



IN THE BUSINESS OF YOUR SUCCESS<sup>SM</sup>

## ADP's Pay-by-Pay<sup>®</sup> Premium Payment Program for Workers' Compensation

You are passionate about growing your business and building lasting relationships with your clients. 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.

ADP has a simple and effective solution to help you relieve that burden. As an ADP payroll client, you may be eligible for ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation, an accurate and convenient service that eliminates the administrative burdens associated with workers' compensation premium payments.

### THE ACCURATE WAY.

As a business professional, you know that doing things right today will save time down the road. 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

ADP's Pay-by-Pay Premium Payment Program gives you peace of mind that your payments are accurate and on time – **every time**. With ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation, your payments are based on actual payroll data and carrier rates, which helps minimize miscalculations at your year-end audit.

### A CONVENIENT APPROACH.

The demands of your business deserve prompt attention. But keeping track of premium payment schedules can weigh you down. You need a solution that makes your life easier.

ADP's Pay-by-Pay Premium Payment Program can manage the entire premium payment process for you. The Pay-by-Pay program:

- Sends premium payments directly to your carrier, so you won't miss due dates or have to deal with penalties and late payment policy cancellations
- Helps eliminate administrative activities that can interfere with your productivity and place your business at risk

### BETTER CASH FLOW.

What would you do if you had extra cash to put back into your business? ADP's Pay-by-Pay Premium Payment Program offers a simple and efficient way to free up cash you can use TODAY.

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

### YOU DESERVE THIS.

To learn more about how ADP's Pay-by-Pay Premium Payment Program may be able to provide your business with an accurate and convenient service that manages your workers' compensation premium payments, call 800-524-7024 or visit us online at [adp.com](http://adp.com).

\*While premium deposits may be eliminated, 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, Inc. In the business of your success is a service mark of ADP, Inc. ©2011 ADP, Inc.