



# What Our Clients are Saying.



## AUTO REPAIR, ROAD SERVICE, AND BODY WORK

## SNAPSHOT

### Family Owned Business Lowers Workers' Compensation Premium With A Comprehensive Solution

Riverside Service, Inc. and Riverside Auto Body LLC are family businesses, owned and operated by Albert and Heather Jagodzinski. Their AAA Auto Club-approved auto repair and road service facility in Cos Cob, Connecticut, has been a local fixture for two decades, employing up to 20 mechanics, drivers, dispatchers, and office workers. More recently, they opened a vehicle body shop.

When Albert and Heather chose to obtain workers' compensation coverage through ADPIA — an ADP®-affiliated company — they also changed their payroll service from another provider to ADP. This enabled them to utilize ADP's Pay-by-Pay® Premium Payment Program, which presents the added-value of an affordable option for premium payments.

**“One of the best decisions we’ve made...was to go with ADP.”**

**Heather Jagodzinski**  
Owner and Operator  
Riverside Auto Body

#### Client:

Riverside Service, Cos Cob CT  
Riverside Auto Body, Stamford CT

#### Description:

Provides auto repair, road service, and auto body work

#### Workforce:

Riverside Service – 15 to 20 employees  
Riverside Auto Body – 2 employees

### Premium payment arrangement based on actual not estimated payroll data

The savings for Riverside Service and Riverside Auto Body did not stop with the elimination of an up-front premium deposit.\* “The Pay-by-Pay Program from ADP is another way that we save money,” explains Heather. “It’s so simple. We pay our workers’ compensation premium each week based upon our actual payroll. The premium goes to the insurance company and we’ve paid for the coverage we need.”

Clients that participate in ADP’s Pay-by-Pay Premium Payment Program benefit from ADP’s administrative and money-movement services. ADP calculates and collects premium payments each pay period, based on the actual payroll processed and carrier rates. This minimizes the risk of an overpayment or underpayment and premium payments are forwarded directly to the carrier, decreasing the risk of a late payment policy cancellation.

### As cash flow improves, stress drops and efficiency improves

The lifeblood of any business is positive cash flow. It’s especially critical to small businesses, like Riverside Service and Riverside Auto Body. “Cash flow is a huge item for us,” says Heather. “For instance, the average gasoline load we receive at our service station costs between \$28,000 and \$30,000 — and that has to be paid upon delivery. Our accurate premium payments and not having to pay an up-front deposit on a workers’ compensation policy are a big help when it comes to cash flow,” she adds.

Heather, who handles most of the administrative work for both of the family’s businesses, says the relationship her businesses have with ADP also makes a difference in terms of time saved. “Each month I can access my online Pay-by-Pay Premium Payment Report that tells me everything I need to know about our payments.” In addition to employee and wage information, Heather can peruse how much each employee’s job classification costs in workers’ compensation premium.

She concludes, “One of the best decisions we’ve made...was to go with ADP.”

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**Heather Jagodzinski**  
Owner and Operator  
Riverside Auto Body

\*Automatic Data Processing Insurance Agency, Inc. (ADPIA) is an affiliate of ADP, LLC.

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

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