

You won't need to predict the future with pay as you go billing from CNA.



We can show you more.®

WORKERS' COMPENSATION



At CNA, we know how challenging it can be to manage your Workers' Compensation insurance payments. There are administrative costs to consider, due dates to remember and potential additional costs at the end of each year.

That's why we've created pay as you go billing — a new service that helps eliminate the guesswork of insurance costs while helping you gain more control over your cash flow. With pay as you go billing, your Workers' Compensation insurance payments are based on real time payroll data, so you pay exactly what you owe each billing cycle — no more, no less, with no need to worry about owing additional fees or getting money back at the end of the year.

With pay as you go billing from CNA, you will enjoy:

- Insurance payments based on real time payroll data
- No down payment
- Premium Audits - Timely & accurate payroll uploads reduce potential premium impact and amounts
- Elimination of late payments and finance fees
- Better cash flow management
- Easier administration — no more checks to write or due dates to remember

Plus, two flexible ways to submit your company's payroll information:

- Through your chosen payroll vendor
- Through CNA's easy-to-use portal by uploading a file with a format of your choice or entering your employee information

Who's eligible?

- Small Business Workers' Compensation policyholders
- Middle Market Workers' Compensation policyholders

How do I get started?

Simply provide us with your company's **internal** payroll contact name, phone number and email address.

CNA will contact you within 24 hours to determine the easiest way to provide payroll information for each pay cycle and to help you complete an online Automated Clearinghouse (ACH) form including your bank routing number, account number and origin ID if your company requires one.

If we leave a voicemail, please contact us immediately in order to stay current with your payroll process.

Items to remember:

- ACH agreement must be on file within three business days of your initial contact with CNA.
- You will need to contact your bank to authorize CNA (CCC) to electronically withdraw payment from your account.
- Following receipt of your payroll information, CNA will notify you of the amount due for that pay cycle. CNA will withdraw the amount from your account within seven days following the bill date.
- If your company's classification codes, officers or locations change, please contact your agent with the updated information. Your agent can adjust your policy accordingly.

When it comes to finding an insurance carrier dedicated to helping you control costs ... **we can show you more.®**

Get started with CNA's pay as you go option today!
For more information, contact your independent agent or visit www.cna.com.