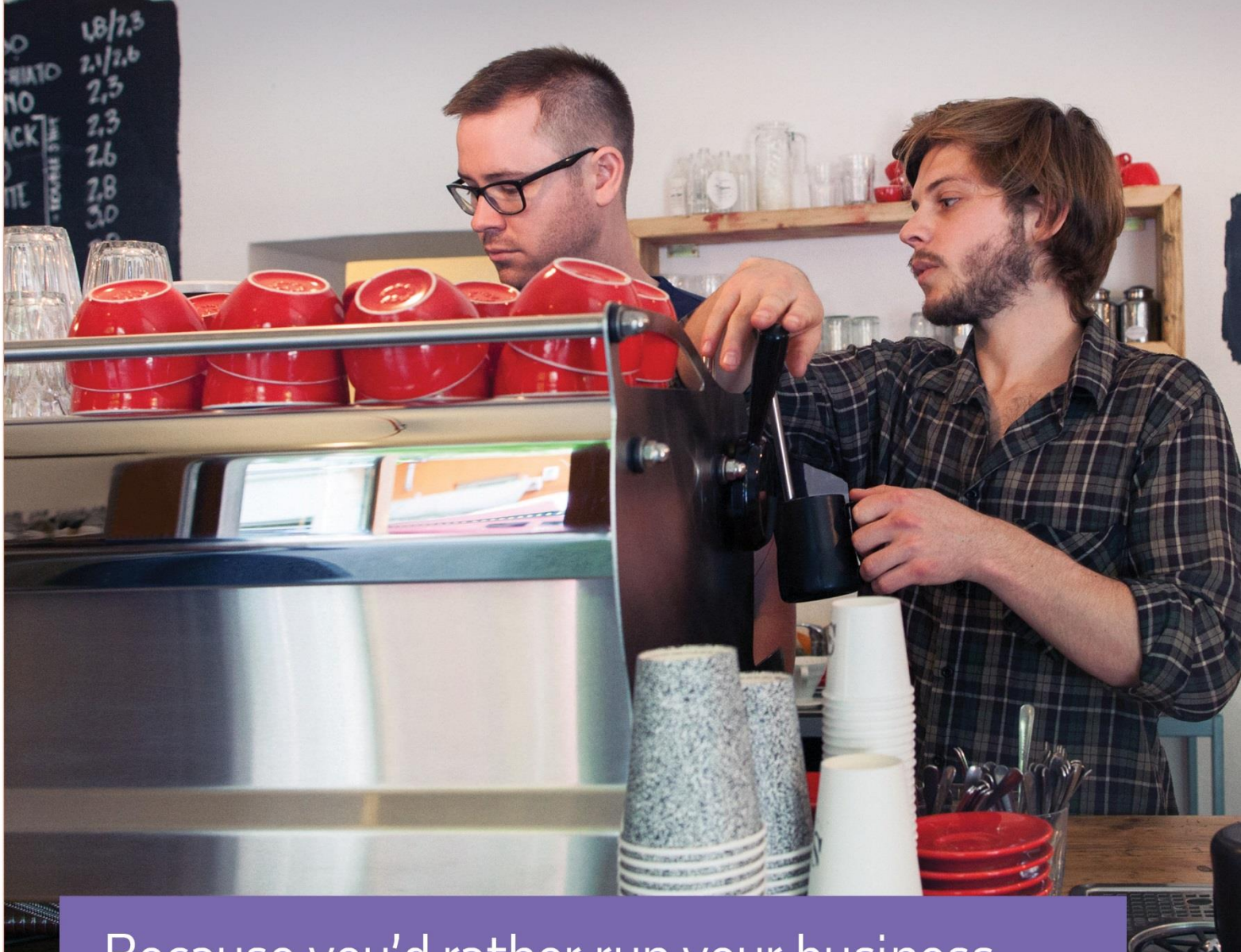




Group Health Benefits.
Business Insurance.
Straightforward & simplified.

ADP IA[®]
Automatic Data Processing
Insurance Agency, Inc.



Because you'd rather run your business than focus on insurance.

You've got big plans for your business. And a lot to do over the course of the day. Chances are, neither involves becoming an insurance expert.

