Introducing FIRST FlexPay, a unique and exclusive payment solution for workers’ comp policies that combines pay-as-you-go flexibility with premium finance benefits for you and your insured.

**FIRST FLEXPAY**

**THE FIRST & ONLY TOOL TO COMBINE PAY-AS-YOU-GO & PREMIUM FINANCE FOR WORKERS’ COMP**

- Sharpen your competitive edge against other pay-go programs and payroll providers
- Open new business opportunities
- Cut paperwork & audit hassle
- Trim insured’s down payment to 10%
- Magnify cash flow for your insured
- Build new client relationships and improve renewals

**HOW DOES FIRST FLEXPAY WORK?**

- Payments are based on actual payroll and are automatic
- Competitive rates and terms
- Works for any agency, any payroll company
- Seamless integration works with insured’s current payroll process
- Commissions are paid upfront

**LOWER DOWN PAYMENT & FLEXIBILITY**

Compare the lower down payment and flexibility of FlexPay to traditional financing.

FIRST FlexPay: 10% down

Traditional Financing: 25% down

90% financed*

smaller weekly, bi-weekly or semi-monthly payments based on actual payroll

75% financed

8 larger payments based on estimated payroll

*All loan products are subject to credit approval.

**LOAN PAYMENTS BASED ON ACTUAL PAYROLL**

1. Insured pays 10% down. FIRST funds 90% of the policy premium.
2. Insured authorizes ACH payments from their bank account each pay cycle.
3. Insured chooses a method to report payroll by class code each pay period:
   - Direct feed from payroll company
   - Self-report each payroll cycle
   - Reporting service (fee applies)

**IT’S EASY TO GET STARTED**

Here’s all the information we need:

- Insured contact info & FEIN #
- Payroll provider
- Payroll cycle
- Payroll reporting selection

**CONTACT YOUR RELATIONSHIP MANAGER or**

800-837-3707
flexpay@firstinsurancefunding.com

*All loan products are subject to credit approval.*