



PROXUS Offers Innovative Pay-As-You-Go Workers' Compensation Program

Today's business owners are on the lookout for ways to reduce expenses and better manage cash flow. PROXUS Payroll now interfaces with an innovative pay-as-you-go technology platform that works with 20 carriers nationwide to help you find the best workers' comp program for your company. If you're interested in improved cash flow, greater convenience and increased accuracy, read on.

Pay-As-You-Go Workers' Compensation differs from your traditional Workers' Compensation Policy. While the underlying policies are the same, it is the technology that makes the difference. Here are some of the key benefits:

- Zero down payment at the beginning of the policy. Eliminate that 20% to 25% down at the beginning of your policy year. Payments are spread over your existing payroll processing cycle and eliminate large, up-front premiums.
- Direct billing and payments are made each pay period via electronic debit based on accurate information sent by PROXUS. Pay your premiums 24, 26 or 52- times per year rather than quarterly.
- The year-end audit is minimal, because of the fact that the carrier will receive your actual information every pay period. The premiums are based on actual payroll rather than projections. No need to request special reports from your payroll company or tie up your time while auditors invade your office. View your policy information online, anytime - 24/7.

PROXUS has formed a relationship with Cennairus, a specialized Workers' Compensation wholesaler that is on the leading edge of Pay-As-You-Go Process Technology with payroll partners. They have become a leader, with over 20 carriers nationwide, due to their innovative yet practical approach, combining insurance expertise and proprietary technology to better serve your needs.

Cennairus combines the resources of their partner carriers and their professional agent/broker network with industry knowledge to enhance their product offerings.

FAQs (Frequently Asked Questions)

Q. Why doesn't your existing broker offer pay-as-you-go?

A. Worker's Comp premium is a certain rate for every \$100 of payroll - who knows this better than your payroll company? The local broker has not been able to make the upfront investment in technology to work seamlessly with a payroll system. Cennairus has developed a unique technology to bring together the insurance carriers and payroll companies.

Q. How does this work?

- A. PROXUS** will be happy to introduce you to Cennairus who will gather your Workers' Compensation information then contact the carrier(s) that best meet your needs and obtain quotes for you. Once you decide on a carrier and sign up, there is an automated process whereby PROXUS transmits data to Cennairus after each payroll cycle. Cennairus' system will calculate your premium for that pay period and notify you via email. They will electronically debit the amount from your account - no check to write, no report to produce. Your year-end audit information will be sent automatically to the carrier at year end.

For more information, contact us through our web site Contact page or call Chris Cumo, Principal, at 215-654-9140 ext. 129 or John Israel, Principal, at ext. 110 to learn more about how this program can improve your cash flow, provide greater convenience and increase the accuracy of your Workers' Compensation Insurance.

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