

— Lower Cost | Pay-As-You-Go Billing | No Deposit | BWC Compliant —

## A Better Way to Manage Workers' Comp

Ohio employers now have a more flexible and cost-efficient way to manage workers' compensation.

The PayGo AEO program allows businesses to:

- Reduce overall workers' comp costs
- Eliminate large upfront premium deposits
- Align payments directly with payroll
- Maintain control of their Ohio BWC policy

*Built for employers who want predictable cash flow and improved pricing outcomes—without changing how they operate.*

## Ideal Client Profile

Best suited for Ohio employers with **\$50K+** workers' comp premium, especially:

- Construction
- Transportation & Trucking (incl. DSPs)
- Logistics & Warehousing
- Manufacturing (Food, Pharma, Industrial)
- Healthcare & Home Health
- Energy / Excavation

## Program Advantages



### Cost & Cash Flow

- Save **20-30%+** vs traditional BWC pricing
- No deposit required
- Pay only as payroll runs



### Flexibility

- Start anytime during policy year
- No disruption to operations



### Structure

- Maintain your own BWC policy
- BWC-approved AEO model
- Access to group rating opportunities



### Support

- Dedicated underwriting & service team
- Claims management & cost control strategies

## How It Works

- Submit basic business info (quick intake)
- Eligibility + pricing reviewed
- Receive side-by-side savings comparison
- Implement with *AC-3* required for quote *pay-as-you-go billing*



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REDUCE COSTS. IMPROVE CASH FLOW. SIMPLIFY WORKERS' COMP.

