

# Your guide to the **NEW** Pay-by-Pay<sup>®</sup> Premium Report

In addition to enjoying the benefits of the Pay-by-Pay Program, we'd like you to enjoy the peace of mind that detailed reporting offers. The Pay-by-Pay Premium Report is a convenient management report that will be automatically emailed to you at no additional cost, each time you run payroll.\*

## VIEW CRITICAL DATA / BE PREPARED COME AUDIT TIME / SAVE TIME & EFFORT

\* Page 1 of the report will always show employee level activity for this payroll / current payroll.

- 01 Policy Information:** Identifies your Policy Number, Insurance Carrier and the Policy Period.
- 02 Employee Detail:** Provides information on employee including name, number, status, class code, state in which the employee is working.
- 03 Current Payroll Wage Information:** This section displays all of the employee's earnings, and what is subject to and excluded from workers' compensation premium calculation.
- 04 Current Payroll Rate and Premium:** A simple calculation of the current subject wages multiplied by the rate for the class code for this payroll.
- 05 Other Charges:** Lists additional payments other than employee-level premium. Such payments may include state assessments, surcharges, or taxes you have selected with the Pay-by-Pay program.
- 06 Total Charges This Period:** Highlights the total amount that will be debited from the employer's bank account.
- 07 Employee Status Legend:** Describes the value listed in the Employee Status column and what it means.
- 08 Date Of Payroll:** Identifies the payroll period covered by the report, and the date the check was produced.

Employee Information			Current Payroll Wage Information						Current Payroll Rate and Premium		Policy YTD Information	
File #	Employee Name/ Adjustment Description	Status	Regular Wages	Overtime Wages	Total Wages	Excluded Overtime Wages	Excluded Other**	Subject Wages	Rate	Premium	Policy YTD Subject Wages	Policy YTD Premium
California - 8742												
000999004	CRUZ, MARIA	L	1,000.00	0.00	1,000.00	0.00	0.00	1,000.00	0.89 %	8.90	8,000.00	71.20
000999005	LU, GREG	*	2,000.00	0.00	2,000.00	0.00	0.00	2,000.00	0.89 %	17.80	9,000.00	80.10
000999006	TORELLIANN		2,000.00	0.00	2,000.00	0.00	0.00	2,000.00	0.89 %	17.80	9,000.00	80.10
<b>Total: California 8742</b>			<b>5,000.00</b>	<b>0.00</b>	<b>5,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5,000.00</b>	<b>0.89 %</b>	<b>44.50</b>	<b>26,000.00</b>	<b>231.40</b>
New Jersey - 8810												
000999008	JONES, MARY	*	1,000.00	0.00	1,000.00	0.00	1,000.00	0.00	0.67 %	0.00	7,000.00	46.90
000999009	KLIEN, STEVE		2,000.00	0.00	2,000.00	0.00	0.00	2,000.00	0.67 %	13.40	9,000.00	60.30
000999013	STEWART, MILES		1,000.00	0.00	1,000.00	0.00	0.00	1,000.00	0.67 %	6.70	1,000.00	6.70
000999007	ANDERSON, JIM	T									7,000.00	46.90
	Catch-Up Premium									16.77		16.77
<b>Total: New Jersey 8810</b>			<b>4,000.00</b>	<b>0.00</b>	<b>4,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>3,000.00</b>	<b>0.67 %</b>	<b>36.87</b>	<b>24,000.00</b>	<b>177.57</b>
<b>Employee Premium Total:</b>			<b>9,000.00</b>	<b>0.00</b>	<b>9,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>8,000.00</b>		<b>81.37</b>	<b>50,000.00</b>	<b>408.97</b>
<b>05 OTHER CHARGES</b>												
Description	Subject Wages	Amount	Policy YTD Subject Wages	Policy YTD Amount								
CA-SWCAS-WC Administrative Surcharge		975.00		975.00								
<b>Other Charges Total:</b>	<b>0.00</b>	<b>975.00</b>	<b>0.00</b>	<b>975.00</b>								
<b>Total Charges This Payroll:</b>	<b>9,000.00</b>	<b>0.00</b>	<b>9,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>8,000.00</b>	<b>1,056.37</b>	<b>50,000.00</b>	<b>1,383.97</b>			
<b>07 Legend: (*) owner or officer, (T) Terminated, (L) Leave of Absence, (D) Deceased. Blank indicates an active employee.</b>												
Client: QA/NC5 ACME SUPPLIES CO			<b>08</b> Period Covered: 11/13/2007 - 11/19/2007					Week: 47				
			Check Date: 11/21/2007					Batch: 3069				
								Quarter: 4				
								Page: 1 of 3				

