

Pay as You Go Workers' Compensation



IS PAY AS YOU GO RIGHT FOR ME?

- Have you ever had a large additional premium at the end of the policy period?
- Have you ever struggled to come up with your workers' compensation insurance down payment?
- Have you ever had audit issues?
- Do you like ease of doing business?

Workers' Compensation is likely the highest cost of insurance you incur. Large down payments, future estimates and cash flow can be challenging. Pay as you go Workers' Compensation addresses all of these issues while being competitively priced.

Benefits of Pay as You Go:

- Programs are very competitive priced. Multiple reputable carriers are approached on your behalf.
- Premiums are automatically deducted each time your payroll is processed by HKP.
- No large down payment - Most common down payment is 25% of your best "guess"
- Pay as you go (actual) versus pay an your best "guess" estimated amount
- Increased cash flow
- Minimizes audits - No more paying too much premium and waiting for a return, or not paying enough and having a large additional premium.

How can you get a Cottingham & Butler representative to contact you?

Please provide a few pieces of basic information.

- Contact information...who should we call?
- Expiration Date
- Current Insurance Carrier

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