

Go E-COMP! How-To Guide

National Pay-As-You-Go Workers' Compensation

How is E-COMP different from a traditional policy?

	Traditional Workers' Comp.	Go <u>E-COMP!</u>
Deposit/Down Payment	25% Minimum	No Deposit/No 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
- Competitive Rates
- Broker of Record changes

Our Carriers

TRAVELERS

EMPLOYERS
America's small business insurance specialist*

**BERKSHIRE HATHAWAY
GUARD** INSURANCE COMPANIES

AmTrust North America
An AmTrust Financial Company

THE HARTFORD

The Hanover
Insurance Group®

PREFERRED EMPLOYERS
INSURANCE COMPANY
A BERKLEY COMPANY

CNA

FIRST COMP
MARKET Insuring America's Small Business®

AIG

E-COMP On the Go

- Submit leads
- Set up an appointment
- Contact us



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goecomp.com

888-493-2667

How to Submit Business

E-COMP Process

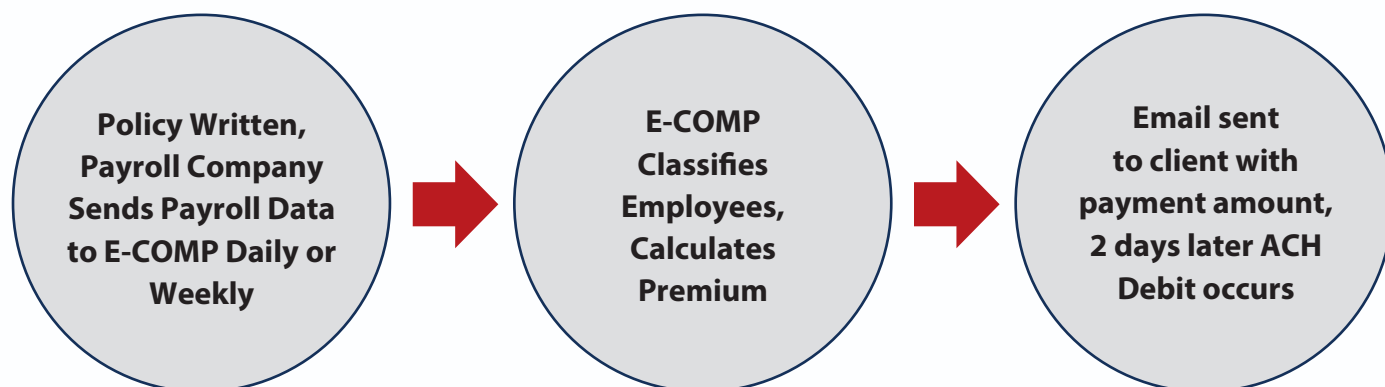
Submitting

- 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 information:
 - Company Name
 - Contact Info
 - Address
 - FEIN
 - Type of business
 - # of Employees

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

E-COMP Policy/Payment Process



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



National Pay-As-You-Go Workers' Compensation

Contact Information

E-COMP Main Line: 888-493-2667

E-COMP Fax Line: 888-738-9097

Online: goecomp.com