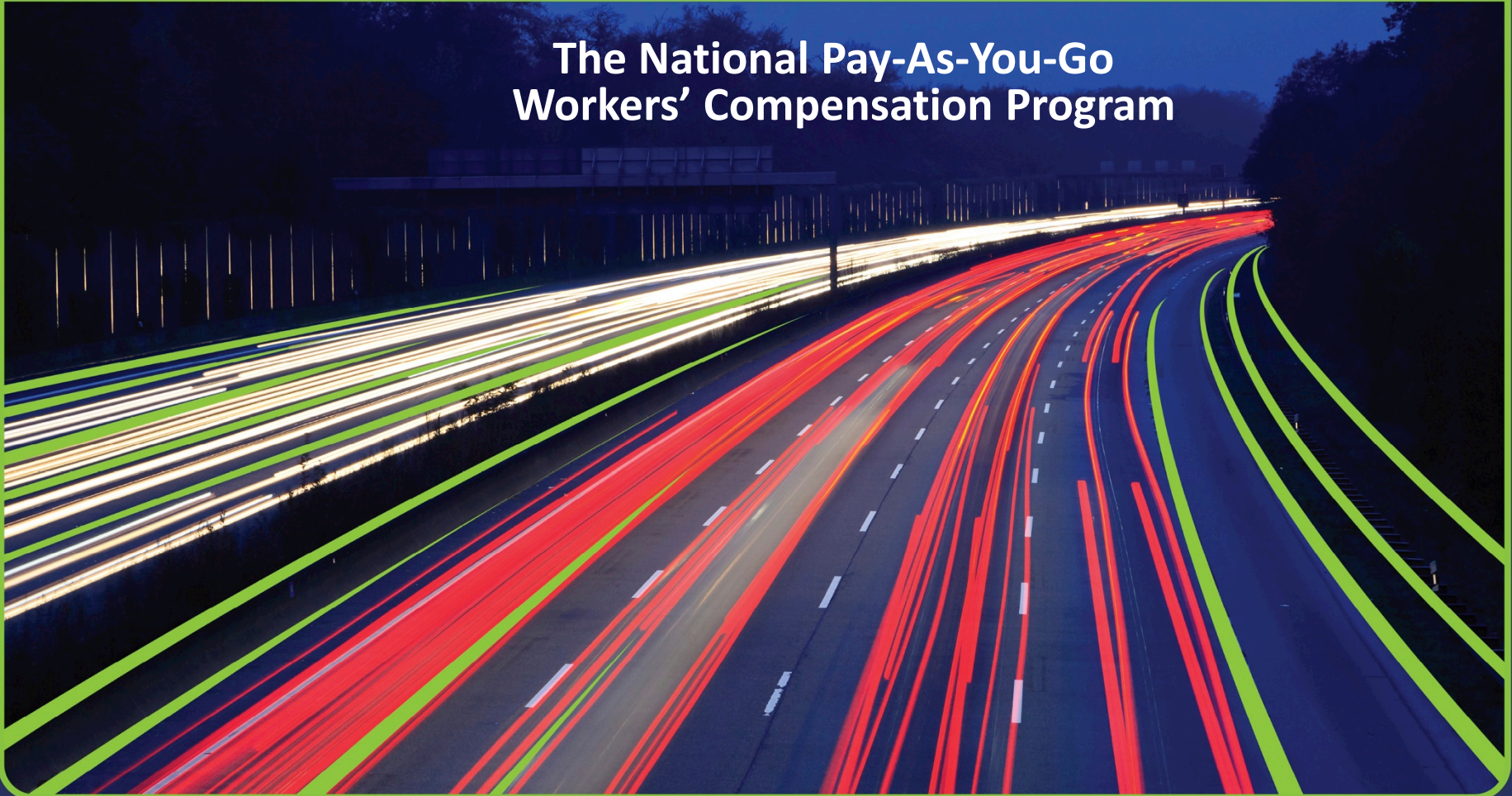




Welcome To E-COMP's Wholesale Program

**The National Pay-As-You-Go
Workers' Compensation Program**



Why Insurance Brokers Work With E-COMP Wholesale

- E-COMP acts as your traditional P & C Wholesaler, specializing in workers compensation. Competitive commission and ability to add broker fees, as needed
- E-COMP Wholesale provides “select” retail brokers access to our proprietary pas-as-you-go system, once they’ve met the program’s criteria*

The program’s criteria was designed to allow access to brokers who know and understand the comp market, allowing your E-COMP Representative the opportunity to work efficiently. Efficiency translates to quicker quote turnaround time and extremely high levels of service, seldom found in the wholesale marketplace.

