E-COMP Internal Servicing Guide

New Business

- New Business accounts originate in Salesforce, feed into EPIC/EPAY via SDK.
    - Once account feeds into system, QUAL activity is created, prompting internal review of account in both EPIC and EPAY.
    - 1 day after QUAL activity is created, POLS activity generates, prompting Patra to email out copy of policy to client.
- AM will be copied on policy issuance email from E-COMP Sales rep. AM to reply-all, send welcome email to client.
- Sales team does not attach in EPIC. If emails are exchanged after issuance, AM will need to attach in EPIC.
- Accounts are assigned to AM's based on premium and/or alpha split

Renewals

- Renewal list sent to Patra automatically, each month.
- Patra processes most all renewals on their own which includes updating EPIC, emailing renewal document to client, renewing account in EPAY and generating/delivering renewal certs, if applicable.
    - If Patra is unable to locate a renewal document, they will reach out to AM for assistance.
- Upcoming renewals within your book of business are visible via the Expiration Report on your EPIC home screen.
- There are some carriers that you must request the renewal be issued.
- For larger accounts, you will be sent a quote by the carrier that you must approve issuance for.
- There are two proposals in EPIC. Use these when you want to show marketing results and offer services. We typically use for larger accounts ($25k+ and depending on the client)

Endorsements/Change Requests

- Most all endorsements are processed by Patra.
- In most cases, Patra logs into carrier websites and processes endorsements as they become available. Normal turnaround time is 3-5 days.
- Some endorsements are downloaded as e-docs via IVANS.
- When sending an endorsement request to the carrier, attach email as CHGR, leave open to PATRA1 for processing.
- E-COMP Road Map available for download via Granite Employee Resource Center. Password: GRArocks2020

Certificate Requests

- Forward to Patra at certificates@goecomp.com. If client info is not readily available, provide EPIC lookup code with the request or customer name in subject line.
- Typical turn-around time is next day/24 hours when sending to Patra.
- If certificate is needed on urgent basis, enter "RUSH" in beginning of subject line.
- Fillable form available on both graniteins.com and goecomp.com websites.
- If the client requires a Waiver of Subrogation to be added to be endorsed to their policy, these requests should be completed internally.
- You may correct or issue a cert yourself, as necessary

Patra (India)

- Patra handles processing of renewals, endorsements, cancellation/reinstatement notices, certificate requests, download processing and direct bill commission reconciliations.
- Patra works renewals based upon expiration list that we send to them.
- Patra processes endorsements by logging into carrier websites, pulling recent transactions if an e-doc is not generated/downloaded into EPIC.
- Patra will calculate billing rates when necessary and will update EPAY.
- When policies/endorsements/cancellations do not match EPIC, you will receive an email from the team or an activity in EPIC that outlines what needs to be corrected.
- Any Patra issues/questions can be directed to Jesse.

Downloads / eDocs

- Acord in EPIC is updated via automatic download of information for The Hartford, Employers, Travelers, CNA, GUARD, Liberty and AmTrust.
- eDocs (pdfs) currently download and attach to EPIC automatically for The Hartford, Employers, Liberty Mutual and Hanover.
- Downloads that may not have fed into system automatically are dropped in suspense. Suspense items are handled by Patra.

BOR's

- E-COMP can take a mid-term BOR for Liberty from Paychex and ADP only
- Payroll to payroll, most pay-go carriers allow mid-term BOR's to be processed

SERVICE STANDARDS

- Phone – within 1 hour when possible.
- E-mail – upon receipt when possible, within a few hours is great. Same day received.
- See attached service standards for more details.

- Billing and/or payroll file information for payroll billed policies.
- E-PAY notifies the client after each payroll by email, that includes the class code, payroll generated within the pay period, rates and premiums to be collected.
- E-PAY then debits the client 3 days after the email is sent and sends the premium to the carrier.
- Billing Types:
    - EFT: Carriers were ECOMP processes/debits the client directly. Includes Employers, GUARD, Travelers, AmTrust, CNA, Amerisafe.
    - Carrier: Carriers where ECOMP does not debit the client directly, but will receive the client's payroll files from their payroll company, then remit those files to the insurance carrier. Includes The Hartford, Markel, Liberty, Hanover, Preferred Employers and Atlas to name a few.
    - Direct: Reserved for The Hartford. In these instances, the payroll company is sending the payroll file to the carrier directly. E-COMP is the broker on the policy but is not involved in the payroll file transmission or billing. We still keep the policy in EPAY since it is setup on payroll billing.
    - Amerisafe requires a deposit that the insured pays for online via the Amerisafe site. It is either 10% or 15% depending on the account.
    - You can run an audit report in E-PAY for any time period and send to the client.

