



# Frequently Asked Questions

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## WORKERS COMPENSATION

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### What is **TravPay**®?

**TravPay** is Travelers pay-as-you-go billing option for guarantee cost workers compensation policies that allows businesses to link their payroll directly to their workers compensation premiums.

### Who is eligible for **TravPay**?

**TravPay** is a billing option that is available for workers compensation policies.

### Does my business have to be a certain size to utilize **TravPay**?

No – **TravPay** is available to all sized businesses.

### How does **TravPay** work?

**TravPay** allows businesses to pay their workers compensation premium in real-time as they run their payroll. **TravPay** offers two payroll reporting options – businesses can either self-report their payroll at the end of each pay period.

### Is the process complicated?

Absolutely not! **TravPay** has an easy to follow set up process – all you need to do is provide a few simple pieces of information and you're ready to go!

### What are the benefits of **TravPay**?

Benefits to businesses include:

- No down payment
- Real-time WC premium calculations
- Improved cash-flow for businesses
- Automatic premium deductions
- Reduced audit exposure due to real time premium calculations

### How much will **TravPay** cost me?

Nothing, **TravPay** is a free billing option available exclusively for Travelers workers compensation clients.

### What safeguards are in place to keep my personal information safe?

Travelers and CTS (Carrier & Technology Solutions), a market leader in providing automated tools and technology to agents and business owners for pay-as-you-go workers compensation solutions, are committed to protecting customer's personal information. All data is transferred via a secure transmission with industry-standard SSL encryption to prevent unauthorized users from accessing your information.

### How can I get started on **TravPay**?

Contact your local agent for more exciting details about Travelers **TravPay**.



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