- The program provides you the ability to place & compete in the pay-as-you-go marketplace
- The program provides you the opportunity to take a broker of letter record mid-term from other payroll agencies like ADP, Paychex and Intuit.
- You’ll gain access to carrier appointments without having to meet minimum carrier volume requirements.
- You’ll have the ability to place business in all states (except Hawaii and monopolistic states, must be licensed in the state to be compensated)
- Easy submission process. Acord, supplemental and loss runs
- Introduction into our “Platinum Payroll Partners” by territory, or you can have your preferred payroll partner contract with the E-COMP directly.
- You can add broker fees/agency fees to increase your revenue (commission + fees)

**To access E-COMP Wholesale, a completed agency questionnaire, required attachments, wholesale application and proof of criteria is required. Visit: www.ecomp.us for more information*





How E-COMP Can Help You & Your Agency

- Single source access, multiple comp companies
- Ability to compete in the pay-go marketplace
- Increase sales and retention
- Offer both pay-go billing & carrier direct bill
- Quote services and full proposals provided, ready for you to bind
- State of the art TRUE pay-as-you-go technology





E-COMP Wholesale Insurance Carriers



America's small business insurance specialist®



- "A" Rated
- Broad Appetite
- Competitive Rates
- Mid-term broker of record changes available for Travelers and Guard currently on pay-go billing
- Billing plans and state availability vary by carrier





How is E-COMP's Pay-As-You-Go offering different from a traditional policy?

Traditional Workers' Comp.



Deposit/Down Payment	15% to 25% Minimum	No Deposit/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	minimal adjustments, often no additional paperwork needed

How to Submit Business

Submitting

Needed for Submissions:

1. Completed Acord Application
2. Supplemental Application (all carriers)
3. Loss runs – 3 years
4. X-Mod Worksheet where Applicable
5. Send all submissions by email to wsubmissions@ecomp.us
6. Know your customer, what they do, what their operations consist of, check out their website, and anticipate the underwriters questions before they ask
7. Always consider loss ratios and the importance of placing profitable business

INCOMPLETE SUBMISSIONS WILL BE REJECTED.

Tips

- Know your direct markets appetite and pricing. Add a broker fee when able.
- Avoid blanketing your submissions or using E-COMP to block markets
- Avoid pricing accounts with E-COMP when you plan to write with direct markets
- Shoot for 25%+ submit to bind ratios. Your direct markets look for 50%+

Process

- Once submission is received, confirmation email is sent
- Communication by E-COMP during the underwriting process
- Request coverage to be bound with E-COMP. We confirm with you and the client's payroll company if issued on pay-go billing.





How Does The Policy/Payment Process Work?

For: **Pay-As-You-Go**



What To Target: Top Performing E-COMP Classes (A-G)

- Apartment & Condo Complex Operations
- Attorneys
- Appliance Repair & Maintenance
- Automobile Service or Repair
- Automobile Service Stations, Car Washes
- Automobile Rental Companies
- Accountants
- Advertising Agencies
- Architects
- Bagel Shops
- Bakeries
- Banks, Bank Operations
- Bike and Bike Accessories Store
- Building Operations, Building Managers
- Barbershops, Hair Salons
- Cafeterias
- Carpet Stores & Operations
- Chiropractors
- Clothing Stores
- Clothing Manufacturing
- Coffee Houses
- Computer Operations, including programmers
- Computer Manufacturing
- Deli, Sandwich, Coffee Shops
- Dentists, Dental Labs
- Distributors
- Donut Shops
- Drycleaners
- Fast Food Restaurants
- Financial Institutions
- Financial Services
- Franchises
- Food Mfg
- Funeral Home Operations
- Furniture Mfg –



What To Target: Top Performing E-COMP Classes (H-Z)

- Hair Salons
- Hardware Stores
- High Tech Mfg
- Hobby Stores
- Hotels & Motels
- Ice Cream/Frozen Yogurt/Smoothie Shops
- Investment Firms
- Inspection Operations
- Janitorial - commercial
- Jewelry Stores
- Juice Bars
- Machine Shops
- Medical Labs
- Medical Offices
- Mortgage Bankers
- Nail Salons
- Optometrists
- Photography
- Pharmacies
- Podiatrists
- Printing Operations
- Professional Services
- Psychologists
- Real Estate Agency
- Restaurants
- Rug Stores
- Sandwich Shops
- Schools and Colleges
- Stores - Retail
- Store – Meat & Grocery
- Stores – Wholesale
- Tech Mfg
- Tech Office
- Wholesalers



Stay Away: Ineligible Classes of Business (A-J)

Including but not limited to:

