



Pay As You Go workers' compensation

Make it easier for your clients to protect their businesses—and their cash flow.

AP Intego by the numbers

Customers: **50,000+**

Partners: **300+**

Customer Satisfaction Score: **96%+**

Offices: **Waltham, MA;**
Rochester, NY; Pleasanton, CA;
Denver, CO

 apintego.com

 **888.289.2939**

 partners@apintego.com

We are a tech-enabled, nationally-licensed insurance agency delivering a full line of small business insurance coverages that will:

- 1** Complement your core offering
- 2** Increase customer engagement and retention
- 3** Create a new revenue stream for your company

Uncomplicating business insurance

AP Intego's mission is simple but powerful: to provide small businesses peace of mind so they can pursue their dreams. We believe insurance should be something that hums along in the background, providing security for small business owners while freeing them to do their own thing—whatever that thing may be.

By introducing your customers to Pay As You Go workers' comp within your ecosystem, we make it easy for them to get the coverage they need at the optimal price. Your customers experience a fast, frictionless, competitively-priced insurance-buying experience.

Partner-oriented

Small business owners are building their businesses the way they want it. How they buy insurance should be no different. Businesses tend to purchase services from trusted, known providers. That's why our distribution partners include a wide array of quality companies that provide products and services to small business, including POS technology, financial services, payroll and benefits, industry associations, and others.

AP Intego builds an insurance platform specifically purposed for you. Our strength is delivering an insurance solution that integrates easily into your ecosystem in a way that aligns with your offering and how you work with your customers, including API, embedded application, and your app marketplace.

Benefits of Pay As You Go

Pay As You Go seamlessly links your clients' workers' comp policies directly to their established payroll processes. Unlike traditional billing where premiums are calculated from an estimate of annual payroll, Pay As You Go systematically calculates and remits premium payments in real time using actual payroll data during each pay cycle.

This ensures your clients' workers' comp premiums are a reflection of actual payroll levels, yielding the following benefits:

✓ Cash flow protection

With traditional workers' comp, your clients are required to pay a 25-100% advance on their estimated annual premiums, tying up vital cash. Instead, you can offer your clients Pay As You Go workers' comp so they pay premiums over the course of the year, one payroll period at a time, spreading out the cost and protecting their cash flow.

✓ Save time and money

With Pay As You Go workers' comp, there are no checks to write or payments to remember, enabling your clients to spend more time focusing on their core business priorities instead of insurance. And unlike traditional billing options, there are no installment billing fees from insurance companies.

✓ Reduce or eliminate audit expenses

Because traditional workers' comp billing practices are based on your clients' estimated payroll, premiums don't adjust as staffing levels, salaries, and other variables change over time, resulting in more costly and difficult year-end audits. Conversely, with Pay As You Go workers' comp, audits are easy and painless because premiums have been calculated and paid based on their actual payroll.