

**Workers' Compensation and Risk Management Proposal
Testing Company
April 11, 2017**

Example

Atlanta Corporate Office
(877) 213-1999

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Proposal for Workers' Compensation and Risk Management Services With Payroll

Prepared Exclusively For:

Testing Company

04/11/2017

Workers' Compensation coverage with payroll from Insured Solutions, Inc. gives you the confidence of knowing you are in the hands of the nation's premier workers' compensation experts.

The simple billing method helps clients streamline their cash flow because their workers' compensation premiums are billed on an "as earned" basis which ends the surprise of large premium payments due after the annual audit.

Clients receive initial training and ongoing customer support from dedicated Insured Solutions client service representatives.

Example

Exhibit A

QUOTATION

Valid Until: 05/11/2017

Client Name Testing Company

Carrier Benchmark

E.L. EACH ACCIDENT	\$1,000.000
E.L. DISEASE - EA EMPLOYEE	\$1,000.000
E.L. DISEASE - POLICY LIMIT	\$1,000.000

Proposal Date: 04/11/2017

<u>Class Code</u>	<u>Net Rates (%)</u>	<u>Payroll (\$)</u>	<u>Total</u>
CA8742	2.42	\$0.00	\$0.00
CA8810	2.22	\$150,000.00	\$3,330.00
CA9185	58.92	\$0.00	\$0.00
CA9921	0.00	\$0.00	\$0.00
GA8810	1.72	\$0.00	\$0.00
OK8380	1.50	\$0.00	\$0.00
SC8810	1.82	\$0.00	\$0.00
Annual Sub Total			<u>\$3,330.00</u>
One-Time Activation Fee (non-refundable)			<u>\$0.00</u>

DO NOT CANCEL EXISTING COVERAGE UNTIL NOTIFIED BY INSURED SOLUTIONS OF APPROVAL.

Client Initial _____

Example

Client Name Testing Company

Special Provisions / Notes;

\$1,000.00 per claim ded./fee.

Waiver of subrogation available (initial one option below):

Individual waivers provided at the individual cost of: \$150.00 Initial _____

Unlimited waivers available for a premium surcharge of: 3% Initial _____

Coverage provided through a master policy, MCP, and/or where the Alternate Employer Endorsement applies.

Certificates must be issued by Insured Solutions.

Coverage may be cancelled by client or company with a 30 day written notice.

Client reports payroll data on the same date as their internal payroll.

All payroll taxes will be filed under the appropriate tax ID number.

Insured Solutions reserves the right to adjust the fee schedule, without notice, if actual payrolls reported are reduced by 25% or greater than what is listed on Exhibit A. Minimum premiums may apply.

Client will receive an automatic debit for any applicable payroll taxes and workers' compensation net rates on a pay-as-you-go basis.

State and federal mandated taxes, fees, and surcharges will be reported on your invoice. These fees may be charged on manual modified premiums based on carrier requirements.

Client is aware that not reporting wages for a pay period can constitute an immediate termination.

Payroll delivery fee invoiced at the cost of shipping/handling.

EPLI coverage is included in the above rates. Please see detailed brochure & service agreement for more information.

This proposal is an indication only is subject to final carrier underwriting

To make coverage effective, final underwriting approval must be received in writing from Insured Solutions, Inc.

The following documents will be required:

- 1) Signed Proposal (All Pages)
- 2) Signed Acord Application with Officer Information Included
- 3) Signed Power of Attorney Forms, If Applicable
- 4) Signed Client Service Agreement
- 5) Copy of Set Up Check, made out to Insured Solutions, Inc.

Initial _____

Exhibit A

QUOTATION

Valid Until: 05/11/2017

Client Name Testing Company

By signing I accept the terms and conditions listed above. See binding instructions enclosed.

Client Name

Signature of Owner or Officer

Printed Name

Title

Phone Number

Email Address

For payroll reporting, please list the contact information below:

Printed Name

Title

Phone Number

Email Address

Example

What We Do For Clients

Clients are able to focus energies on what they do best - running their core business! Insured Solutions will manage the ancillary aspect of the business with our seasoned risk management and HR professionals to free staff to pursue new business, find new efficiencies, and work exclusively to provide direct services to your clients to make your business more successful.

