

E-COMP!



CyberPay



Hosted by CyberPay and E-COMP
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CyberPay + E-COMP

Payroll + Workers' Compensation = Better Together

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

Shopping 25+ pay-go markets. Lightning fast, easy, awesome.

Toll Free: (888) 493-2667 | Submissions@GoEcomp.com

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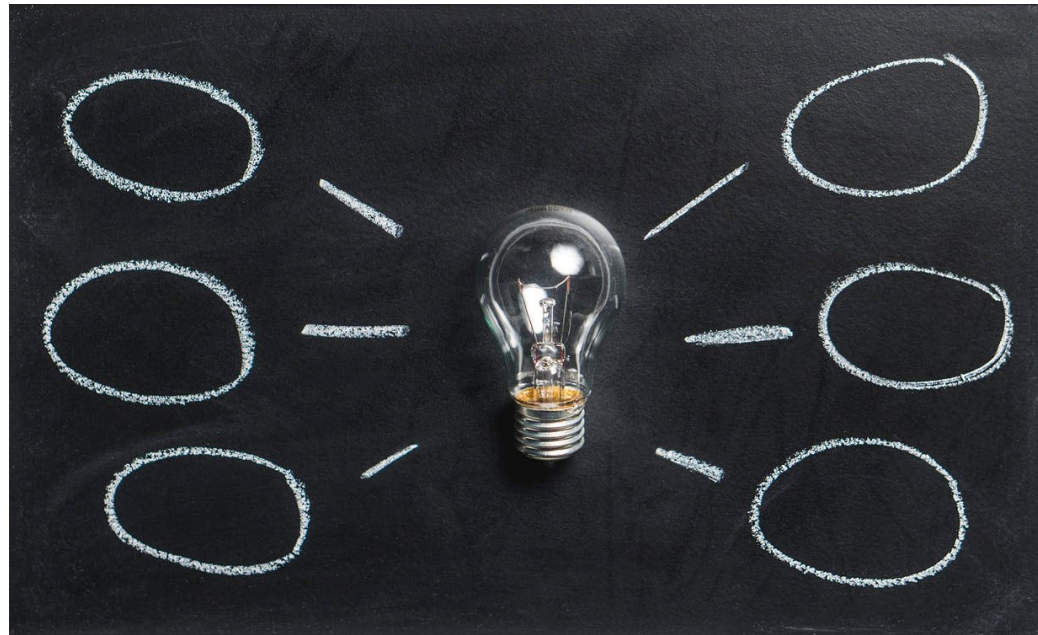


E-COMP!



CyberPay

Knowledge is power



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What is workers comp

- Every business has or should have a policy!
- Premiums paid based on business type, employee duties within the business, and payroll amount
 - FICA – Standard
 - State Income Tax – Varies by state
 - SUI – Varies by business – competitive
 - Workers Comp – Varies by state, business, employee, and it is competitive – Hardest “ Payroll Tax” to manage



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Workers Comp Process Traditionally

- Purchase a policy from an IA
- Large upfront cost
- Payments based on estimates and made annually, quarterly, or monthly with a payment fee
- Year end annual audit with little or no representation
- Lots of manual processes



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What does E-COMP offer

- Pay-as-you-go workers compensation
- Best in class dedicated service model
- A partner to sell and retain payroll clients
- Value added service
- Transfer of existing PayGo policies
- Revenue stream

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E-COMP Program Carriers

Partnering with only the best insurance companies in the country!



E-COMP Service Model

- Single point of contact for sales
- Single point of contact for all clients, not a 1-800 number
- No down payment, even Paychex and ADP charge a small down payment
- Account manager will help with annual audit
- Proactively shop the clients at renewal for premium increases



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Workers Comp With You and E-COMP

- Purchase the policy from “payroll provider”
- No upfront cost to start the policy
- Premium payments per pay period based on actual wages
- Year end audit process completed by or with assistance from E-COMP
- NO MANUAL PROCESSES

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Why Payroll Billing is Better

How is E-COMP different from a traditional policy?	 E-COMP! 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

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Why is PayGo important to you?

