

# E-COMP's Pay-As-You-Go No Deposit Program for Workers' Compensation



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## Cash-Flow Advantages with E-COMP

What would you do if you had extra cash to put back into your business — TODAY?

E-COMP's no deposit pay-as-you-go Workers' Compensation program is a unique solution that offers your company a simple and efficient way to free up cash and minimize your audit exposure.

Premium payments are based on actual, real-time payroll data to minimize over or underpayments at your year-end audit.

Traditional Workers' Compensation Policies	E-COMP's No Deposit Pay-As-You-Go Program for Workers' Compensation
- A 25–100% premium deposit required	+ No premium deposit required*
- Premium based on estimated annual payroll	+ Premium based on actual payroll instead of estimates
- Limited payment terms (e.g. monthly, quarterly, semi-annual, annual)	+ Payments spread-out over company's policy period
- Greater risk of additional premium due at year-end audit	+ Reduced risk of over or underpayment at year-end audit
- Need to hand write checks and send via mail risking late payment or cancellation	+ Eliminates writing checks and assures accurate, on-time payments

<sup>\*</sup> While premium deposits may be eliminated, mandatory state assessment fees may be required in some states.

START MY QUOTE

"Your hard work and integrity has created significant savings for our Company. Thanks for fighting for us!"

Call us to learn more about the range of services provided by E-COMP.

- (888) 493-2667
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### About E-COMP

#### Their mission

Over the last 25 years, we've realized that in order to have the happiest customers, we needed to reimagine how to purchase and pay for business insurance from the ground up.

We've turned the typical long and complicated process upside down, into a fast, money saving and pleasing experience.

#### Guided by technology, driven by live expertise.

Using decades of best practices research plus todays most advanced InsureTech, we've leveraged technology to un-complicate the complicated BUT we've kept our people skills in the process.

Our founder worked with top insurance carriers and developers to create a fresh and convenient insurance shopping marketplace PLUS a way to eliminate the down payment, creating the "new normal" way to get and pay-as-you-go for your workers' compensation insurance.

#### A fresh revelation

When you pay-as-you-go, you've simplified the way you pay for your coverage. You remove the requirement to make the annual down payment or deposit and your premium payments are based on your actual payrolls instead of estimates.

It's workers' compensation re-imagined, fresh and easy.

### How it works. The nitty gritty.

Our InsureTech allows businesses to receive instant quotes online in minutes and pay their workers' compensation premiums as they pay their employees through existing and secure insurance company and payroll company integrations.

Compared to estimating your payrolls for the upcoming year, pay-go relies on real-time payroll data to calculate your workers' compensation premiums, resulting in more accurate premium payments and reduced annual audits.

#### **Our Carriers**

E-COMP finds the best price with the best coverages from the highest-rated, best, and brightest carriers in the country.















