See page 2 for additional features...

# Your guide to the **NEW** Pay-by-Pay<sup>®</sup> Premium Report

The second section of your Pay-by-Pay report will include a Monthly Summary and a Policy Year-to-Date Summary of activity for the policy. This page will always be sent in addition to the first section, which shows current payroll information. The Monthly and Policy YTD summaries are meant to provide a quick snap-shot of activity for the month and fiscal year of your policy. It can be useful in helping your business track expenses by month and also provides the YTD figures that can be used for the final audit of your policy if requested by your insurance carrier.

**09 Monthly Summary:** This section shows state and class code level activity for the calendar month.

**10 Wage Information:** This describes wage information used to determine subject wages for premium calculation purposes.

**11 Policy YTD Summary:** This section shows state and class code level activity for the calendar year.

**12 Check Date:** Identifies the payroll period on which the current premium is calculated.

ADP Insurance Services		Insurance Carrier: Market America			Policy Period: 02/01/2007 - 02/01/2008			
Policy Number: PWXONJ007								
<b>09</b>	<b>Monthly Summary - November 2007</b>	<b>10</b>						
Classification Code	Regular Wages	Overtime Wages	Total Wages	Excluded Overtime Wages	Excluded Other	Subject Wages	Premium	
California - 8742	5,000.00	0.00	5,000.00	0.00	0.00	5,000.00	44.50	
<b>Total for State - California</b>	<b>5,000.00</b>	<b>0.00</b>	<b>5,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5,000.00</b>	<b>44.50</b>	
New Jersey - 8810	4,000.00	0.00	4,000.00	0.00	1,000.00	3,000.00	36.87	
<b>Total for State - New Jersey</b>	<b>4,000.00</b>	<b>0.00</b>	<b>4,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>3,000.00</b>	<b>36.87</b>	
<b>Other Charges:</b>								
CA-SWCAS-WC Administrative Surcharge						0.00	975.00	
<b>Month to Date Totals:</b>	<b>9,000.00</b>	<b>0.00</b>	<b>9,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>8,000.00</b>	<b>1,056.37</b>	
<b>11</b>	<b>Policy YTD Summary</b>							
Classification Code	Regular Wages	Overtime Wages	Total Wages	Excluded Overtime Wages	Excluded Other	Subject Wages	Premium	
California - 8742	26,000.00	0.00	26,000.00	0.00	0.00	26,000.00	231.40	
<b>Total for State - California</b>	<b>26,000.00</b>	<b>0.00</b>	<b>26,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>26,000.00</b>	<b>231.40</b>	
New Jersey - 8810	25,000.00	0.00	25,000.00	0.00	1,000.00	24,000.00	177.57	
<b>Total for State - New Jersey</b>	<b>25,000.00</b>	<b>0.00</b>	<b>25,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>24,000.00</b>	<b>177.57</b>	
<b>Other Charges:</b>								
CA-SWCAS-WC Administrative Surcharge						0.00	975.00	
<b>Policy YTD Totals:</b>	<b>51,000.00</b>	<b>0.00</b>	<b>51,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>50,000.00</b>	<b>1,383.97</b>	
<small>Legend: (*) owner or officer, (T) Terminated, (L) Leave of Absence, (D) Deceased. Blank indicates an active employee.</small>								
Client:QA/NC5 ACME SUPPLIES CO		<b>Pay-by-Pay<sup>®</sup> Premium Report</b>			<b>12</b>	Period Covered: 11/13/2007 - 11/19/2007 Check Date: 11/21/2007	Week: 47 Batch: 3069 Quarter: 4 Page: 2 of 3	

See page 3 for additional features...

