

# Switch to Pay As You Go workers' comp and save cash



## What can I do to keep my workers' comp coverage active but reduce premium payments?

We understand that many businesses are affected by the COVID-19 disruptions right now, but workers' comp coverage is still essential, even in times of slowdown.

If you're currently paying for workers' comp in a lump sum or installment plan based on your estimated annual payroll, consider switching to a Pay As You Go plan. This will allow you to:

- **Spread your payments out** over the full term of your policy, easing your cash flow.
- **Pay only the premiums required** based on real-time payroll levels, which are likely reduced at this time.
- **Reduce the likelihood of a lump sum payment** at annual policy audit time as a result of the real-time accuracy of your payments.

And if you qualify, you might also:

- **Receive a lump sum refund** of your premium for the unused portion of what you paid up front – a much-needed infusion of cash.



## How it works

### Switching is easy!

- ✓ **No down payment or up front costs**
- ✓ **No change in coverage**
- ✓ **No change in policy cost**
- ✓ **No new underwriting in most cases**
- ✓ **Uninterrupted coverage**
- ✓ **No cancellation or change fees from the insurance carrier**

*Note: A new policy number will be assigned by your insurance carrier.*

**Step 1:** Get in touch with one of our agents, and they'll send you some documents to e-sign. This gives us permission to reach out to your carrier and ask them to transfer your policy from your current broker to AP Intego.

**Step 2:** Once we have your documents, your carrier will update their system and the transfer will be official in 24-48 hours.

**Step 3:** Our onboarding team will reach out to help you set up your Pay As You Go account in our billing system. Your first payment will be when you run your next payroll.

That's it!

**Pay As You Go hotline:  
1.866.939.1335**