“ We set up payroll with ADP and my workers' compensation insurance through ADPIA. From Day 1, the ability to consolidate with one partner has been great.

Elizabeth Gilbert, Owner, East Coast Woodworking

That's where Automatic Data Processing Insurance Agency, Inc. (ADPIA®) can help. Since 1992, we've helped simplify group health benefits and workers' compensation insurance administration for more than 150,000 small and mid-sized companies just like yours.



Insurance is our specialty

As a top business insurance agency, we know insurance from the inside out. We know firsthand how insurance choices can affect your business, from hiring and retaining great people to improving cash flow to helping mitigate risk.

What makes ADPIA different?



900+ licensed insurance agents

Insurance is not one size fits all...we can help you find the solutions for your unique business



Serving more than 1.5 million employees

We know insurance and we're happy to share our knowledge with you



Partners with "A" rated insurance carriers

Giving you access to top carriers to suit your business needs



Service your way

Match your challenges with our solutions—we're here to help when you need it



Ability to integrate with ADP payroll

Streamline administrative tasks and reap the benefits of working with affiliated companies

Even more benefits for ADP® payroll clients

If ADP already processes your payroll, your life just got a whole lot simpler. By combining your ADP payroll and tools with insurance policies through ADPIA, you can leverage the power of integration to simplify and improve your business insurance experience.

Insurance solutions for every stage of your business

Whether you're launching a new business or are an established company evaluating your existing coverage needs, we never stop looking for ways to simplify insurance for you.

adp.com/insurance



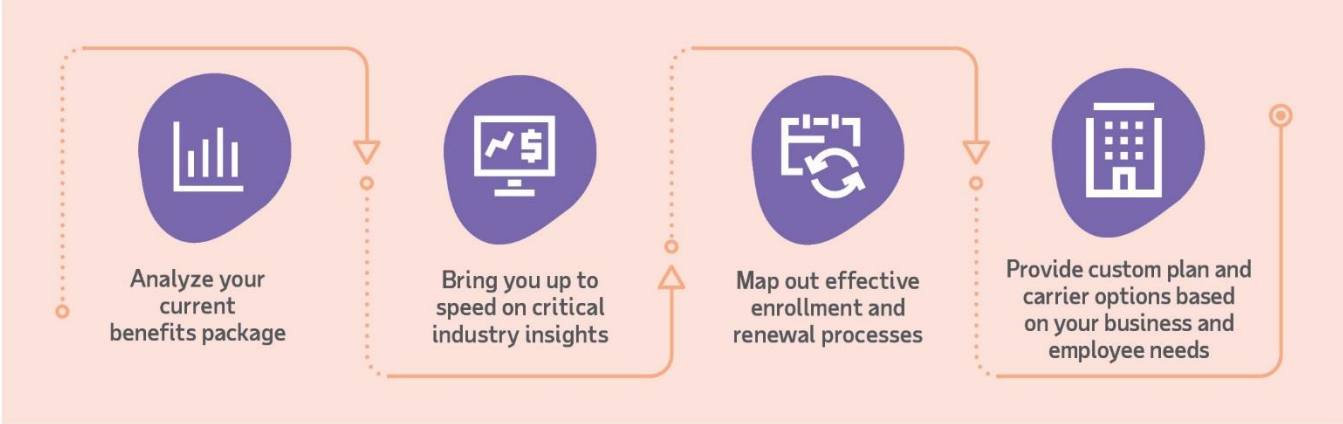


You know your business. We know benefits.

Your choice of group health benefits can have a surprising impact on many areas of your business — as does your choice of insurance agency. Whether you're hiring or looking to retain top talent, the right benefits package has a trickle-down effect on your business, and your bottom line.

The ADPIA difference: Putting your business first

ADPIA firmly believes that assembling the right mix of high-value benefits starts with strategic thinking. During your benefits strategy consultation, our fully-licensed ADPIA agents will:



We'll also introduce you to solutions that can help you save money by lowering your tax expenses, while helping your employees keep more money in their pockets.*

The total package: Service and support you thought only big businesses get

Find out how ADPIA offers time-saving tools and support typically enjoyed by larger companies:



Integration with your ADP Payroll:

Streamline your benefits administration with accurate eligibility tracking and automated premium deductions**



Benefits Manager (available in select states):

An employee self-service online portal to manage their coverage, from open enrollment through policy renewal.**



Employee Advocacy Center:

A dedicated service center staffed by a team of knowledgeable, fully-licensed agents to help answer employees' questions and troubleshoot issues, so your company doesn't have to.



