

Welcome to E-COMP™



The National Pay-As-You-Go Program



Let's Compare – The Old Way vs. the New Way

Traditional Workers' Comp.



Deposit/Down Payment	25% Minimum	No Deposit/Down Payment
Premium	Estimated, based on projected payroll (usually underestimated)	Calculated on actual payroll at each pay period
Reports	Monthly/Quarterly audit reports to complete	No monthly or quarterly audit reports to complete
Audit	Year end on site or phone audit, documentation required, additional premium due or refund	Handled internally, minimal adjustments and no additional paperwork (unless state mandated.)

E-COMP Insurance Carriers



- "A" Rated Workers' Compensation Insurance Carriers
- Dedicated Underwriting teams to handle E-COMP accounts
- 24 hour, superior claims service and management
- Experience in Payroll Workers' Comp programs
- New ventures acceptable
- Broad appetite of acceptable business classes
- Competitive Rates, low minimum premiums
- Broker of Record changes

Top Performing E-COMP Classes

A Through C



- Apartment & Condo Complex Operations
- Attorneys
- Appliance Repair & Maintenance
- Automobile Service or Repair,
- Automobile Service Stations, Car Washes
- Automobile Rental Companies
- Accountants
- Advertising Agencies
- Architects
- Bakeries
- Banks, Bank Operations
- Building Operations, Building Managers
- Barbershops, Hair Salons
- Bowling Centers
- Building Inspection Operations
- Cafeterias
- Carpentry, - Detached SFD
- Carpet Stores & Operations
- Caterers
- Child Day Care Centers
- Chiropractors



C Through E

- Clothing Stores
- Clothing Manufacturing
- Concrete or Cement Work – Floors, Driveways, Sidewalks
- Country Clubs
- Computer Operations, including programmers
- Computer Manufacturing
- Deli, Sandwich, Coffee Shops
- Dentists, Dental Labs
- Detective or Patrol Agency
- Distributors
- Donut Shops
- Drivers
- Drycleaners
- Electrical Repair/Maintenance
- Electrical Wiring Within Buildings
- Electroplating
- Engineering Firms

Top Performing E-COMP Classes

F Through J



- Fast Food Restaurants
- Financial Institutions
- Financial Services
- Fishing or Yacht Clubs
- Franchises
- Food Mfg
- Funeral Home Operations
- Furniture Mfg – Wood
- Golf Clubs
- Hair Salons
- Hardware Stores
- High Tech Mfg
- Hobby Stores
- Hotels & Motels
- Human Resource Services
- Investment Firms
- Inspection Operations
- Janitorial Services & Operations
- Jewelry Stores



M Through P

- Machine Shops
- Masonry Operations
- Medical Labs
- Medical Offices
- Metal Manufacturing
- Movie Theaters
- Museums
- Nail Salons
- Non-Profit Organizations
- Optometrists
- Patrol Agencies
- Photography
- Pharmacies
- Plastics/Rubber
- Podiatrists
- Printing Operations
- Professional Services
- Psychologists

Top Performing E-COMP Classes



R Through Z

- Radio Broadcasting
- Restaurants
- Rug Cleaning
- Rug Stores
- Schools and Colleges
- Sheet Metal Products MFG – Shop Only
- Stores - Retail
- Store – Meat & Grocery
- Stores – Wholesale
- Tanning Salon
- Tech Mfg
- Tech Office
- Telephone/Telegraph Co, Office or Exchange
- Textiles
- TV Broadcasting
- Theaters
- Wholesalers
- Vineyards



Ineligible Class of Business List



- Admiralty (includes tugboat and dredging operations)
- Aircraft operations
- Amusement Park, Carnivals, & Fair operations
- Armored Cars, Ambulances, Rescue Squads
- Asbestos Operations
- Battery Manufacturing
- Blasting Contractors
- Boat Yards, Marinas, Piers, Dams, Pile Driving
- Building Structure – Raising or Moving
- Chemical
- Caisson or Shaft Sinking
- Concrete Construction (Heavy)
- Demolition Contractors
- Employee Leasing, PEO's, Temp Agencies, Staffing Companies
- Explosive Operations
- FELA (Railroad Operations)
- Fertilizer Operations
- Firefighting & Fireworks
- General Contractors who sub out more than 40%
- Grain Elevator/Milling Operations
- Home Health Care
- Iron or Steel Erection Operations & Rigging
- Jetty/Breakwater Construction
- Lead Mfg or Works
- Livestock Dealers
- Logging & Lumbering
- Metal/Steel Erection Operations
- Mining, Quarrying, Sand & Gravel Operations
- Moving Operations
- Nightclubs with security and more than 50% alcohol and entertainment
- Nuclear Operations, Oil & Natural Gas (Gas Stations Acceptable)
- Ore Processing, Milling, Smelting, Refining & Distilling
- Penal Institutions
- Pulp Operations
- Radio/TV Towers, Antenna Installation
- Roofing Contractors
- Rolling Mills, Saw Mills
- Scaffolding Erection & Dismantling
- Security Companies
- Shipbuilding/Boat Building
- Stables, Riding, Riding Clubs
- Street or Road Construction
- Tire Manufacturing, Dealers with recapping
- Tree Trimmers
- Truckers
- Tunneling
- USL&H Maritime
- Underground Utilities

Policy/Payment Process

