

Getting Started

Follow these quick and easy steps:

1. Contact your local independent agent to see if your policy is eligible for No Problem Pay. If you are eligible, your agent will inform Auto-Owners that you wish to use this payment option.
2. After your new policy is issued or within ten days after you request this program, you will receive a call from a No Problem Pay Administrator who will assist you in the setup process.
3. Once set up, you can access the No Problem Pay Portal directly from Auto-Owners Customer Center at www.auto-owners.com or from the link provided to you in the welcome e-mail.
4. Simply set up your password information and you are done!

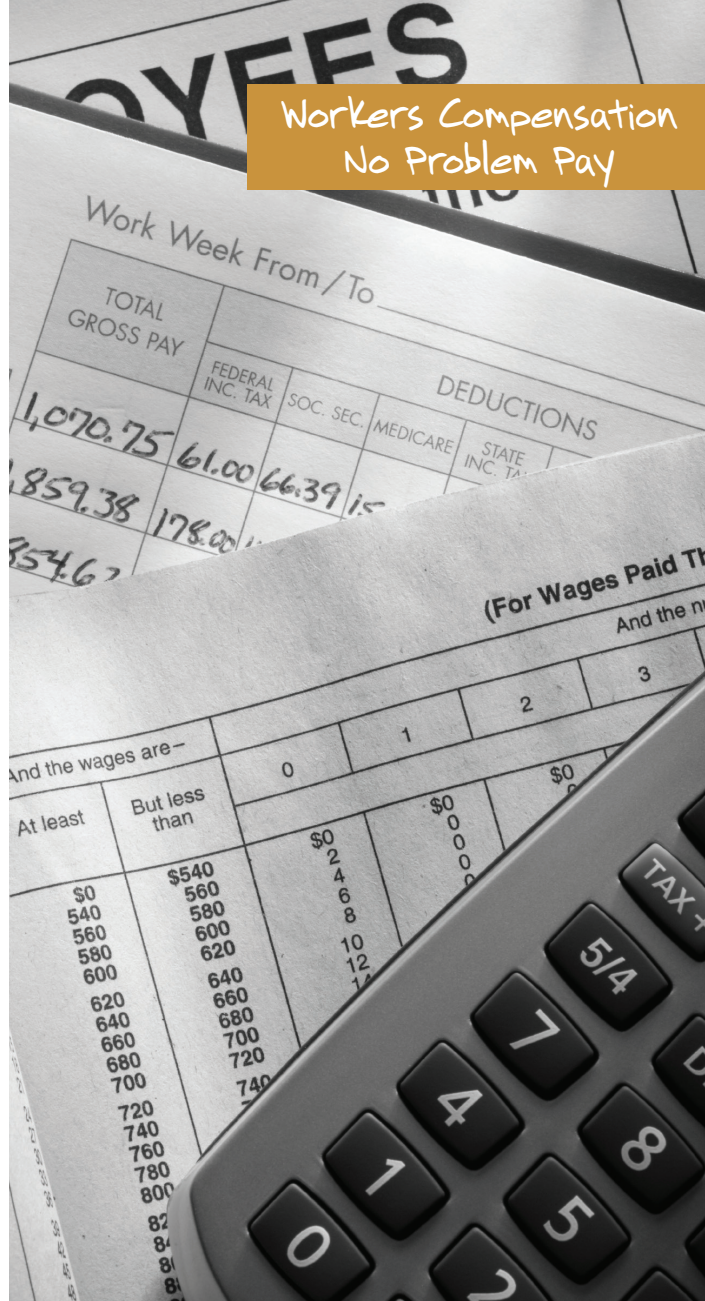
Why Auto-Owners?

Since 1916, Auto-Owners has operated solely through trusted and valued independent agents. We are a Fortune 500 Company and the 16th largest property/casualty insurance company in the nation.

Our products are brought to you through over 6,000 independent agencies serving over 3 million policyholders in 26 states. Auto-Owners continues to strive for “No-Problem”[®] claims service.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

WWW.AUTO-OWNERS.COM



No Problem Pay

Auto-Owners No Problem Pay program is designed to make your Workers Compensation premiums accurate, predictable and convenient. This efficient process allows you to make payments that correspond directly to your payroll as they are needed, so you are never overpaying or underpaying.

The process will allow you to manage your cash flow more effectively, while at the same time keep your business budget in line.

This is ideal for businesses who have fluctuating payrolls and staffing, because your premiums are based on your actual reported payrolls.

Who Needs No Problem Pay?

No Problem Pay can be used for all commercial businesses with exposures based on payrolls.

This is a great feature for:

- Businesses with seasonal fluctuations that require additional staffing
- All contractors, ideal for seasonal contractors such as landscape gardening, lawn mowing, and snow removal
- Retail businesses
- Mercantile businesses
- Garage businesses (auto repair & sales)
- Offices
- Restaurants

Eligibility

All Workers Compensation policies with employees rated for payroll are eligible for the No Problem Pay program.

You can sign up for No Problem Pay when the policy is written or at renewal.

Advantages

- **Ease of Use** – Reporting is done in one of three simple ways. Choose a method that works best for your company.
- **Avoid Large Audits** – While policies are still subject to an audit, if payrolls are reported accurately and timely, there should be no surprise elements. Payments are made throughout the policy term as opposed to a large sum up front or at audit time.
- **Protect Your Cash Flow** – Instead of company money spent up front for premiums that may be returned later, you have access to that money now.
- **No service fees.**
- **No need for premium financing** since payments will be spread out.
- **No need to write company checks.** All payments are done electronically.