



A simple and effective, “pay-as-you-go”, premium payment option from Specialty Workers' Compensation, a division of Chartis.

WCPAYGO is a convenient, web-based system that allows Specialty Workers' Compensation policyholders to pay their premium in installments based on actual reported payroll, rather than on an annual estimate. Through this convenient premium payment plan, policyholders can efficiently manage their workers' compensation cash flow and minimize surprises after an audit.

Maximize your organization's cash flow. Pay your workers' compensation premium at the same pace as you pay remuneration. Benefit from real-time adjustments in your premium payments as your revenues and payrolls fluctuate.

Reduce your financing costs. Literally manage your workers' compensation costs on a pay-as-you-go basis, eliminating the need to borrow money at high interest rates to pay fixed premium installments.

Improve your ability to forecast workers' compensation premium costs. Net rates shown for each applicable classification code and state make it easier to estimate insurance costs and help you budget for prospective work.

Facilitate premium audits. Quicker final audits and minimal year-end adjustments translate to fewer surprises at the end of the policy period for which you may not have budgeted.

Realize cost savings. Eliminate installments fees and reduce the frequency and costs of policy cancellations and reinstatements.

WCPAYGO Features

- Available for Specialty Workers' Compensation policies of any premium size
- Low premium down payment
- Convenient web-based reporting from any computer
- Quick access to rates and premiums assists in your bidding process
- Customized payroll and premium dashboards provide valuable field management assistance
- Easy electronic payments with no paper bills, monthly fees or checks to write

WCPAYGO®

How WCPAYGO Works

- The policyholder works with the broker to enroll in WCPAYGO and completes a simple account registration
- A customized online account tailored for each policyholder is created
- Premium payments are calculated based on reported remuneration and net rates for each payroll period, and then automatically withdrawn from the policyholder's designated bank account

What Policyholders Need To Know

- Policyholders must have a Commercial or Business bank account
- Policyholders are expected to consistently report payroll pursuant to their normal payroll schedule
- Failure to report payroll will result in estimated premiums that may exceed your actual premium

To learn more about how WCPAYGO can improve your ease of doing business, visit www.chartisinsurance.com/wcpaygo.

Contact

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Or contact your SWC Territorial Manager, retail agent or wholesale partner for more information.



Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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