



## Simplifying workers' compensation makes for an easier retirement

Twenty-five years ago, Ynacio Ramirez took over a struggling party rental company from his brother-in-law and turned it into a thriving business. Today, Coast Party Rentals provides stages, dance floors, canopies, tables and lighting to clients of all sizes, and Ramirez looks forward to leaving the business to his two adult sons.

### Workers' compensation was a problem

Workers' compensation insurance is a big problem in our industry. We've been in business 30 years, and we've never had anyone get seriously injured. But we're grouped with national companies that have hundreds of injuries a year, so we pay the same premiums that they do.

Most insurance companies just project what you're going to owe every year. Then, when the final audit would come at the end of the year, it would turn out I owed a ton of money. I hated that. I would rather just know what I need to pay up front and pay it.

### With Pay-by-Pay, there's no end-of-year surprise

I was with a different payroll provider for 15 years. But one quarter, they failed to pay my taxes, and I was fined. When they refused to own up to it, I decided to find another provider.

Anna, my local ADP rep, convinced me to give them a chance. But the other big reason I went with ADP was their Pay-by-Pay premium payment program for Workers' Compensation. Instead of estimating what you're going to owe, they calculate it based on the employee payroll and then debit your premiums every payroll — and it's always the right amount. There's no "Surprise, you owe us \$20,000."

### It's amazing how much easier it is

California is a tough state to do business, and I'm 98% retired at this point. My sons are taking over the business, and I want to make things as simple for them as possible. With Pay-by-Pay, it's amazing how much easier it is.

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ADP's Pay-by-Pay Premium Payment Program is a payroll enhancement feature of ADP's payroll processing service. Clients must be using ADP's tax filing service to take advantage of the Pay-by-Pay Premium Payment Program.

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**Ynacio Ramirez**  
Owner



### Quick facts

-  **Company:** Coast Party Rentals
-  **Headquarters:** Los Alamitos, CA
-  **Industry:** Party Rentals
-  **Established:** 1989
-  **Employees:** 20
-  **Locations:** 1
-  **Website:** [Coastpartyrents.com/](https://coastpartyrents.com/)

**Business Challenge:** How to manage the surprise end-of-year payments that come with typical workers' compensation insurance policies.

**How ADP® Helped:** ADP's Pay-by-Pay® Premium Payment Program for Workers' Compensation payroll feature integrates payroll with workers compensation payments, so you always pay the right amount, minimizing the chances of an end-of-year surprise.

