

PAYO® is the premier payment solution offered by Beacon exclusively to our agency partners and policyholders. Purchasing workers' compensation coverage and making initial and installment premium payments can be time-consuming and administratively challenging. PAYO makes paying premiums seamless and automated, while simplifying the audit process and maximizing cashflow!

When an insured decides to use the PAYO premium payment solution, they enjoy the benefits of "no money down" to initiate coverage while premiums are based on "actual" payroll, not estimates.

### Here's how it works:

**Premium Payments** – The policyholder provides payroll records in conjunction with their payroll cycle to the PAYO administrator. The premium due is calculated, invoiced to the policyholder (for informational purposes only), and automatically collected based on the payroll company's preference. It's as simple as that!

**Final premium Audit** – A final premium audit is still required to help confirm proper employee classifications, capture uninsured contractors, and ensure Officer Salary remunerations are capped in accordance to State Guidelines.

### Highlights:

- Improves Cash Flow management
- NO Down Payment
- Eliminates the need for estimating payrolls and overpaying or underpaying premium
- Works with ANY payroll system (Internal/External)
- Great for businesses experiencing seasonality or payroll fluctuations
- Simplifies the premium audit process

**[ENROLLMENT LINK - CLICK HERE](#)**

### PAYO® Payment Options:

#### **ACH Auto Debit**

#### **CREDIT CARD**

VISA • MASTERCARD • AMEX • DISCOVER

All payments are deducted after an invoice for calculated premium is provided to the policyholder.

Contact Us Today for More Information: [info@beaconais.com](mailto:info@beaconais.com)