

RIGHTSUMTM – Workers' Compensation Pay-As-You-Go Solution

Let RIGHTSUMTM Work for Your Business

The Marsh Insurance Program and Protective Insurance Company are now offering RIGHTSUMTM, a pay-as-you-go billing option for your business' Workers' Compensation policy.

RIGHTSUMTM enables your business to pay Workers' Compensation premiums each billing period based on actual payroll.

Benefits of RIGHTSUMTM

- Available at no additional fee.*
- Allows the use of any payroll provider.**
- Eliminates the need to contact the Marsh Service Center to update payrolls as they fluctuate since payrolls will be reported real-time.
- Keeps premiums accurate.
- Reduces overpayments or underpayments to minimize audit exposure.

Peace of Mind

RIGHTSUMTM is a smooth-working alternative when compared with traditional payment programs as it takes the guesswork out of the year-end audit process.

Automatic Premium Deductions

Because premium payments are automatically deducted each billing period, your business can more easily manage its cash flow and ensure the premium matches your business' actual payrolls. An email verifying the premium amount will be sent 1 – 2 days prior to the deduction.

Please note: If your business chooses to use this benefit, billing will be separate for other coverages. (e.g., Non-Trucking Liability/Physical Damage, etc.)

To get started with enrollment or if you have questions:

Call the Marsh Insurance Program at 1-866-814-7515 from 7:00 a.m. – 5:30 p.m., Monday through Friday.

Frequently Asked Questions

Q What is RIGHTSUMTM?

A RIGHTSUMTM is a billing option for Workers' Compensation policies that allows your business to link payroll directly to Workers' Compensation premiums.

Q Who is eligible to participate in RIGHTSUMTM?

A RIGHTSUMTM is a billing option available to any Contracted Service Provider who has their Workers' Compensation coverage through the Marsh Insurance Program.

Q How does RIGHTSUMTM work?

A RIGHTSUMTM allows your business to pay its Workers' Compensation premium in real-time as payrolls are run. RIGHTSUMTM offers two payroll reporting options:

1. SELF-REPORTING

Your business can self-report payrolls at the end of each pay period.

— OR —

2. PAYROLL PROVIDER

Link RIGHTSUMTM with one of the thousands of approved payroll companies for automated reporting of payroll data.

Q Is the process complicated?

A Absolutely not! RIGHTSUMTM has an easy-to-follow setup process. All you need to do is provide a few simple pieces of information and then you're ready to go!

*Some payroll providers may charge a fee to complete payroll reporting.

**Some payroll providers may require self-reporting.