



Heartland

How to Submit Business

E-COMP™ Process

Submitting

You can submit leads to E-COMP™:

- Online at [Submit Lead Form For Quote](#)
- E-COMP App  
- By completing an [E-COMP™ Flyer](#) and returning by email or fax to 888-738-9097
- Give your client/prospect the online application [link](#)
- By calling or emailing your Program Specialist with client/prospect contact information
- We need the following information to get started:
 - Company Name
 - Contact Name
 - Phone #
 - FEIN
 - Type of business

Process

- Once your lead is received, you will receive a confirmation email
- Your program Specialist will make initial contact within one business day, normally same day
- Once all information is received, quotes are provided within 24hrs
- Quotes are sent to your client/prospect and also to you
- Follow ups are made to place the account
- Coverage is placed and communicated to you and your operations contact

Broker of Record Process

Guidelines

- Payroll to Payroll – Broker of Record changes can be submitted to some of our carriers mid-term (Travelers, Guard, Hartford and Amtrust). Other carriers accept Broker of Record changes at renewal.
- Direct Bill to Payroll – Broker of Record changes can be submitted 10 - 90 days prior to renewal
- There is a 3 - 10 day waiting period
- To process a Broker of Record change, we need a signed Broker of Record letter, a copy of the client's current policy, a new completed application and EFT Form

Process

- Once the BOR is processed, you will receive a confirmation email
- Then coverage is placed and you and your client, and your operations team will be notified