

Go E-COMP! PARTNER PLAYBOOK


PROPRIETARY & CONFIDENTIAL

E-COMP'S No Deposit Workers' Compensation Program


Through a partner driven strategy, E-COMP is a leader in providing a single integrated pay-as-you-go Workers' Compensation solution to payroll providers, franchises and policyholders countrywide.

We leverage our unique technology to receive a company's payroll data to calculate the Workers' Compensation premium, eliminate the deposit and minimize the financial consequences of a Workers' Compensation final audit.











CONTACT US:

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 www.goecomp.com

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LET E-COMP DO THE SHOPPING FOR YOU:



PROGRAM OVERVIEW:

When your company partners with E-COMP, we become your professional and knowledgeable insurance division at no cost to you. Your sales team will be trained to leverage E-COMP at their point of sale, with the help of their dedicated E-COMP Specialist. Your specialist will work on your team's behalf to ensure the proper placement of your clients' pay-as-you-go Workers' Compensation coverage.

"Our client is moving forward with E-COMP! This is for the same client who was rejected by Hartford! She had nothing but kudos for E-COMP and was super impressed with the entire process!"

PROGRAM BENEFITS & OBJECTIVES:

The benefits of partnering with E-COMP include:

- ✓ A single integration point to access E-COMP's 20+ insurance company pay-go marketplace. Simply refer clients/prospects to E-COMP, so you can keep your focus on the payroll sale
- ✓ Save time and development resources by eliminating one-off integrations with single insurance companies. As E-COMP adds carriers, you automatically get access, with no development costs and zero overhead for insurance operations
- ✓ Your sales and service team will have dedicated sales representative as their point of contact to work side-by-side with, during the entire sales process
- ✓ Increased revenue – E-COMP pays one of the highest revenue shares in the pay-go business
- ✓ High service standards for both our sales and service teams that deliver above the standard industry results
- ✓ Access to E-COMP NOW!, an instant online insurance quoting platform available to your sales representative - (ask for a demo)
- ✓ "How to" training from our insurance sales professionals to your sales reps in order to increase attachment rates
- ✓ Access to E-COMP's pre-negotiated pricing and terms (backdating, new ventures, mid-term BOR's)
- ✓ Ability to transfer exiting Workers' Compensation policies from competitors like ADP, Intuit QuickBooks, Gusto and Paychex with just a signature
- ✓ Simplified and fully supported audit process
- ✓ 24-hour turnaround on quotes, once all requested information is received (varies for complex accounts)
- ✓ Increased client retention
- ✓ Premium collections and payments, eliminating liability to your company

Our Partner Objectives:

To Provide the Ultimate Customer Experience – E-COMP does all of the carrier marketing, Broker of Record processing, underwriting and negotiating on your client's behalf. We reduce the potential that your customer will be declined for underwriting reasons (when requesting quotes from just a few carriers) because we have over 20 pay-go markets to shop coverage. At E-COMP, our goal is to never decline a quote request.

National Underwriting Access & Privileges – Enjoy E-COMP’s national underwriting privileges, including mid-term Broker of Record processing for most pay-go carriers, backdating of coverage, placement of coverage for cancelled, non-renewed and high x-mod accounts (*varies by carrier*).

E-COMP Easily and Seamlessly Transfers Your Clients Existing Policy to Retain Pay-Go. Help your clients keep their pay-go policy intact by letting E-COMP take care of transitioning their policy away from their previous payroll provider. Often times an existing pay-go policy is forgotten within the sales and integration process, jeopardizing the success of the payroll company transition.

E-COMP Becomes Your Workers’ Compensation Department – E-COMP is licensed in all states to transact Workers’ Compensation business (excluding HI, AL & Monopolistic States).

Eliminate Deposits, Payroll Estimates, Reporting and Minimizing Audits – When coverage is placed within one of E-COMP’s 20+ pay-go markets, we’re able to eliminate the deposit and streamline the annual audit. Premiums are paid throughout policy term, based on actual payroll rather than estimates.

Grow Your Firm – Our team will partner with you in the sales process. We provide resources to help you stand out. We also offer ongoing sales and training support to help you meet your goals and grow your business.

Retain More Clients – Become a stronger business partner to your clients by helping them eliminate the headache and manual work involved with a traditional Workers’ Compensation policy.

Increase Your Revenue– By increasing your attachment rates for ancillary products like pay-go, you’ll increase your revenue.

Communication Is Key – Your dedicated E-COMP Specialist stays in contact with your sales team, every step of the way.

How is E-COMP different from a traditional policy?	PAY-AS-YOU-GO PROGRAM	TRADITIONAL POLICY
Deposit/Down Payment	No Deposit/No Down Payment	25% Minimum Deposit
Premium Calculation	On Actual Payroll, At Each Pay Period	Estimated, Based On Projected
Reports	No Reports To Complete	Monthly/Quarterly Audit Reports
Audit	Minimal Adjustments, Premiums Paid On Actual Payroll	On Site Audit, Documentation, Additional Premium Due Or Refund

E-COMP NOW!

Instant Insurance Quotes for America’s Businesses. We’ve designed an online sales tool that allows your representatives to obtain instant insurance quotes and submit referrals in minutes. Process your broker of record and payroll company changes instantly when you need to move an existing pay-go policy from companies like ADP, Intuit QuickBooks, and Paychex.

