

What our clients are saying



LANDSCAPING SERVICES

Paying Workers' Compensation Premium As Part of a Comprehensive Solution Helps Landscaper Improve Cash Flow

Elite Land Services provides lawn maintenance and landscaping services to owners of commercial and noncommercial properties throughout the greater metropolitan area of Tampa, Florida. Company owner, Brian Vowels, started Elite Land Services in 2006 and operated it as a sole proprietor until the summer of 2012, when he added employees. Expanding his business to serve a growing number of commercial clients not only meant increased revenue, it also put him in the market for workers' compensation insurance coverage.

"When I had no employees, workers' compensation coverage obviously wasn't an issue," says Brian. "I'm happy that my business is growing, but cash flow is still something I have to watch, as a small business owner. Purchasing workers' compensation insurance coverage was going to be an additional cost I had to take into account. The only question was – how much was it going to be?"

When Brian began to shop, he encountered problems finding a policy with local brokers. Through his payroll service provider, ADP®, Brian learned of the Automatic Data Processing Insurance Agency – an ADP, Inc. affiliated company that specializes in providing Property & Casualty and Health & Benefits Insurance for small and mid-sized businesses.

Automatic Data Processing Insurance Agency stepped in with special help

Brian called Automatic Data Processing Insurance Agency ("ADPIA"). He provided the information needed to complete an analysis and the licensed agent began contacting insurance carrier partners for quotes. Landscaping is often viewed as a higher risk to carriers, and ADPIA's licensed agent made sure to explain Elite's business clearly so that the carrier partner had the necessary information to accept the risk for coverage.

"The agency's service involved a special commitment from the very beginning," recalls Brian. "Our (ADPIA) agent was able to get us affordable coverage and a good quote without a large, up-front premium payment."*

SNAPSHOT

Client:

Elite Land Services
Tampa, Florida

Description:

Landscaping services for commercial and residential properties

Workforce:

Three employees

"ADP's Pay-by-Pay program helps take the edge off of paying for our workers' compensation coverage."



Brian appreciates the access he has to a business solution that he thought was available only to larger employers. "Our agent took the time to understand our business and then went that extra mile to help us get the coverage we needed," he says. "She set things up with great accuracy and her determination, dealing with the insurance carriers, made a big difference."

The small business owner received more good news. Because he also processes his payroll with ADP, he qualified for ADP's Pay-by-Pay[®] Premium Payment Program, which allows him to pay his premium proportionately with each payroll.

Pay-by-Pay feature reduces cash flow impact

Besides the access to insurance products, since Automatic Data Processing Insurance Agency is an affiliate of ADP, Inc., qualified clients can integrate premium payments with ADP payroll as a convenient option for paying insurance premiums and simplify administrative burdens.

"ADP's Pay-by-Pay program helps take the edge off of paying for our workers' compensation coverage," says Brian. "The payment plan is accurate and convenient. I pay my premium with each biweekly payroll based upon actual employees' wages, not an estimate someone came up with."

Participants in ADP's Pay-by-Pay Premium Payment Program benefit from ADP's administrative and money-movement services. ADP accurately calculates and collects premium payments each pay cycle, based on the actual payroll processed and carrier rates, minimizing the risk of over or under payments that can impact the year-end audit. Premium payments are forwarded directly to the carrier, decreasing the risk of late payment policy cancellation.

The landscaper adds, "This arrangement really works for a small business like mine that doesn't have a large cash flow. Now I have the coverage I need and I don't even have to write a separate premium check to an insurance company."

ADP's Pay-by-Pay helps with time-consuming paperwork

When Brian runs his biweekly payroll, he automatically receives his online Pay-by-Pay Premium Report. It allows him to review his workers' compensation premium payments, employee class codes and rates, and excluded wages for any pay period, quickly and easily. The premium information provided by ADP also streamlines the end-of-policy audit, potentially eliminating hours of administrative time for Brian – time that he can use to serve customers and generate more revenue. Moreover, since Brian's premium payments are based on actual payrolls, it minimizes the likelihood that Elite Land Services would owe any additional premium at policy audit time.

He concludes, "I'm busy every day serving customers and growing my business. I like the fact that ADP is helping me with a lot of administrative matters that I don't have to worry about. As a small employer, I couldn't afford to hire someone to do everything that ADP does for my business. The money I'm paying is money well spent."

"Our (ADPIA) agent was able to get us affordable coverage and a good quote without a large, up-front premium payment."*



*While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required in some states.

ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation is a payroll enhancement feature of ADP's payroll processing services.

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