



IN THE BUSINESS OF YOUR SUCCESSSM



ADP's Pay-by-Pay[®] Premium Payment Program for Workers' Compensation.

Your time and resources are precious to your growing business. But complex and essential tasks, such as managing workers' compensation premium payments, can disrupt workflow and steal focus away from your business priorities.

ADP's Pay-by-Pay[®] Premium Payment Program for Workers' Compensation is an effective service that seamlessly integrates with your ADP payroll. This convenient program helps ensure your premium payments are accurate—and forwarded to your carrier on time.

With one less thing to worry about you'll be able to increase focus on the objectives that drive your revenue.

PROTECT YOUR BUSINESS.

One late or missed premium payment can jeopardize your coverage and expose your business to late payment policy cancellation. Have confidence that your business is protected as you grow. With ADP's Pay-by-Pay, you'll have the peace of mind that your workers' compensation payments are managed timely with ADP's Pay-by-Pay.

- Reduce the risk of late payments and policy cancellations, as payments are forwarded directly to your carrier
- Minimize financial surprises at your year-end audit—premiums are based on your actual payroll and carrier rates
- Promote data accuracy with integration and automation of your premium payments that helps ensure your data is correct and up-to-date

ADP's Pay-by-Pay[®] Premium Payment Program for Workers' Compensation.



MAXIMIZE PRODUCTIVITY.

Getting caught up in day-to-day administrative tasks can hinder staff productivity. ADP's Pay-by-Pay will help give you the ability to refocus your employees' efforts back to the work that drives bottom line profits.

- **Boost employees' output:** With premium payments managed through ADP's Pay-by-Pay Premium Payment Program, you'll be able to redeploy their time to other profitable areas of the business.
- **Experience convenience:** With the help of ADP's Pay-by-Pay, you'll no longer have to worry about all the complicated details of calculating and managing premium payments.
- **Reduce manual tasks:** There's no need to write checks and mail them since ADP's Pay-by-Pay will help calculate, collect and forward premium payments to your carrier.

KEEP COSTS UNDER CONTROL.

Unforeseen expenses such as owing more than expected at audit time can throw your budgeting and forecasting completely off track. ADP's Pay-by-Pay will help empower you to improve budget predictability, while freeing up money you can use to benefit your business today.

- **Minimize your risk** of overpaying, as premium payments are based on your real-time actual payroll and carrier rates.
- **Improve cash management** by eliminating down-payments*.
- **Better manage expenses** with access to accurate data and easy-to-use reporting tools.

So, imagine if you could:

- Expand your business with confidence
- Get more done with fewer resources
- Improve cash flow

We can help you get there. ADP's Pay-by-Pay Premium Payment Program clients enjoy valuable benefits from a specialized service team that offers personalized and dependable support. With us, you'll have the right partner to keep you focused on success.

Connect today to learn more about how ADP's Pay-by-Pay Premium Payment Program can help keep your business focused.

*While premium deposits may be eliminated with most carriers, mandatory state assessment fees may be required in some states.

This information covers only the offering of ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation, a payroll enhancement feature of ADP's payroll processing services and does not involve the offer or sale of any insurance product. All insurance products will be offered and sold only through Automatic Data Processing Insurance Agency, Inc., its licensed agents or its licensed insurance partners. CA license #0D04044. Certain services may not be available in all states. Clients must be using ADP's tax filing service to take advantage of ADP's Pay-by-Pay Premium Payment Program. ADP, the ADP Logo and Pay-by-Pay are registered trademarks of ADP, LLC. IN THE BUSINESS OF YOUR SUCCESS is a service mark of ADP, LLC. ©2014 ADP, LLC.