Ongoing Service:

Our representatives can assist you with employee enrollments and terminations, claims, carrier billing support and renewal consultation.**

92% of employees say that

benefits are important to their overall job satisfaction.¹



ADPIA: Helping you make the most of your benefits investment

Group Health | Dental | Vision | Group Life | Short & Long-term Disability

Our licensed professionals operate in 17 states as well as the District of Columbia.

Bottom line...When employee benefits make up a third of your company's total compensation costs, you need to make the most of your investment. And we're here to help...so let's connect and talk about the health of your business!



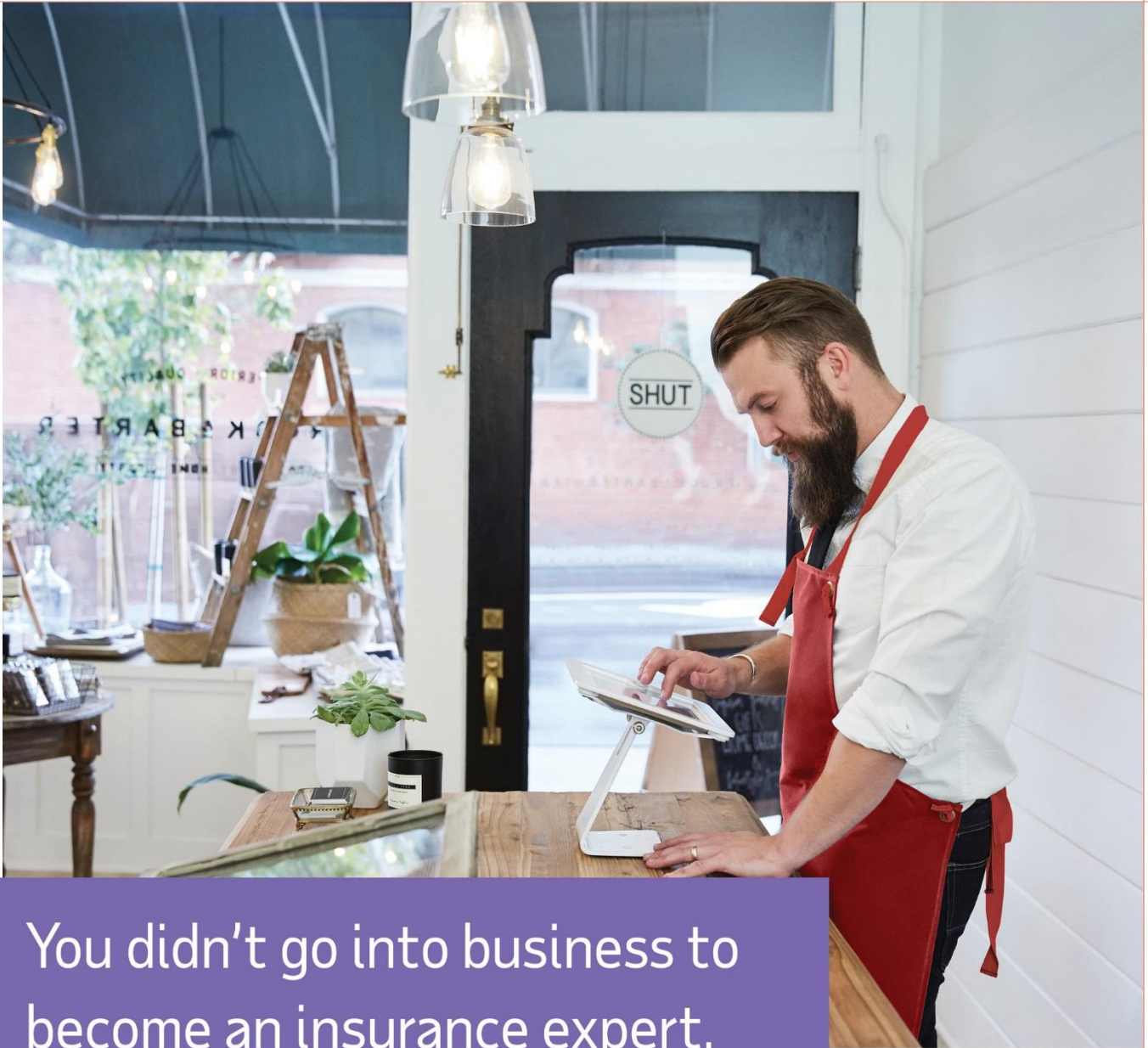
Having employees both in state and out of state, was definitely a factor in choosing our health benefits plans. It was easy working with ADPIA to identify plan options that would meet the needs of all our employees.