- All clients with employees have or should have worker's comp
- 20%+ of all workers comp premiums are paid on pay as you go
- Big box payroll companies attach workers comp to 25%+ of their payroll client base
- In 10 years, almost all workers comp will be paid by a payroll provider
- In a commoditized world PayGo workers comp sets you apart
- Not offering WCPS is like saying you don't handle FICA taxes

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Pre-Call Plan

- Workers' comp is public information in most states
- Lookup the renewal date to know where they are in their workers comp pain based on the time of year
- Know the insurance carrier for an easy transition to paygo
- Work with your E-COMP partner to review options

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Needs Analysis Questions

- How do you pay your workers comp premiums?
 - Pay-as-you go with another provider?
 - We can transfer to a new payroll
 - Upfront? Quarterly? Monthly?
 - Do you use financing?
 - Close – Would you be interested if I told you I could keep those funds in your pocket longer?
- When is the last time you shopped your policy?
 - Close- Would you be interested if I could reduce the total cost of your workers comp premiums?

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Needs Analysis Questions

- Tell me about your workers comp audit?
 - How much time did it take?
 - Who assisted you with is (CPA? Agent?)
 - Did you owe money or get a refund?
 - Close – Would you be interested if I told you I could alleviate that process?

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Needs Analysis Questions - HCM

- What are your company policies as far as reporting a workplace injury?
- Who is in the contact for a workplace injury?
- What is your process for investigating a workplace injury and storing that information?

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Sales Process For New Policy

- Use E-COMP NOW and potentially purchase right there
- Send in the referral
 - Electronic form (preferred and fastest)
 - Paper form
 - Email the info to your partner
- E-COMP will gather the info and quote
- E-COMP agent will send documents and issue coverage
- E-COMP will send you a consent file to receive the payroll data

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The E-COMP Program Today

Target niches and industries include:

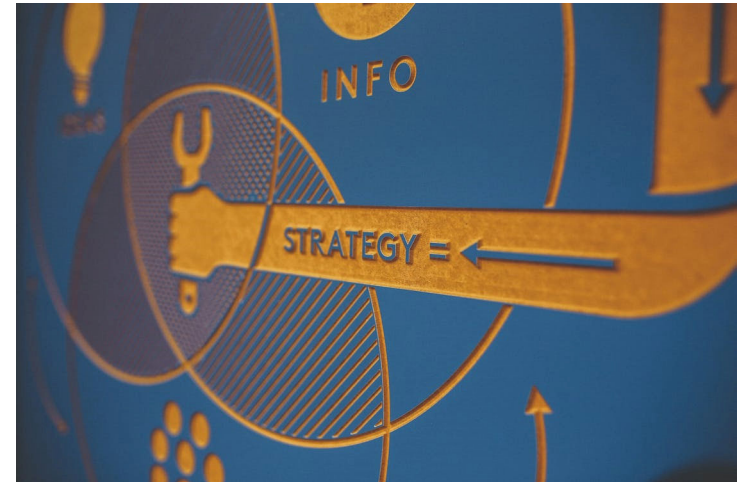
- ➔ Restaurants
- ➔ Contractors
- ➔ Office
- ➔ Garage
- ➔ Stores
- ➔ Manufacturing
- ➔ Medical
- ➔ Schools (Private and Charter)

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Tools and Resources

- Marketing materials
 - Informational slicks
 - Email blasts
 - Informational webinars
 - Social media content



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Tools and Resources



Get Business Insurance Quotes In Minutes

E-COMP finds your company instant coverages with the right company at the best price.

What would you like to do?

Switch To E-COMP

Change my broker to E-COMP in seconds!
Bundle your insurance program with E-COMP.

Change Broker

Submit A Quote Request

Send your request to E-COMP
and we'll get the quoting process started!

Submit Your Request

Get Quotes & Coverage NOW!

Get instant workers' compensation and
business owners' quotes online in minutes.

Get a Quote

Ask Emma



Prefer to speak with an
E-COMP Specialist?
Call (888) 493-2667 or email us
submissions@goecomp.com

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Get Started with E-COMP

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<https://www.goecomp.com/become-a-partner-form>

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Questions?

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Thank you for choosing E-COMP!