



WCPAYGO®

A simple and effective, "pay-as-you-go", premium payment option from the Specialty Workers' Compensation division of AIG.

WCPAYGO is a convenient, web-based system that allows Specialty Workers' Compensation policyholders to pay their premium in installments based on actual reported payroll, rather than on an annual estimate. Through this convenient premium payment plan, policyholders can efficiently manage their workers' compensation cash flow and minimize surprises after an audit.

Maximize your organization's cash flow.

Pay your workers' compensation premium at the same pace as you pay remuneration. Benefit from real-time adjustments in your premium payments as your revenues and payrolls fluctuate.

Reduce your financing costs.

Manage your workers' compensation costs on a pay-as-you-go basis.

Improve your ability to forecast workers' compensation premium costs.

Net rates shown for each applicable classification code and state make it easier to estimate insurance costs and help you budget for prospective work.

Facilitate premium audits.

Streamline final audits and help minimize year-end adjustments, which could translate to fewer surprises at the end of the policy period for which you may not have budgeted.

Realize cost savings.

Eliminate installments fees and reduce the frequency and costs of policy cancellations and reinstatements.

WCPAYGO Features

- Low premium down payment
- Convenient web-based reporting
- Quick access to rates and premiums to assist in your bidding process
- Customized payroll and premium dashboards
- Easy electronic payments with no paper bills, monthly fees or checks to write



WCPAYGO®

How WCPAYGO Works

- Policyholders work with the broker to enroll in WCPAYGO and complete a simple account registration
- A customized online account tailored for each policyholder is created
- Premium payments are calculated based on reported remuneration and net rates for each payroll period, and then automatically withdrawn from the policyholder's designated bank account

What Policyholders Need to Know

- Policyholders must have a commercial or business bank account
- Policyholders are expected to consistently report payroll pursuant to their normal payroll schedule
- Failure to report payroll will result in estimated premiums that may exceed actual premium
- System requirements for accessing WCPAYGO are a PC with Windows 7, Windows 8 or Windows 10 and Internet Explorer 11.0 and above.

For more information, contact your retail agent or wholesale partner.

Specialty Workers' Compensation

CUSTOMER SERVICE

T 800 645 2259 (select option #2)

swcwcpcpaygo@aig.com



Bring on tomorrow

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

© 2016 American International Group, Inc. All rights reserved.