changes and guidance. See current FAQ from NCCI: https://www.ncci.com/Articles/Pages/Insights-Coronavirus-FAQs.aspx				As with any audit, we'll adhere to applicable manual rules, and we are monitoring rating agency and circular communications for any relevant changes and guidance.	
Guard	What we are allowing is a reduction of sales or payroll by 2/12's, to be endorsed upon request. That is currently how we are addressing any adjustments, not by cancel and rewriting.	You can cancel and rewrite WC policies from direct billed to a "pay as you go" program. We offer our GRIP program, where the client elects one of our payroll providers to report their payroll, this requires no down payment. We also offer our direct reporting option, which requires a 15% deposit.	At this time we have no response on the grants.					
Hanover	We will work with individual insureds to adjust exposures. We will do via endorsement	We do offer Pay as you go at the time of policy issuance	We are following the individual state and NCCI guidelines on this. At this time Wisconsin has created a separate code for furloughed employees	Payroll or Sales depending on class soce.		We will work with insured's to address exposure changes		
Hartford	is allowing mid-term changes to pay as you go.							
Liberty Mutual	Not advisable to do this mid-term. Premiums would go back to the insured and then back to us after the rewrite. Also issues with anniversary dates. Best to do it on renewal		This hasn't been raised as an issue but I will raise it.	Depends on the class of business. Exposure reductions are being reviewed on a case by case basis but can be done	Depends on the class of business. Exposure reductions are being reviewed on a case by case basis but can be done	It cannot be reported monthly. Can be reduced on a case by case basis then increased when life gets back to normal or when audit is done. (Best not to wait for the later.		
Merchants		Yes, we offer MIG Pay. For the next 60 days, effective 3/24/20, we will defer the upfront assessment fees on MIG Pay for your WC policies. UPDATE 4/16/2020: 1. The minimum premium is changed to \$1,500 from \$2,500. 2. Fees and assessments are being spread across all installments instead of being billed with the first installment. 3. Policyholders can opt into "seasonal" status which temporarily suspends the need for self-reporting		Cancel/re-writes are not necessary. For the next 60 days, effective 3/24/20, we will be suspending future policy non-pay cancellations, late fees will be waived and endorsements issued for policy changes, e.g. change employee count, payroll reductions, etc.	Cancel/re-writes are not necessary. For the next 60 days, effective 3/24/20, we will be suspending future policy non-pay cancellations, late fees will be waived and endorsements issued for policy changes, e.g. change employee count, payroll reductions, etc.	Cancel/re-writes are not necessary. For the next 60 days, effective 3/24/20, we will be suspending future policy non-pay cancellations, late fees will be waived and endorsements issued for policy changes, e.g. change employee count, payroll reductions, etc.		
Nationwide		Does not have a Pay as You Go option	To be determined				To Be Determined	
Philadelphia	emailed waiting for response							
Selective	We will be pushing our Pay As You go product PaySync.	The PKG is just a payroll that matches the payroll cycle but the down payment could be 1/26 of the premium if they pay every two weeks.						
State Auto	emailed waiting for response							
Travelers	emailed waiting for response							
United Fire Group	It's important to UFG that we do all within reason to assist policyholders during these trying times. Encourage insureds to keep detailed payroll records including employee name, regular job duties, and COVID-19 job duties (for example: furloughed, paid but not working, working from home, so on) that can be provided at audit, supporting classification change requests, which could result in a premium savings	They do not offer Pay As You Go.						