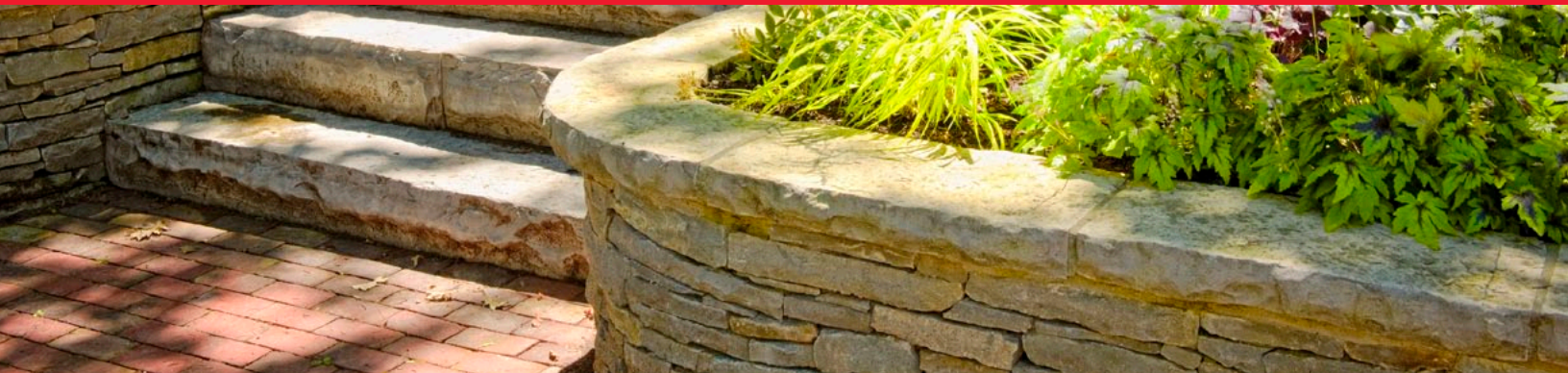


What our clients are saying



LANDSCAPE ARCHITECTURE

Landscape business reduces workers' compensation premiums, administrative burdens through partnership

A West Coast landscaping business finds a more cost-effective and efficient way to manage its workers' compensation needs, thanks to a partnership with Automatic Data Processing Insurance Agency, Inc.

In Arizona and California, the Berghoff Design Group runs its business in high gear all year long. Homeowners and businesses line up to take advantage of the company's high-end designs and construction that allow property owners to tell stories through their gardens.

"The Berghoff business is growing," says Joseph Zingale, General Manager. "Growth means we are always looking for better ways to be more productive and efficient. That's why we chose a new partner to help us meet our workers' compensation needs."

Berghoff Design Group has relied on ADP's payroll and tax services since 1997, and Joseph says, "Service has been excellent." So, when he heard about workers' compensation services offered through ADP's affiliate, Automatic Data Processing Insurance Agency (ADPIA) Inc., he didn't hesitate to cultivate new opportunities for his business.

Dramatically reducing costly premiums

Berghoff Design Group is made up of 185 employees working across two states. "I'm passionate about the business and doing the best I can for the company, and that includes having the best workers' compensation coverage for my business," says Joseph.

SNAPSHOT

Client:

Berghoff Design Group, design-build firm based in Scottsdale, Arizona

Description:

Offers landscape design and construction for residential estates, commercial properties and restoration projects; oversees the design from inception to completion

Workforce:

185 employees working across 4 companies in 2 states

Website:

www.berghoffdesign.com



About 3 years ago, Joseph began partnering with ADPIA for Berghoff Design Group's workers' compensation needs. "We started using the insurance agency with one of our four companies since policies had different termination dates," explains Joseph. "With that one company, we saw significant decreases in our workers' compensation premiums. Now, we have all four companies on board, and the savings have been dramatic."¹

Lower premiums have freed up cash that the Berghoff Design Group can use to build profitability. "Because our business is thriving, we need to hire new people and purchase everything from office computers to construction vehicles," says Joseph. "Keeping premiums low can free up funds that we can use to invest in the business."

Eliminating administrative burdens

Before partnering with ADPIA, Joseph had to keep track of workers' compensation paperwork on his own. "Across the four companies, I was spending about two days a month gathering information, filling out forms and submitting reports. It was a labor drag."

But that changed when Berghoff Design Group signed on to use ADP's Pay-by-Pay[®] Premium Payment Program for Workers' Compensation², a payroll enhancement to the company's existing ADP Payroll. "Pay-by-Pay is so easy," says Joseph. "It's seamless and automatically takes care of the administrative responsibilities that were slowing me down. Getting back two days each month allows me to focus more attention on our employees and customers."

Keeping accurate records to support decision-making

With a background in accounting, Joseph understands the value of accuracy. But when he was responsible for the arduous process of manually managing workers' compensation data and forms, "there was always the risk of clerical errors."

Now, ADP's Pay-by-Pay Premium Payment Program manages the process for him. Payments are calculated accurately because they are based on actual, not estimated, payroll data and carrier rates. These accurate calculations minimize over- and/or under-payments of premiums each month and at the year-end audit.

"It's important to be accurate day to day because you need to keep track of where you are as a business," Joseph explains. "If you don't have accurate information, you can't manage your business effectively."

Achieving more with less

Lower premiums. Convenience. Accuracy. Joseph achieved them all through partnership with ADPIA and its affiliate ADP.

"In today's business economy, we're wearing more hats and having to get more done with fewer resources," says Joseph. "Working with ADPIA has resulted in premium reductions and time savings. And that's a win-win for Berghoff."

"By using ADP's Pay-by-Pay, I get back two days each month which allows me to focus more attention on our employees and customers."

Joseph Zingale

General Manager

Berghoff Design Group

