

Beacon Mutual wants to help you manage your insurance costs.

We are local with industry expertise, and we understand the challenges you face. With an ever changing market, we want to provide you with the Pay As You Go payment plan to ensure that you are paying the right price to cover your employees and keep them safe.



The Benefits of Pay As You Go

**Eliminates
Large Down
Payments**

**Improved
Cash
Management**

**Easy
Automated
Self-Reporting**

**Premium
Payments
Based On
Actual Payroll**

Pay As You Go (PYG) enables you to pay workers' compensation premiums based on real-time payroll data as you process your payroll each cycle. Whether you enter payroll data manually, use a payroll service provider, or manage your own accounting software, Beacon PYG enables you to upload your data instantly. Once it is submitted, your premium for each applicable period is calculated and automatically withdrawn from your bank account.

Who is Eligible for Pay As You Go

New Beacon policyholders, and Beacon policyholders in good financial standing, are eligible for the program at the time of policy is bound or renewed. Certain restrictions apply. These include, but are not limited to, temporary employment agencies, employee leasing firms, professional employment organizations, and domestic service contractors.



Easily Upload Your Payroll



Pay Only What You Owe



Report Employee Changes



Simplify the Audit Process



Take Control of Your Payment Process

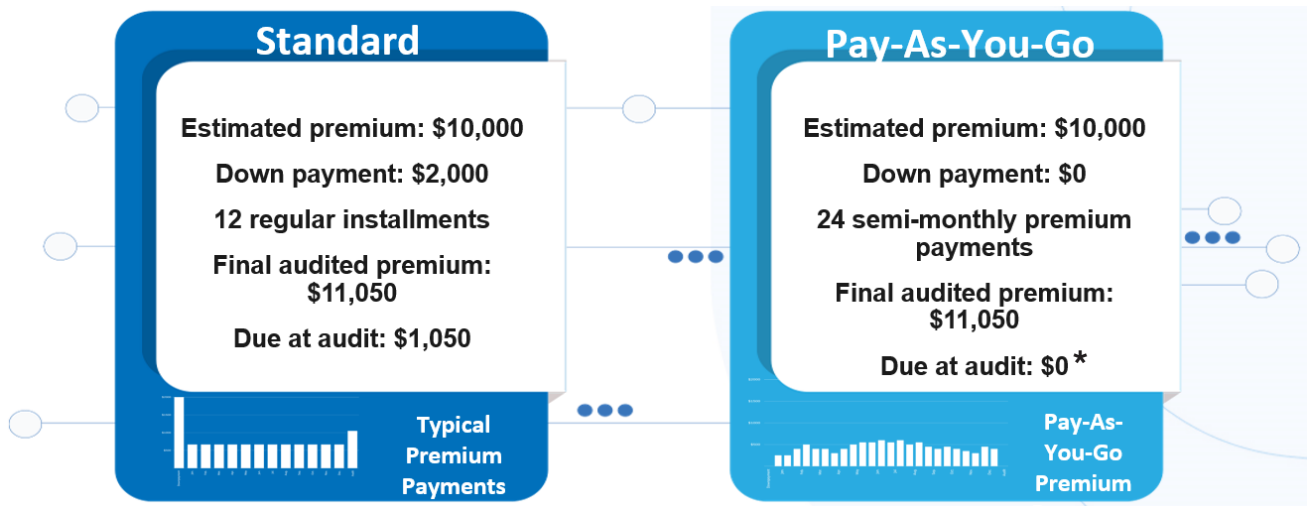
The Pay As You Go (PYG) Process

Enrollment and Reporting

1. Contact your agent to see if you qualify for PYG. If you do, designate a payroll associate at your business and provide your insurance agent with the contact name, telephone number, and email address. Beacon Mutual will contact the designated individual to begin the enrollment process.
2. You must have a BEACONNECT account to access the PYG system. If you do not have an account, register at: <https://beaconnect.beaconmutual.com>
3. For each pay cycle at your company, log into BEACONNECT and report your payroll.
4. PYG will deduct the accurate payment amount from your bank account.
5. PYG transfers your policy payment from your bank account to Beacon Mutual.



Compare Standard Payment Plan with Pay As You Go



* The above example pertains to policies with a single class code.



www.beaconmutual.com

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Your Workers' Compensation Experts

Beacon Mutual has over 30 years experience providing workers' compensation solutions to Rhode Island businesses.

We are here to help you accurately provide your policy information and to simplify the payroll reporting process.