Whitney Gries, Executive Administrator, XRM Media

(1) Source: Employee Job Satisfaction and Engagement Report, Society for Human Resources Management

* Participants can save on federal income taxes, state income taxes in most states, and Social Security/Medicare (FICA) taxes. Employers can save on the matching portion of FICA taxes and federal unemployment taxes and on state unemployment taxes in many states. State income tax rules vary by state.

** Additional service; ask your representative for more information.



You didn't go into business to become an insurance expert. But we did.

At a time when an estimated 75% of U.S. businesses are underinsured², Automatic Data Processing Insurance Agency, Inc. (ADPIA) can help make sure you have the right business insurance to protect your business and your employees — and give you the tools to save valuable time and money.



Need other business insurance? We have you covered:

General Liability | Business Owner's Policy (BOP) | Commercial Auto Insurance
Umbrella Liability | NY Disability Insurance

The ADPIA difference: Streamlining workers' compensation

As a leading insurance agency, we're not willing to accept, "That's how it's always been done!" — With ADPIA for your workers' compensation and ADP's payroll and Pay-by-Pay[®] Premium Payment Program, we can help you take the "work" out of workers' comp by:



Integrating premium payments with your ADP payroll

Minimizing your risk of missing a bill or incurring a penalty



Basing premiums on real numbers, not estimates

You're less likely to over- or under-pay, which means no surprises during your year-end audit



No upfront annual deposit³

Less impact on your cash flow



Self-service access to insurance certificates

Speeds your proposal process, so you won't get stalled on the job



What you don't know about business insurance could hurt you.

With ADPIA, you'll have a team of knowledgeable professionals on your side — so get back to building your business...while we help you protect it!



ADPIA makes my year-end audit really easy. With Pay-by-Pay, my year-end variance is typically only a couple of dollars.

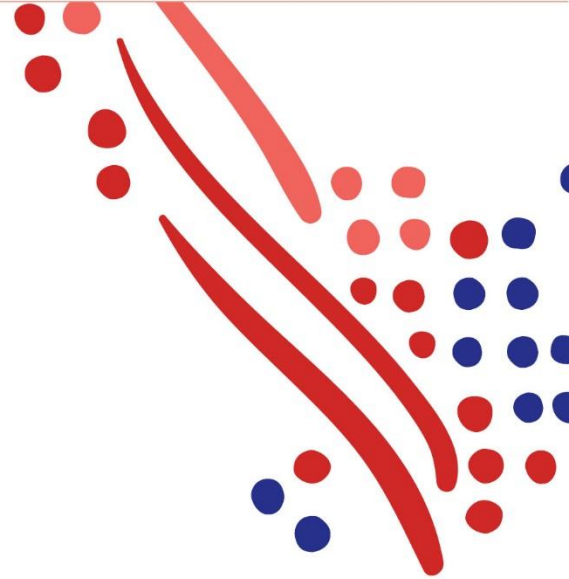
Jodi Template, Owner, Woodchips LLC

(2) <https://www.bizjournals.com/bizjournals/news/2017/09/11/why-and-how-small-business-owners-should-protect.html>

(3) While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required.



Automatic Data Processing
Insurance Agency, Inc.



Let's connect today!

adp.com/insurance

ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation, a payroll enhancement feature of ADP's payroll is a processing service and does not involve the offer or sale of any insurance product. Clients MUST be using ADP's tax filing service to take advantage of ADP's Pay-by-Pay Premium Payment Program.

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