

[Landscaping insurance](#) plans should all include a [workers compensation policy](#)

for landscapers unless of course you work alone and have no employees. And work comp policies can tear a whole in your cash flow if not handled correctly. For more information on this,

[read my blog on the audit trap](#)

. In addition, many landscapers suffer a slow season in the winter as there is less work to be done. This slower season creates a cash flow bottom. What if you could time your workers compensation policy to match the slower cash flow in this down season?

In fact you can. With a little understood tool called pay as you go. Now understand that not every company the writes [workers compensation policies for landscapers](#) can or will offer this feature, but if you can find one that does and their price is right, this can be a nice benefit for landscape contracting companies.

So how does it work? Well, plans vary but the very best of them will send you an email or a mail reminder each month. You then log on to their web site and enter the payroll totals for the past month. The web site will then calculate your premium for that month and you can pay your bill on line right then and there with a credit card. What this means for you is that now your workers compensation expense tracks your payroll with only a 30 day delay. And this short delay means that your workers compensation expenses will more nearly track your revenue and mean less wild swings in your monthly cash flow.

Now, there are a few things to watch out for here. First of all, there are some payroll service companies out there offering pay as you go workers compensation to go with their payroll service. On the surface this sounds great but there is a problem with this approach. One huge factor in your workers compensation insurance costs is your experience modification factor. And you need to work proactively to protect that mod to keep future costs lower. Companies that specialize in payroll services and sell work comp as a sideline are rarely as good at keeping claims costs low as companies whose prime mission is workers compensation insurance. These companies will often have nurses and case managers on staff to help reduce your overall claims costs. And keeping your claims costs low will keep your rates low over time. To learn more about this read [my blog on protecting your experience mod](#) .

One last thing to mention here is that the pay as you go feature offered by some companies is often only available to landscapers whose premium exceeds a certain level, often as high as \$5000. There are a few companies out there who can offer this feature at a much lower premium level, but you will need to find an [agent who specializes in landscapers insurance](#) to find them.

At [Clinard Insurance Group, in Winston Salem, NC](#) , we are the landscaper insurance specialists. We have companies that can write pay as you go workers compensation policies for landscapers with annual premiums as low as \$1000. If we can help you with any of your landscaper insurance policy questions, please call us, toll free at 877-687-7557 or visit us on line at our [landscapers' insurance program policy page.](#)