

## **The Dilemma**

Purchasing Workers' Compensation insurance is a necessary, but often painful experience. Many companies looking for Workers' Compensation coverage are hit with large up front premium charges. These "down payments" commonly start at 25% and can be as much as 100% of the estimated premium.

## **The Solution**

With the EasyChoice<sup>®</sup> Workers' Compensation service provided by the Hartford, you make payments based upon an actual payroll volume, so you don't have to worry about painful year-end audits, or big finance charges. It eliminates the initial outlay of cash and improves your cash flow, since the premium calculation is based on actual subject wages on a per pay period basis.

The EasyChoice Workers Compensation service is integrated directly with our payroll system and allows a business owner to budget more effectively. Isn't it time to make the move to a better workers compensation solution? It's an EasyChoice!

## **Benefits**

- No down payment
- Lessens the need for audits
- Premiums calculated with each payroll
- No up-front fees
- Improves cash flow
- No finance charges



Contact us today to find out how the EasyChoice Workers Compensation plan can benefit your company.