

Pay-as-you-go Workers' Compensation

The ideal cash management solution for workers' compensation insurance payments

Pay-as-you-go Workers' Compensation

We offer this service to help you **improve your cash flow**—which we know is vital to your business! Our pay-as-you-go offering is seamlessly integrated with your payroll, enabling you to **avoid large annual or semi-annual premium payments** for workers' compensation insurance. Instead, your premiums are based on your actual payroll—one manageable payment at a time.

This service eliminates the worry associated with unpredictable end-of-year audits, billing fees, up-front premium deposits, and late fees.

Pay-as-you-go is offered through our firm and The Hartford—a trusted, long-time provider of insurance.



We Make It Easy!

- Access your financial documents within your private client portal at any time.
- We strive to make working with our firm as simple as possible.

Consider the value of our Pay-as-you-go Workers' Compensation service:

- Significantly **improve your cash flow**. There's no need to tie up your cash flow by making large up-front annual insurance payments. Paying by payroll cycle is much more manageable.
- **Enjoy the peace of mind** that your trusted advisor and a leading insurance company are handling your workers' compensation needs.
- **Eliminate surprises** like year-end audit adjustments and late fees.
- **Avoid "estimated" payments**. You shouldn't have to guess how much to pay up-front. Based on your actual payroll, you always know what your premium will be—helping you better budget your expenses.
- **Increase the accuracy** of your financials. We provide accurate calculations based on your payroll.
- **Eliminate check writing**. We make the insurance payments for you through your payroll, saving you time and eliminating one more administrative task.

We Always Have Your Best Interest in Mind

Our main objective is to ensure your success, so we are always looking for ways to help you meet your cash planning and management goals. We identified The Hartford because it is a nationally recognized and trusted insurance entity. With Hartford you receive:

- Competitive insurance rates
- Exclusive coverage endorsements through The Hartford’s Workers’ Compensation Broad Form.
- Responsive service from knowledgeable workers’ compensation experts
- Medical/case management
- Access to Loss Connect—24-hour claim reporting service.
- Access to TeamWorkSM—Return-to-work program.

<p>Better Cash Flow Management!</p> <p>Don’t tie up vital cash. Pay your premiums one payroll period at a time.</p> <p>Don’t “guess” pay</p>	No down payment*	Payment plan	No checks to write	No monthly billing fees	Accurate calculations based on your actual payroll	Minimized audit adjustments
<p>Pay-as-you-go from Tzinberg & Associates and The Hartford</p>	✓	✓	✓	✓	✓	✓
<p>Traditional Workers’ Compensation Payment Plan</p>						

*The expense constant and flat assessments will be collected with the first draw.

Pay as you go...

puts control of your workers’ compensation payments in your hands—where it should be!

Contact Us Today

For more information on Pay-as-you-go Workers’ Compensation or other services, please contact our firm. We are happy to discuss how we can help you meet your business goals. We look forward to hearing from you.

Visit our website:

www.tzinberg.com

Give us a call:

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