

WebCAP

Summit's Online Monthly Payroll Reporting

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

How it works

Each month, visit WebCAP on Summit's website and enter your payroll, including any uninsured subcontractors and casual labor. WebCAP will calculate your premium due. Then, simply print and sign the report, include your premium check and mail both to the address listed.

What you need to know

- ❖ One person should be designated to complete all WebCAP reports. This person must have a computer, printer, Internet connection and a secure, individual e-mail address.
(To protect the privacy of your employees, please keep your WebCAP report confidential.)
- ❖ Payments are due by the 15th of each month, following the month being reported. (For example, July's premium is due by August 15.)
- ❖ Be sure to keep copies of all insured subcontractors' certificates of insurance on file (for audit purposes).
- ❖ For any month that there is no payroll, mail a WebCAP report showing zero in the Gross Amount column.
- ❖ At policy renewal, you will receive an invoice for the expense constant.

Cancellation

If you or your payroll processing company fails to send the WebCAP report and premium payment by the 15th of the month, Summit will begin the process of cancelling your policy. If this happens, you may forfeit any Safety Reward for which you may have qualified. In addition, anyone who holds a certificate of insurance for your policy that was issued through Summit's website will be notified of the cancellation.

FAQs about WebCAP

How do I get to WebCAP?

Log in to our website, *summitholdings.com*. Click on your current policy from the landing page, and then **Create a New WebCAP Report** in the left sidebar.

If you need a log in, visit our Business Center and click on **Request User ID and Password**. Once you complete and submit the form, we will create your profile and e-mail your log-in instructions within two business days.

How do I input my policy number?

It is important to include all leading "0"s and dashes when you enter your policy number. For example, 0123-00001.

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 effect your premium.

For example, a discount may apply to the estimated annual premium based upon 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 crucial 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
- ❖ Payments for employee-authorized salary reductions, such as employee savings plans or retirement and cafeteria plans (IRC 125).
- ❖ Tips and gratuities are *not* included

How do I report overtime?

Include the amount of overtime paid in the Gross Amount column. In addition, include overtime paid in the appropriate overtime column. If you have entered overtime correctly in both places, your gross payroll will be automatically adjusted when the premium is calculated.

What about tips?

Tips and gratuities paid to employees by business clientele are *not* included in the WebCAP calculation.

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 payroll can be reported via WebCAP.

How do I report uninsured subcontractors?

Include payments made to any uninsured subcontractors in the Gross Amount column in the appropriate class code. Also, be sure to complete the uninsured subcontractors section, found immediately below the payroll entry area.

Do I submit a WebCAP report for a month that I do not have payroll?

Yes. You must complete and mail a payroll report as usual. Simply enter zero in the Gross Amount column.

How do I report my payroll when 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, 2008, you should complete one report for June 1 through June 9, in the 2007–2008 policy period. Then, complete a separate report for June 10 through June 30, in the 2008–2009 policy period.

How do I report my payroll if I have a multi-state policy?

Complete a monthly report for each unit (100, 101, 102, etc.)

How do I report locations/entities for which payroll is reported separately?

Complete a monthly report for each unit (100, 101, 102, etc.)

How do I edit a WebCAP report that has already been completed?

Completed WebCAP reports cannot be edited. You must create a new report.

Will I still have a year-end audit if I use WebCAP?

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 or with a credit card?

Currently, online and credit card payments are not available. Please mail your payment with your WebCAP report.

Who do I make my check payable to?

Make checks payable to the carrier listed on your printed WebCAP report.

Where do I send my payment?

P.O. Box 32034
Lakeland, FL 33802-2034

If you have questions about WebCAP or the reporting process, call Summit's Customer Service department at 1-800-282-7648.



summitholdings.com

Summit includes Summit Consulting Inc.
and its subsidiaries.

SUMMIT MANAGES

BusinessFirst Insurance Company

Florida Retail Federation Self Insurers Fund

Retailers Casualty Insurance Company, rated A- (Excellent) by A.M. Best Co.

Bridgefield Casualty Insurance Company, rated A (Excellent) by A.M. Best Co.

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