Workers Compensation CompSync FAQs

Customer Guide

What is CompSync™?

- CompSync is a secure pay-as-you-go billing solution powered by InsurePay®. It can connect directly to your payroll provider or you can choose to self-report payroll throughout the policy term. Premiums are calculated based on reported payroll, helping align payments with actual payroll exposure, improve cash flow and reduce the likelihood of significant audit adjustments.

Who is InsurePay®?

- InsurePay® is the billing platform provider. Once enrolled, you may receive email notifications directly from InsurePay® on behalf of Auto-Owners.

Who is eligible for CompSync?

- CompSync is available for workers compensation accounts with payroll-based classifications and at least $5,000 in annual written premium. CompSync may be especially beneficial if you experience fluctuating payrolls.

How does CompSync work?

- CompSync gives you access to a secure portal to view and manage your payroll and billing details. Payroll can be reported in two ways:
- Automatic reporting: Payroll information is sent directly to InsurePay® from your payroll provider.
- Self-reporting: Your report payroll through the InsurePay® portal, either manually or by uploading a spreadsheet.

What are the benefits of using CompSync?

- No down payment required.
- Improves cash flow and reduces audit variances due to real-time payroll reporting.
- Automatic premium deductions via ACH or credit card.

Do I need to be enrolled in Customer Center to utilize CompSync?

- No, you do not need to enroll in Customer Center to utilize CompSync. You will access your CompSync account through InsurePay® to view and manage your payroll and billing details.
- You will not be able to view billing documents within Customer Center when enrolled in CompSync.

Where can I check to see if my payroll service provider is listed?

- InsurePay® has a list of partnered payroll providers available here.
- Auto-Owners also works with Payroll Connect through InsurePay®, which enables automated payroll reporting for ADP® Run, ADP® Workforce Now, Gusto®, Paychex®, QuickBooks® Online, and Paycom®.

Auto-Owners INSURANCE

What happens if my payroll service provider is not listed?

- If your payroll provider does not currently participate with CompSync, you will need to manually enter your payroll details. You can also submit a request through the InsurePay® portal to see if they are willing to report on your behalf.

Can I enroll in CompSync if I do not use a payroll service?

- Yes, a payroll service is not required. If you do not use a payroll service, you can self-report your payroll.

Can I opt in to CompSync in the middle of my policy term?

- No, you can enroll in CompSync at new business or renewal only.

How often is payroll reported?

- If CompSync is connected to your payroll provider, how often payroll is reported will depend on the provider's payroll frequency. If you are self-reporting, there are three options: weekly, biweekly, and monthly.

How often will my premium payment be processed?

- Premium payments align with your payroll cycle. Each time payroll is reported to InsurePay®, the premium due is calculated and your payment is processed within 1-2 business days.

Will I still need to complete an audit?

- Yes, a premium audit will still be conducted by Auto-Owners. Once completed, InsurePay® handles the billing needs for the audit.

Why might the premium shown on my policy differ from the amount I have paid through CompSync?

- Your policy is issued with an estimated annual premium based on expected payroll and other policy information. With CompSync, premium payments throughout the term are calculated using the payroll you report, so the amount paid may differ from the original estimated premium as your actual payroll changes. A premium audit is still completed at the end of the policy term to determine the final premium based on actual payroll, classifications and other auditable exposures.

How do I update my account information?

- You can update your billing method and contact information by logging into your account through InsurePay®.