

# Marketing Tools And Training Guide



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# How is E-COMP™ different from a traditional policy?



Traditional Workers' Comp		Go E-COMP!
Deposit/Down Payment	25% Minimum	No Deposit/Down Payment
Premium	Estimated, based on projected	Actual payroll at each pay period
Reports	Monthly/Quarterly audit reports	No reports to complete
Audit	On site audit, documentation, additional premium due or refund	Handled internally, minimal adjustments, no additional paperwork

## How E-COMP™ Can Help You

- Single source access, multiple insurance companies
- Ability to compete
- Increase payroll sales and retention
- It's EASY – we do all of the work on your behalf

## E-COMP™ Insurance Carriers

- "A" Rated
- Broad Appetite
- Broker of Record changes
- Competitive Rates

## Our Carriers



# Operations Our Carriers Love

## Food/Beverage Services

- Bakeries
- Cafeterias
- Caterers
- Deli, Sandwich, Coffee Shops
- Food Mfg.
- Ice Cream/Frozen Yogurt/ Smoothie Shops
- Restaurants / Fast Food

## Professional Services

- Accountants / Payroll Companies
- Advertising Agencies
- Architects
- Attorneys
- Banks / Financial services
- Dentists / Dental Labs
- Insurance Agencies
- Mortgage Brokers / Real Estate Agencies
- Photographers
- Physicians / Medical Offices / Labs

## Artisan Contractors

- Electricians
- Janitorial Services (Commercial Only)
- Painting (Residential Interior Only)
- Plumbers

## Garage

- Automobile Service or Repair
- Automobile Service Stations, Car Washes
- Automobile Rental Companies

## General Services

- Barbershops/ Hair Salons / Nail Salons
- Child Day Care Centers (no in home)
- Drycleaners
- Fitness Centers
- Hotels & Motels
- Schools / Colleges
- Software Development / Programming
- Spas /Massage Parlors

## Retail & Wholesale

## Miscellaneous

- Appliance Repair & Maintenance
- High Tech MFG
- Machine Shops
- Property Management
- Telephone / Answering Services

***We have written over a thousand different classes of business and in no way are we only limited to the above operations – Contact your Program Specialist for details.***

# Expanded Eligible Classes

## (that are state specific)

### Expanded Classes:

- Camps
- Day Care Centers (in-home and traditional centers)
- Dry Wall Contractors
- Food Service with just delivery
- Home Health Care
- Motorcycle and ATV Sales/Service
- Nursing Homes/Assisted Living Facilities
- Residential Cleaning Services
- Schools
- Street/Road Paving
- Towing Companies
- Trucking (short- and long-haul)
- Window Washers (ground level only with pole extenders)

### Qualifying States:

- Arkansas
- California
- Colorado
- Connecticut
- Florida
- Georgia
- Illinois
- Indiana
- Kansas
- Louisiana
- Michigan
- Minnesota
- Missouri
- Nebraska
- New Jersey
- North Carolina
- Pennsylvania
- Tennessee
- Texas

# Ineligible Operations

## Destination to Nowhere

- Aircraft Operations
- Anything on Navigable Water
- Armored Cars / Emergency Transport
- Delivery Services
- Freight Forward / Logistics Services
- Garbage Collecting/ Recycling Companies
- Limousine / Taxi Services
- Logging & Lumbering
- Motorcycle Sales/ Repair
- Moving Operations

## Too Much Bang for the Buck

- Blasting or Demolition Contractors
- Fertilizer Operations
- Fireworks
- Guns and Ammunition
- Nuclear Operations, Oil & Natural Gas (Gas Stations Acceptable)

## Risky Business

- Amusement Park, Carnivals operations
- Check Cashing Stores
- Employee Leasing, PEO's, Temp Agencies, Staffing Companies
- Nightclubs with security and more than 50% alcohol and entertainment, adult entertainment
- Pallet Mfg.
- Rolling Mills, Saw Mills
- Security Companies (Armed or Unarmed)
- Stables, Riding, Riding Clubs

## Two Feet on the Ground

- Any work above 15 ft
- Radio/TV Towers, Antenna Installation
- Scaffolding Erection & Dismantling
- Roofing Contractors
- Tree Trimmers
- Underground Utilities

## If You Build It...

- Building Structure – Raising or Moving
- Concrete , Street or Road Construction
- Framing Contractors
- General Contractors
- Iron or Steel Erection Operations & Rigging
- Lead / Asbestos Operations
- Metal/Steel Erection Operations
- Restoration Contractors

**Basically accounts with significant losses, height exposure, driving explosives and hazardous materials are considered "hard to place".**

**If you have a client that has operations not specifically listed above - we want to review it!**

# How to Submit Business

## E-COMP™ Process

### Submitting

You can submit leads to E-COMP™:

- Online at [Submit Lead Form For Quote](#)
- By completing an [E-COMP™ Flyer](#) and returning by email or fax to 888-738-9097
- 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 24 hrs
- 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, AmTrust and Hartford). 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

# Policy/Payment Process

Policy written, E-COMP™ sends  
email notification to payroll  
company



Payroll company sends data to  
E-COMP™ on a daily or weekly  
basis



E-COMP™ classifies employees,  
and calculates premium



Email sent to client with  
payment amount, 2 days later  
ACH debit occurs