

# E-COMP **NOW!**

Business Insurance Simplified

## NO DEPOSIT + EASY PREMIUM PAYMENTS

E-COMP's pay-as-you-go program allows business owners to eliminate the deposit and make smaller, more frequent premium payments by paying each payroll period.

### How E-COMP Can Benefit Your Business:

- **Payroll Vendor Integration.** Over 450 different Payroll vendors already integrate directly into E-COMP, and are approved to report payrolls on behalf of our customers.
- **Simple Payroll Uploading.** Businesses can report payroll summarized by state and workers' compensation class codes, or based on individual employees, whichever is easiest!
- **Improved Cash Flow.** No deposit is required and premium payments can be paid in smaller, more frequent increments each time payroll is reported. Additionally, because premium is calculated based on actual payroll each pay period, E-COMP can be a great option for businesses with seasonal staffing like retailers and restaurants, or who have payroll fluctuations and need the option to report zero payroll in a period.
- **Minimal Premium Audit Variances.** While E-COMP does not eliminate the requirement of a final premium audit, the risk of a large final audit variance and a subsequent final audit payment at the end of the policy period is minimized because premium payments are based on actual payroll.

E-COMP calculates the workers' compensation premium from a business's actual payroll figures and assigned classifications each time payroll is processed and submitted to E-COMP. Reporting frequency is chosen by the insured, and can be weekly, biweekly, semimonthly, or monthly. State-mandated assessments, taxes, and surcharges are collected in accordance with state law. Payroll information can be submitted to E-COMP either by a policyholder or by their approved payroll service provider.

Visit [www.EcompNow.com](http://www.EcompNow.com) for more information.

## GET STARTED WITH E-COMP

The minimum estimated annual premium to participate in E-COMP is only \$1,500. Talk to your E-COMP Specialist about how you can eliminate the deposit and pay-as-you-go.

800-493-2667

[submissions@goecomp.com](mailto:submissions@goecomp.com)

### OUR CARRIERS



## E-COMP **NOW!**

Business Insurance Simplified

E-COMP, A Division of Granite Insurance Brokers, Inc.

888.493.2667

[www.EcompNow.com](http://www.EcompNow.com)

Lic. #0C41366