# Your guide to the **NEW** Pay-by-Pay<sup>®</sup> Premium Report

The last page of your Pay-by-Pay report might include a sub-category called Employee Catch Up Detail. This report will print with your normal Pay-by-Pay report when and if 'Catch Up' is processed by ADP. Catch Up premium is calculated when the effective date of your Workers' Compensation Policy is before you joined the Pay-by-Pay program. ADP calculates what premium should have been collected for each employee subject to coverage. ADP collects that 'Catch Up Premium' in one or several payments depending on the carrier. ADP does this to avoid audit charges at the end of your policy.

**NEW 13 Employee Catch Up Detail:** Displays Catch Up Premium that has been calculated by ADP on an employee level sorted by class code within each state.

**NEW 14 Period Covered:** Identifies the period for which the catch-up premium has been calculated.

**NEW 15 Check Date:** Shows the date in which ADP will collect the catch-up premiums.

**NEW 16 Net Rate:** Identifies the percentage applied to the employees pay.

**NEW 17 Number of Payments:** Lists the total number of payments the total catch-up amount is being divided into.

**NEW 18 Contact Information:** Displays the contact information for ADP Insurance Services, for the carrier and for claims reporting.

File #	Employee Name	Status	Period Covered	Check Date	Subject Wages	Net Rate	Premium	Number of Payments
New Jersey - 8810								
000999007	ANDERSON, JIM	T	03/10/2007 - 05/15/2007	11/19/2007	225.00	.67 %	1.51	1
000999008	JONES, MARY		03/10/2007 - 05/15/2007	11/19/2007	1,523.00	.67 %	10.20	1
000999009	KLIEN, STEVE		03/10/2007 - 05/15/2007	11/19/2007	755.00	.67 %	5.06	1
<b>Total Employee Catch Up for New Jersey - 8810</b>					<b>2,503.00</b>	<b>.67 %</b>	<b>16.77</b>	
<b>Total Employee Catch Up for New Jersey</b>					<b>2,503.00</b>		<b>16.77</b>	
<b>Total Employee Catch Up</b>					<b>2,503.00</b>		<b>16.77</b>	

  

**18 Contact Information:**

ADP Insurance Services: (800)524-7024 Ext: 8899  
 Market America: (999)555-9999 Ext: 999  
 Claims: (999)555-1212 Ext: 888

**Notes:**

++ Please contact ADP Insurance Services if you need to make any additions or changes to your Worker's Compensation Policy.  
 The premium portion of overtime wages in the state of California is not subject to workers' compensation premium.

*This report contains Pay-by-Pay program information provided to you by ADP Insurance Services. All insurance information/data is provided through Automatic Data Processing Insurance Agency, Inc.*

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Legend: (\*) owner or officer, (T) Terminated, (L) Leave of Absence, (D) Deceased. Blank indicates an active employee.

Client: QA/NC5  
 ACME SUPPLIES CO

**Pay-by-Pay<sup>®</sup> Premium Report**

Period Covered: 11/13/2007 - 11/19/2007  
 Check Date: 11/21/2007

Week: 47  
 Batch: 3069  
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\*The Pay-by-Pay<sup>®</sup> Premium Report contains confidential employee payroll information. It is emailed only to the contact you have provided for workers' compensation. The contact you have identified may be changed at any time by calling ADP Insurance Services customer service center at 1-800-524-7024 from 8:00 a.m. - 8:00 p.m. (EST). The ADP logo is a registered trademark of ADP of North America, Inc. Pay-by-Pay is a registered trademark of Automatic Data Processing, Inc. ©2008 ADP, Inc.