Operations Team

- Payroll file transmissions & integrations
- WC premium billing (EPAY)
- Premium remittances to carriers
- Revenue share payments to Partners
- Audit problems

Additional Services Available

- HR Hotline – Certified HR Manager answers questions and provides guidance
- Zywave Learning Management System
    - OK to offer the above two services to accounts with $2,500 annual revenue or more – send request to Ally, she will setup client's portal and add Contracted Services in EPIC.
- Claims Management via ESM for accounts $15k in revenue or higher, based on the needs of the client
- Other lines – send our Other Lines flyer whenever you can to try and cross sell, offer other lines.

- Handled by Account Manager assuming account is straightforward and can be quoted via E-COMP NOW.
- All remarkets go through E-COMP NOW first.
- If at all possible, place accounts with our top markets in the following order:
    1. Hartford
    2. AmTrust
    3. Employers
    4. Liberty
    5. Markel
    6. Travelers
    7. Guard

- Submit all remarkets through E-COMP NOW! (Will automatically quote AmTrust, Employers, GUARD, The Hartford, Travelers and Liberty). Markel will be added by 5-10-2021.
- If remarket is more complicated, OK to send to Ivan Cheng (Marketing Manager)
- Renewals with annual premium of $20k and above should be setup for remarket.
- Ideally submit accounts to re-market 90 days prior to renewal date, 60 days minimum. Employers allows submissions 120 days in advance.

Solutions for Retaining Accounts (Payroll Company lost)

- SmartPay: 3rd party company that will send E-COMP payroll files to E-PAY so we can upload/process them automatically.
    - Depending on payroll company, SmartPay either obtains login credentials to payroll company's website, then pulls data, or obtains payroll report from client for manual entry on their end.
    - $275 annual fee (paid either by E-COMP or client depending on circumstances), $6 fee for each file/report that is manually entered.
- CPA Access: E-COMP can request access to the client's payroll portal directly and is referred to as CPA Access. With this access, E-COMP has the ability to read files pulled from Paychex and Gusto portals, other providers may require manual entry/manipulation.
- We can also update payroll information via Self Reporting by class code. This can be done monthly to simplify the process.

Miscellaneous / General Guidelines

- Whenever possible send documents via DocuSign.
- Always recommend inclusion of officers (List detailing benefits of inclusion are located within E-COMP Portal)
- Work activities daily (first 30 minutes of the day is recommended)
    - Some activities will be recurring. Once task is completed, activity may need to be pushed out to the following year (ex: CSLB update)
- We have a seasonal agreement the insured signs when applicable.
- For other lines, we have access to 50 plus markets. Ask Edwin or Stacy when help is needed.
- 20% referral fee is paid for first year to all AM's who generate a new line of business, including cross department referrals. (includes benefits)
- Agency codes: Always use API codes when possible to issue/renew coverage.
    - AmTrust API Code = Captive Code: Only issue in this code with clean and vanilla type business. 60650
- ERM's: We fill these out and send to insured to sign via DocuSign.
- LPR's: When we lose a small client to another payroll company who is insured with Hartford or Travelers, send them to the service center to request cancellation by phone. No LPR is required when it's cancelled this way. Remember to create the CPOL.

<u>EPIC Service Summary Row Cancellation Codes</u>:

- CAU – Canceled Uncontrollable: Out of business, no employees.
- CIR – Canceled Insured's Request: Coverage replaced
- CBR – Canceled Broker of Record
- CCR – Cancel Carrier Rewrite: Coverage remains with same carrier, but rewrite was processed.
- CRW – Cancel Rewrite: Remarkets, account still with E-COMP, moved from one carrier to another.
- NIS – Not Issued: Perhaps active policy was canceled midterm but future-dated renewal line has already downloaded in EPIC. Future line would be canceled with a code of NIS

<u>EPIC Policy Status Descriptions</u>:

- Canceled – Used in most all cases when a policy is canceled.
  - Exceptions would include cases where current policy is canceled midterm, but future-dated renewal lines has already downloaded in EPIC. Future line would use a Status Description of Not Issued
- Cancel/Rewrite – Used when remarket is processed where renewal term for incumbent carrier has already downloaded in EPIC. Status Description for policy that is canceled flat is Cancel/Rewrite.
- Not Issued – Used on future-dated policies where a cancelation has already been processed against the in-force term. Note: the policy number for the Not Issued line should be adjusted to add "XXXXX" to the front of the policy number, to prevent downloads from hitting the line. This status is also used when a New Business account is lost immediately after issuance (usually within a few days).
- Rewritten – Used when an account is moved from one carrier to another (remarket). The new carrier's policy would show a status of Rewritten.
- Non-Renewal – Used on term we "lost" due to non-renewal. Status Description for term we had would remain unchanged. Term we lost would show a status of Non-Renewal. If lost term is not entered, create shell line with "XXXXX" added to policy line, Status Description of Non-Renewal.