



Easy. Fast. Right.



Like many businesses, you're probably looking to keep your current customers, attract new ones, offer more services to both and remain competitive in a crowded marketplace.

If so, partnering with an independent insurance agency representing the companies of the Utica National Insurance Group could provide the competitive edge you need and lead to the additional business you want.

That's where **Utica's Right Pay** can help.

What is Right Pay?

- **Right Pay** is the Utica National Insurance Group's "pay-as-you-go" **billing option** for Workers Compensation insurance
- "Pay-as-you-go" is the process of **collecting premium based on actual payroll**, not estimates
- Payroll is **reported to us each payroll period** directly by the policyholder's payroll company
- The customer makes an **EFT premium payment** directly to us every time actual payrolls are reported to us

Benefits for You

- **Attract new clients** by offering this service
- **Improved** client retention
- **Customer loyalty**
- **Allows you to compete** with other payroll providers offering this service

Cost to You?

- **Nothing.** This is just an opportunity to participate in a mutually beneficial program

Benefits for Your Clients

- **No large down payment**
- **Premium is based on actual payroll** – not estimates
- **Improved cash-flow**
- **Minimizes audit surprises**

Are you ready, willing and able to work with us?

- **Are you ready to create** a strategic partnership with a Utica National licensed and appointed independent insurance agent in your area?
- **Are you willing and able to report payroll to us** for a mutual Utica National Right Pay client?
- **You may be eligible to become a "certified provider"** if you use one of a number of software programs or are willing to create a custom feed to transfer data

Learn more about strategic partnership opportunities and payroll data transfer options:

- **Web:** www.UticaRightPay.com
- **E-mail:** RightPay@uticanational.com
- **Phone:** 1-800-274-1914 Ext. 2592

**Right Pay "pay-as-you-go" for Workers Comp ...
a smart billing option that gives customers – your customers – the flexibility they need!**

 **Utica National Insurance Group**
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com