



# Insurance solutions for every stage of your business.

At Automatic Data Processing Insurance Agency, Inc. (ADPIA), an affiliate of ADP, LLC, we understand you have a lot to consider in establishing or evolving your business. That's why ADPIA will work with you to make the process of selecting business insurance coverage simple and straightforward. As your company grows and changes over time — and as industry regulations change — we work to help you reassess your needs.

Over 100,000 small and mid-sized businesses have turned to ADPIA to access a range of business insurance solutions including<sup>1</sup>:

## Health & Benefits:



- Medical
- Dental
- Vision
- Group Life
- Short & Long Term Disability

## Property & Casualty:



- Workers' Compensation
- Business Owners Policy
- Statutory Disability
- Commercial Umbrella Liability Policy
- Business Automotive

### WHAT MAKES ADPIA DIFFERENT THAN A TRADITIONAL BROKER:

#### Health & Benefits:

**A DEDICATED BENEFITS PARTNER:** ADPIA's Client Executives and Relationship Managers<sup>2</sup> can guide you through industry regulations, provide you with access to customized solutions.

**INTEGRATION WITH ADP PAYROLL:** By integrating your payroll information, we can automate and simplify your benefits administration involvement.

**EMPLOYEE ADVOCACY CENTER (EAC):** The EAC, staffed with fully licensed agents can help to answer or assist them and limit your involvement in your employees' personal health matters.

#### Workers' Compensation:

**IMPROVED CASH MANAGEMENT:** Free up cash that you can invest back into your business. Eliminate upfront premium deposits with ADP's Pay-by-Pay<sup>®</sup> Premium Payment Program.<sup>3</sup>

**PREMIUM CALCULATION & PAYMENT:** With the help of ADP's Pay-by-Pay, your premium calculations will be automatically adjusted based on actual payroll and carrier rates — even more, they will be automatically forwarded to the carrier each month.

**STREAMLINED AUDIT & SUPPORT:** With the advantage of accurate premium calculations and automated premium payments, we can help minimize financial surprises at your year-end audit.

## Take the next step. Connect with ADPIA.

Call us at (855) 237.5335.



<sup>1</sup> Only a licensed agent with ADPIA can speak to you about insurance plans or products.

<sup>2</sup> Available to any ADPIA client with \$200,000 or more in premium and any ADPIA client serviced by the Major Accounts business unit.

<sup>3</sup> While premium deposits may be eliminated with most carriers, mandatory state assessment fees may be required in some states.

All insurance products will be offered and sold only through Automatic Data Processing Insurance Agency, Inc. (ADPIA), its licensed agents or its licensed insurance partners 1 ADP Blvd, Roseland, NJ 07068. CA license #0D04044. Licensed in 50 states. Certain services may not be available in all states. Clients must be using ADP's tax filing service to take advantage of ADP's Pay-by-Pay Premium Payment Program. The information contained herein represents products and services available through only one of the business groups of Automatic Data Processing Insurance Agency, Inc., (ADPIA). ADPIA services mid and large size clients with various insurance products and services through its other business groups. ADP, the ADP logo, Pay-by-Pay are registered trademarks of ADP, LLC. Copyright ©2014 ADP, LLC.