



**“PAY AS YOU GO”
WORKERS’ COMPENSATION**



Business Owners are now able to contract with an “approved” payroll Company – and there are many accounting firms now that do “PAYROLL ONLY” for Business Owners that are not PEO’S (Professional Employee Organizations) – where the payroll company will report your MONTHLY PAYROLL to the Insurance Company. The Insurance Company then will take the payroll reported and calculate the MONTHLY premiums for the Workers’ Compensation Policy. The Insurance Company will then bill you the monthly premium due for your Workers’ Compensation insurance.

THUS THE TERM “PAY AS YOU GO” is used for this program!

The “pay as you go” payment plan allows the Business Owner to pay Workers’ Compensation premiums based on their MONTHLY payroll instead of an annual estimated premium. This avoids averages or an underage in premiums collected for the Business Owners Workers’ Compensation coverage, therefore guaranteeing no discrepancies at audit.

Most currently contracted outsourced payroll companies can be qualified to support the “pay as you go” Insurance Companies premium program. If you are interested in obtaining a quote for your Workers’ Compensation program using this newer way of managing the cost of Workers’ Compensation Insurance, please complete our Workers’ Compensation Questionnaire to obtain our quote.

Respectfully presented,
F. Darrell Lindsey
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U.S. Corporate Enterprise Risk Manager Consultant (ERM)
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