



# Payroll Management

## Workers' Compensation Solutions

In most states, Workers' Compensation insurance is required and important to protecting your business. Without it, business owners may be exposed to two types of risk: state-imposed penalties or being held personally liable for an employee's medical care and lost wages due to a work-related injury.

### Pay-As-You-Go Programs

Traditional Workers' Compensation programs burden small business owners with large pre-payments upfront and potentially big surprises at year end. We understand how important cash flow is for small- to medium-sized businesses. That's why we've partnered with insurance carriers that offer **competitive rates** and **pay-as-you-go** programs. With a pay-as-you-go solution, insurance premiums for your Workers' Compensation policy are withdrawn directly from your bank account when you process payroll. There's **no down payment** required to bind your coverage and premiums are paid one payroll at a time (not the traditional "pay in advance best guess").

### Program Benefits

- Competitive rates offered by experienced carriers including: **The Hartford, Travelers, CNA, Employers, and AmTrust**
- No large down payment
- Premiums calculated based on actual payroll data
- Potential to minimize year-end audit adjustments