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# Introduction to WebCAP

## Summit's Online Monthly Payroll Reporting and Payment Program

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### About WebCAP

WebCAP is Summit's payroll reporting and payment program that helps you pay your premium accurately throughout the year. By completing an online report each month, you calculate your premium payment based on your actual payroll—not an estimate.

### How it works

Each month, log in to Summit's website at [summitholdings.com](http://summitholdings.com) and click **Manage WebCAP** from the application menu on your policy. Enter your payroll, including any uninsured subcontractors and casual labor. WebCAP will calculate your premium due. Then, simply hit the **Submit** button to electronically submit your WebCAP data to our system and begin the payment process.

- One person from your company should be designated to complete all WebCAP reports. This person must have a secure, individual email address. (To protect the privacy of your employees, please keep your WebCAP report confidential.)
- **Electronic submission of WebCAP reports and payments are due by the 15<sup>th</sup> of each month, following the month being reported.** (For example, July's premium is due by August 15.)
- You will also receive separate invoices for the expense constant, any previous balances due, and/or any claims on your monthly invoice date, if appropriate.

### Frequently asked questions

**Does my policy need to reflect a current annual payroll if I am paying my premium based on actual payroll each month?** Yes. It is critical that your current policy reflect an accurate estimated annual payroll, because of the various pricing factors that may affect your premium. For example, a discount may apply to the estimated annual premium based on the estimated annual payroll on file—not on the payroll you are reporting monthly. If your estimated annual payroll changes during the policy period, it is critical that you contact your agent to have it revised.

### What payroll should be included in the Gross Amount column?

- Gross wages or salaries
- Overtime (time and a half or double time)
- Commissions
- Bonuses
- Holiday, vacation or sick pay
- Piecework, profit sharing or incentive plans
- Allowances for tools and/or housing
- Payments for employee-authorized salary reductions, such as employee savings, retirement and/or cafeteria plans.
- Uninsured subcontractor and 1099 payments

*Note: Tips and gratuities should not be included.*

**How do I report uninsured subcontractors?** Uninsured subcontractor payroll must be included in your monthly WebCAP reports. To add it, click the drop-down in the Uninsured Subs column for the appropriate class code. An additional row for Uninsured Subs will appear for you to complete. Be sure to keep copies of all insured subcontractors' certificates of insurance for audit purposes.

**How do I report overtime?** Include the amount of overtime (time and a half or double time) paid in the Gross Amount column *and* the Time and a Half or Double Time columns. If you have entered overtime correctly in the Gross Amount column and the appropriate overtime column, your gross payroll will be automatically adjusted when the premium is calculated.

**How do I add a class code?** Please contact your insurance agent to add or change class codes. All class code changes must be approved by Summit before that month's payroll can be reported via WebCAP.

**Do I submit a WebCAP report for a month that I do not have payroll?** Yes. You must complete and submit a payroll report for each month of your policy period. Simply enter zero in the Gross Amount column.

**How do I report my payroll if my policy renewal date is in the middle of a month?** Because one policy will end, and another will begin mid-month, you must complete two reports—one for the first segment of the month and one for the second. For example, if your policy renewal date is June 10, 2019, you should complete one report for June 1 through June 9, in the 2018-2019 policy period. Then, complete a separate report for June 10 through June 30, in the 2019-2020 policy period. For your convenience, split months will be identified on your summary page.

**How do I report my payroll for a multi-state policy or report locations/entities for which payroll is reported separately?** Complete a monthly report for each unit. (Units can refer to multiple locations or entities and will show up on your policy as 100, 101, 102, etc.)

**If I discover a mistake, can I amend a WebCAP report that has already been submitted?** Yes. You can amend a report up until the year is audited.

**Will I still have a year-end audit if I use WebCAP?** Yes. While WebCAP enables you to pay your premium more accurately throughout the year, it is not a substitute for a standard, year-end audit. All accounts, including WebCAP accounts, will be audited to determine the final premium for the policy period.

**Can I pay my premium online?** Yes. You can pay your premium online with Summit's free online payment service, powered by Bank of America. After submitting your payroll report, click the **Make a WebCAP Payment** button and follow the prompts (a one-time setup process is necessary with a valid bank account number). Credit card payments are not available.

**Where do I send my payment?** If you have chosen not to pay online, Summit will mail an invoice to you the next business day following submission of a report. When you receive this invoice (usually within 5 to 7 business days), please make your check payable to the carrier listed on your invoice, and return the remittance stub of your invoice along with payment to: **PO Box 32034, Lakeland, FL 33802-2034.**

## Cancellation

If you or your payroll processing company fail to submit the WebCAP report and premium payment for receipt by the 15<sup>th</sup> of the month, Summit will begin the process of cancelling your policy's coverage. If this happens, you may forfeit any Safety Reward for which you may have qualified.

## Contact us

If you believe that your payment will be late, or if you have questions about WebCAP or the reporting process, call our Customer Care department at 1-800-282-7648.



1-800-282-7648 | [summitholdings.com](http://summitholdings.com)