- Admiralty (includes tugboat and dredging operations)
- Aircraft operations
- Amusement Park, Carnivals, & Fair operations
- Armored Cars, Ambulances, Rescue Squads
- Asbestos Operations
- Battery Manufacturing
- Boat Yards, Marinas, Piers, Dams, Pile Driving
- Building Structure – Raising or Moving
- Check Cashing Stores
- Chemical
- Caisson or Shaft Sinking
- Concrete (Heavy), Street or Road Construction
- Blasting or Demolition Contractors or Explosive Operations
- Drywall/Stucco/Plastering
- Employee Leasing, PEO's, Temp Agencies, Staffing Companies
- FELA (Railroad Operations)
- Fertilizer Operations
- Firefighting
- Fireworks
- Framing Contractors
- Garbage Collecting/ Recycling Companies
- General Contractors who sub out more than 40%
- Grain Elevator/Milling Operations
- Guns and Ammunition
- Home Health Care
- Iron or Steel Erection Operations & Rigging
- Jetty/Breakwater Construction



More Stay Away: Ineligible Classes of Business (L-Z)

Including but not limited to:

- Lathing & Plastering Contractors
- Lead Mfg or Works
- Limo/Taxi Services
- Livestock Dealers
- Logging & Lumbering
- Metal/Steel Erection Operations
- Mining, Quarrying, Sand & Gravel Operations
- Motorcycle Sales/ Repair
- Nightclubs with security and more than 50% alcohol and entertainment, adult entertainment
- Nuclear Operations, Oil & Natural Gas (Gas Stations Acceptable)
- Ore Processing, Milling, Smelting, Refining & Distilling
- Pallet Mfg
- Penal Institutions
- Pulp Operations
- Race Track
- Radio/TV Towers, Antenna Installation
- Restoration Contractors
- Roofing Contractors
- Rolling Mills, Saw Mills
- RV Sales/Repair
- Scaffolding Erection & Dismantling
- Security Companies
- Shipbuilding/Boat Building
- Stables, Riding, Riding Clubs
- Tire Manufacturing, Dealers with recapping
- Tree Trimmers
- Transportation
- Truckers, Moving Operations, Towing/ Large Truck Repair
- Tunneling
- USL&H Maritime
- Underground Utilities



10 Reasons to Include Corporate Officers On Your Clients Workers' Compensation Policy

Without any uncertainty whatsoever, easily the least expensive form of insurance that provides medical benefits, death benefits and more for work related injuries.

- 1 Death Benefit:** Contains a substantial death benefit for certain survivors. Example: California provides surviving spouse a death benefit of \$250k, and additional payments for dependent children.
- 2 Lost Wages/Disability Benefits:** Pays for wage loss due to work related accidents, injury and disease. Up to 2/3rd of your salary subject to the maximums in your state.
- 3 No Deductibles or Co-Payments:** There are no deductibles or co-payments for work related injuries that require medical treatment. For covered, work related injuries, 100% medical, drug, hospitalization, first aid, transportation, physician expenses, pharmacy, therapy, home care, prosthetics, follow up care – all medically related expenses, often including chiropractic, acupuncture and even holistic medicine are paid by workers compensation benefits.
- 4 No Lifetime Caps for Medical:** Work related claims are not subject to regularly high stop-loss amounts like medical/health plans are.
- 5 Choose your Doctor:** Physician of your choice with pre-designation for workers' compensation covered medical visits.



10 Reasons Continued...

- 6 **24 Hour Coverage, even foreign travel:** 24 hour protection not limited to your state but includes coverage for travel to all states including foreign business travel when you have a work related injury.
- 7 **Retraining:** Incorporates a limited “Supplemental Job Displacement Benefit.”
- 8 **Extra Costs:** Has provisions that allow the spouse or “significant other” of an injured worker to collect for the extra expenses that are often incurred as a result of the incapacity of the breadwinner due to a job related accident or injury.
- 6 **Burial Payments:** For a work related injury that results in a death, a burial benefit is paid, amount subject to your state’s guidelines.
- 7 **Cost:** The premium basis to cover officers is capped, subject to your states guidelines. You can do a quick Internet search for what the minimum and maximum payroll caps for officers are in your state to estimate your premium. Or call Granite for more information.





Workers Compensation Tools & Resources That E-COMP Recommends

- Loss Runs – Appulate www.appulate.com
- Experience Modifications and Class Codes: www.wcirb.com
or www.compline.com
- NCCI states – www.ncci.com
- State Rules and Exceptions – www.paws.com



E-COMP Wholesale **Contact Information**



- E-COMP Main Line: 888-493-2667
- On Line: www.ecomp.us
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