

# ADP's Pay-by-Pay® Premium Payment Program for Workers' Compensation

You are passionate about growing your business. But complex and necessary administrative tasks, such as workers' compensation premium payments, can disrupt your company's workflow and steal focus from your business priorities.

As an ADP payroll client, you could be eligible for ADP's Pay-by-Pay Premium Payment program for Workers' Compensation, a service that can eliminate many administrative burdens associated with workers' compensation premium payments.

## The accurate way.

What if one service could help you:

- Minimize surprises at your year-end audit
- Reduce the risk of over or underpayment of your workers' compensation premiums
- Accurately calculate premium payments on workers' tips and wages

With Pay-by-Pay, your payments are based on actual payroll data and carrier rates, which helps minimize miscalculations at your year-end audit.

## A convenient approach.

Pay-by-Pay can help manage the premium payment process for you. The Pay-by-Pay program:

- Sends your premium payments directly to your carrier, to avoid late payment policy cancellations, fines and penalties
- Helps manage administrative activities that can interfere with your productivity

## Better cash flow.

What would you do if you had extra cash to put back into your business? Pay-by-Pay offers:

- No upfront premium deposit,\* which frees up funds that you can invest in your business to help build profitability
- Premium payments based on actual payroll data and carrier rates to minimize over or underpayments of premiums
- Payments that are spread over your company's payroll cycle so you know exactly what to expect and when

## Your business deserves this.

**Contact me to learn more about ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation.**

\*While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required.

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