- E-COMP NOW! can be white-labeled for use by software companies and large payroll companies, making it easier than ever to obtain an instant quote in minutes.

Ask your E-COMP representative for a demo of E-COMP NOW!



E-COMP FOR FRANCHISES & ASSOCIATIONS:

E-COMP works exceptionally well for franchises and associations.

Benefits Include:

- **Payroll Integration:** Because payroll is the foundation of pay-as-you-go, the payroll sale is leveraged with the pay-go placement
- **White-Labeled E-COMP NOW!:** Instant quote and coverage placement tools available
- **Discounted Programs:** Providing the power of “bulk purchasing” that’s not available through the general marketplace
- **Customizable:** Ability to customize a Franchises’ Insurance Program, including coverages and pricing
- **Fast and Easy:** Instant quotes and coverage placements for most franchises and associations
- **National and Platinum:** We’re everywhere, our dedicated Workers’ Compensation team offers expertise combined with platinum customer service
- **24/7 Virtual Access to Franchises:** Ability to offer 24/7 virtual access to all of your Franchisees’ policies, coverage details and the ability to issue certificates of insurance issuance through our “Ask Emma” portal (**ask for a demo**)
- **Revenue Share:** Revenue share is available to the Franchisors for program marketing
- **Part of Onboarding:** E-COMP becomes part of a Franchisors “New Franchise Opening Checklist”



HOW TO BECOME A PROGRAM PARTNER:

Partner Agreement – Upon qualification, the E-COMP Business Development Team will send you E-COMP’s Agreement via e-sign for execution.

E-COMP Portal – Once the Partner Agreement is executed, you will be given access to our partner portal that provides access to:

- Revenue share information & details
- Your client’s payroll reporting data
- Sales enablement materials, including co-branded information sheets
- Support resources
- Self-paced learning & customized sales training guides

“The E-COMP team is very knowledgeable and responsive, making the process very easy for the Heartland sales people”



E-COMP PRICING:

There is **NO COST** to become an E-COMP Partner!

REFERRAL/QUOTE REQUEST & SALES PROCESS:

Program Partners are not expected to represent or sell the E-COMP Program – we do all of the shopping for you. Once a referral is submitted, E-COMP will begin the process of shopping coverage on behalf of you and your client/prospect.

Option 1: Send referrals/quote requests to submissions@goecomp.com, or call your dedicated specialist

Option 2: Submit your BOR request or quote request through E-COMP NOW!

Referral Steps:

1. Partner submits quote request through E-COMP NOW! through our co-brandable online quote request form, [found here](#) or by communicating directly with your Program Specialist.
2. Your designated E-COMP Specialist is instantly notified of the quote request via Salesforce.
3. You will receive a confirmation that your quote request was received.
4. You will receive updates from your designated E-COMP Specialist with each step of the sales process.
5. We confirm when coverage is bound and send details of the newly setup policy, allowing for ongoing payroll data transmission.
6. Extensive communication with E-COMP is provided throughout the sales process, creating a unified, custom experience, reducing the sales cycle.

**CLICK HERE TO
SUBMIT BY EMAIL**

SALES ENABLEMENT:

E-COMP offers our partners extensive sales enablement materials, [found here](#).

For special requests related to marketing & sales enablement, please reach out to our submissions team at: submissions@goecomp.com

IMPLEMENTATION:

Implementation is broken into 5 simple steps:

1. Contract Execution
2. E-COMP gets you set up, including portal access)
3. Payroll data integration and test
4. E-COMP creates your marketing material and co-branded sales assets
5. E-COMP trains your sales team (optional)

E-COMP has several implementation paths that can be taken, depending on your IT resources and goals. Implementation takes 1-15 days once all documents and required information has been provided. E-COMP receives data through various delivery methods. Current software integrations, delivery methods and accepted file formats can be [found here](#).



SERVICING & POLICY ADMINISTRATION:

Once coverage is placed, the client is assigned a dedicated client manager who will provide excellent customer service and support. Partners can direct clients to E-COMP's Service Team for coverage questions, policy changes, certificates, audits and claims questions.

Ongoing Policy Servicing Including:

- Customer service and Certificate of Insurance (on demand or same day processing)
- Renewal management, marketing and replacements
- Carrier fulfillment
- Backfill of any customer data (as needed)
- Claims management and customer support
- Audit support
- Payroll billing support

E-COMP is widely recognized for its service excellence, superior integrity, and for eliminating the hassle of securing Workers' Compensation, by providing a superior and seamless solution to our channel partners. E-COMP serves more than 350 channel partnerships throughout the country.

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www.goecomp.com

New Quote Requests/Lead Submissions: Submissions@goecomp.com

Certificate of Insurance Requests: Certificates@goecomp.com

E-COMP Client/In Force Policy Services: Service@goecomp.com

Payroll Files, Integrations, Payroll Billing: Operations@goecomp.com

*"As a Senior HCM Account Executive with **Paylocity**, trusted partners like E-COMP are a must. After seven years of working with E-COMP, I'm always confident that the staff will take care of my clients as well as I do"*



DEDICATED



GUIDED



FOCUSED

