



Distinctive Workers'  
Compensation  
Solutions

“As a UPA Agent, I confidently offer UPAY-As-You-Go to my customers by using it first-hand. My payroll and workers’ compensation is seamless and much easier to manage.”

**Javier A. Fernandez**  
iSure Insurance Brokers  
Miami, Florida



## Workers’ Compensation Insurance Specialists *Providing Agents a Competitive Advantage.*

### UPA’s Workers’ Compensation Products *Include...*

- ▣ A-rated carriers
- ▣ Nationwide markets
- ▣ **UPAY AS YOU GO**
- ▣ Retros and large deductible plans

### UPAY-As-You-Go Results in Savings for Your *Clients...*

- ▣ UPA partners with several payroll vendors
- ▣ Payroll vendor calculates workers’ comp premiums
- ▣ Payroll vendor issues monthly reports to UPA on the insured’s behalf
- ▣ Eliminates annual premium down payments
- ▣ Cash flow improves since premiums are paid each pay period based on actual payroll, not estimated payroll

### UPA’s Complete Program Management *Provides...*

- ▣ Emphasis on reducing claims cost
- ▣ Significant customer savings
- ▣ Focus on your customer’s satisfaction
- ▣ State-of-the-art agent portal
- ▣ User friendly technology designed with your needs in mind

### UPA Helps Drive Your Business *Through...*

- ▣ Agent training
- ▣ Ongoing industry updates
- ▣ Online marketing support
- ▣ Payroll vendor referrals

For more information contact, UPA:  
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