

Protect Your Business with Workers' Compensation Insurance

All U.S. states (except Texas) require employers to carry Workers' Compensation Insurance. If your business is out of compliance, you could risk paying penalties.

Now, you can pay workers' compensation premiums automatically each payday with our Pay-As-You-Go service powered by AP Intego. Each payment is based on your actual payroll for the period. Because AP Intego works with a variety of carriers, you get competitive rates and the convenience of a one-stop shop.

The Advantages of Pay-As-You-Go Are Clear:

| | TRADITIONAL METHOD | PAY-AS-YOU-GO SERVICE |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IMPROVE CASH FLOW | The Old Way: A large pre-payment is required, based on estimated annual payroll. | <input checked="" type="checkbox"/> The New Way: No pre-payment. Premium is automatically calculated each pay period based on actual payroll data. |
| SAVE TIME | The Old Way: Write checks annually, quarterly, or monthly. Late charges for missed deadlines. | <input checked="" type="checkbox"/> The New Way: Premium is drawn from your bank account. You pay only what you owe. |
| ENSURE ACCURACY | The Old Way: After the year-end audit review, find out if you over or under paid. You may have a big "surprise" bill. | <input checked="" type="checkbox"/> The New Way: Because your premium is based on actual payroll data, you minimize the risk of a "surprise" bill at year-end. |

How It Works:



Competitive Rates From These and Other Carriers:



EMPLOYERS

TRAVELERS



Pay-As-You-Go Workers' Compensation Means Payments Match What You Owe.

What Customers Say:

"Pay-as-you-go is the most convenient way to handle workers' comp."

– Megan Elliott-Avakian
Dan's Fresh Produce

"It's easy to get signed up and paying with each pay period is much more affordable than paying every six months."

– Colleen Marie Stephansen
Colleen's Child Care

Get Started Now

- 1 Log into your Online Payroll Account**
- 2 Click on Setup > Workers' Compensation**
- 3 AP Intego Will Contact You Within One Business Day**

When a representative from AP Intego contacts you, they will answer any questions that you have and provide a free quote if the pay-as-you-go service is a good fit for your business.

Intuit Insurance Services®



Working Together For Small Businesses.

This service is made possible through a partnership between Intuit Insurance Services and AP Intego.

AP Intego is a national insurance agency that specializes in pay-as-you-go workers' compensation and provides expert advice and great service. By working with many different insurance carriers, AP Intego offers you a wide range of insurance options.

Intuit charges a \$5-per-month service fee for use of the pay-as-you-go service regardless of how many employees you have, until you cancel your pay-as-you-go service or cancel Intuit Online Payroll.

The monthly fee is charged to your credit card or deducted from your bank account at the same time as your regular Intuit Online Payroll fees. You may cancel your pay-as-you-go service at any time by calling (888) 289-2939. The monthly fee is separate from the premium charged for insurance by AP Intego, and is paid to Intuit.

What Is Workers' Compensation Insurance?

Workers' Compensation Insurance is a commercial "no fault" insurance required in all states (except Texas), purchased by businesses, and which covers workers injured while on the job. It also covers work-related illnesses.

Typical benefits include:

- Medical, hospital, surgical and other related health care costs as well as physical therapy and prosthetic devices.
- Compensation for lost wages.
- Rehabilitation services to help an injured worker return to productive work, including vocational rehabilitation.
- Death benefits - an amount for burial expenses as well as partial replacement of the worker's weekly wages.

Do I Need To Have Workers' Compensation Insurance?

All states, with the exception of Texas (recommended but not legally required), require Workers' Compensation Insurance if you have employees. Each state has individual coverage requirements, officer inclusion/exclusion rules, and industry specific minimum employee counts. Visit your state department of insurance website of details.

Do I Need It For Part-Time or Temporary Employees?

If the employees are paid by you, then you will need to obtain Workers' Compensation Insurance to cover them. If they are paid by a staffing or temp agency, then you need to obtain evidence of Workers' Compensation Insurance from that entity, otherwise you must cover them under your policy.

Do I Need It For Owners, Directors, or Executive Officers of the Company?

Each state has specific guidelines for inclusion/exclusion by entity type (Corporation, LLC, Partnership and Sole Proprietor). It is not always true that ownership in the company affords you the right to exclude yourself. In some states, certain entity types require that officers have coverage without the ability to exclude themselves.

How Is The Premium Determined?

Rates vary by state and insurance company, but the total premium is based upon your actual payroll, employee job classes, and "modification factor", which is a numeric representation of your company's claims history.

In Which States Is Your Pay-As-You-Go Workers' Compensation Insurance Offered?

We offer Workers' Compensation Insurance in all states except Alaska, Hawaii, North Dakota, Ohio, Washington and Wyoming.

When Do I Need To Get a Quote?

If you don't already have Workers' Compensation Insurance, you should act quickly to obtain a policy to ensure that you're not breaking any state laws. If you already have a Workers' Compensation Insurance policy and are looking to switch insurance carriers, you should get started at least 6 weeks prior to your existing policy's expiration date.

How Long Is A Workers' Compensation Insurance Quote Good For?

Each insurance company has their own rules, but typically a quote is only valid for about 30 calendar days from the date it was originally offered.