



Hybrid Financial Group

Pay As You Go Business Insurance

Pioneers of Pay As You Go Workers Compensations Solutions

- Data Analytics Quoting Technology
- Web Based Project Flow
- Dynamic Acord Generation



Pay As You Go Workers' Compensation Program

www.hybridfinancial.net



Pay As You Go Solutions

Workers' Compensation insurance premiums are usually based on **ESTIMATED PAYROLL** figures determined prior to the policy period.

In other words, premiums are based on a "best guess" approach without regard to seasonal fluctuations, industry down turns or other unforeseeable events.

HFG's revolutionary [Pay-As-You-Go Workers' Comp Program](http://www.hybridfinancial.net) offers a worry-free solution to the traditional Workers' Compensation Insurance.

With our program there are no up-front deposits or finance charges.

Traditional Workers Compensation policies require a significant up-front payment (Sometimes as much as 3 months of premium costs) to get a policy in place.

Enhance your company's product and service line while adding value for new and existing clients.

Benefits of Pay As You Go Insurance

- Premiums are Based on Actual Payrolls vs. Estimates
- Easy To Maintain your Workers' Compensation Policy
- Maximize Cash Flow
- Eliminate Large Installment Payments
- Eliminate or Reduce Year-End Additional Premiums - Due to Audits
- Eliminate Writing Checks
- Real-Time Evaluation of Premium Payment History and Calculations



Cutting Edge Insurance Technology

Hybrid Financial Group is a collaborative program that plugs agents and carriers into a Pay As You Go Workers Comp Program.

It is designed to compute the "net rate" each payroll period avoiding both lump sum down payments and intrusive audits.

The "Best Guess" premium calculation is outdated and a thing of the past!

Tools for Brokers, Agents and Payroll Companies

The Pay As You Go Program is a cutting edge solution to traditional lump sum premium payment systems.

This program is designed to work with many popular payroll software programs and requires little administrative time from the Payroll Provider.

The system allows ALL parties (Agent, Insured, Payroll Provider and Insurance Carrier) to view policy and premium data. The system is also designed to track and report payments made to 1099 employees and other subcontractors.



- Simplified Underwriting - Utilizing Data Analytics
- Cutting Edge Document Flow
- Lead Generation
- Dynamic (On the Fly) Accord Form Generation
- Proprietary Project Workflow Software
- Payroll and ACH Technology
- Works With Existing Payroll Solution

WWW.HYBRIDFINANCIAL.NET

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Pay As You Go Is Perfect for Your New and Existing Clients!