Insured Solutions will provide Chad Testing with workers' compensation and risk management, payroll & other government reporting requirements.

Insured Solutions is your risk management and human resource solution, whenever you need us.

Risk Management

Reduce workplace injuries and Workers' Compensation rates with our proactive, risk management services. Our Risk Management Team will serve as the front line against unnecessary claims by providing the following services:

- New Hire Screening - Prevent problems by effectively screening for predatory employees.
- Claims Management Training - Train staff to handle claims promptly and effectively, reducing exposure.
- Client Safety Policy and Procedures Review - Our risk management experts can spot problems in procedures and rectify them quickly.
- Work-Site Hazard and Safety Recommendations Report - Our risk management experts can provide on-site safety inspections and concrete recommendations.
- Ongoing Claims Management - Our professional staff will respond to each claim promptly, efficiently and professionally.
- Nurse Case Management Program - Each claim is supervised by an RN case manager, who communicates within the first 24 hours with the treating physician, the employer and the injured worker, maintaining communication throughout the treatment period.
- Light-Duty Back-to-Work Programs - The RN case manager, together with our risk manager assertively move the worker into appropriate light-duty, back-to-work responsibilities.
- Drug-Free Workplace Assistance - Maintaining a drug-free environment is the best protection against injuries.
- Written Safety Programs - Codify safety program with clear, concise workplace safety rules.
- Behavior and Disciplinary Programs - Ensure that employees comply with EEOC, ADA and other policies, implementing a progressive disciplinary program to protect employees and the company.

Rehabilitative Risk Management Service Packages

When clients experience a significant number of injuries and claims over a period of years, the resulting loss history can make it nearly impossible to secure coverage. In many cases we can find coverage for these hard-to-place risks.

In any event, for clients who need to improve their loss ratios relative to premium, we offer an exclusive, state of the art program to educate and rehabilitate these cases, almost always leading to a significant reduction in workers' compensation rates in as little as two years.

Depending on premium, this service can be provided at little or no additional cost to the client. Please review our bronze, silver, and gold Risk Management Service Packages attached, contact us to see which one is best for your company, and ask about pricing.

Payroll & Workers' Compensation Set Up Instructions

To Bind Coverage, final underwriting approval must be received in writing from Insured Solutions, Inc.

The following documents will be required and must be uploaded via our Binding Wizard.

- 1) Signed Proposal with Rates
- 2) Signed Acord Application with Officer Information Included
- 3) Signed Power of Attorney Forms, if Applicable
- 4) Signed Client Service Agreement
- 5) Copy of Set Up Check, MADE OUT TO INSURED SOLUTIONS, INC. (Check will be converted to a pre-authorized debit and deposited)
- 6) After all items above have been collected, click the link below and you will be directed to our Secure Binding Wizard. If you have questions, or problems, please contact service@insuredsolutions.net

Binding Wizard: <https://www.insuredsolutions.net/binding.html>

Payroll Processing, Checks, and Distribution

Insured Solutions, Inc. employs the finest technology and client service staff in providing state of the art payroll services to clients, including:

- On-site check printing
- Federal and state tax deposits
- Internet time entry and web-based reporting
- Employee maintenance, direct deposit, W-2 processing, and time clocks
- CPA payroll and tax portal
- \$2 million insurance umbrella and bonding

Employee Benefits

Insured Solution, Inc. provides clients with employee benefits at a substantial savings. Benefits include:

- Medical insurance
 - Dental, vision and life insurance
 - Disability insurance
 - 401 (k) retirement plan
 - Section 125 flex plan
 - Credit union membership
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Human Resource Consulting and Staffing

Our professional HR staff is experienced in all aspects of human resource management, including:

- Employee orientation and communication of all benefit plans
- Employee handbooks, employment-related forms, employee file maintenance, and disciplinary issue assistance
- Hiring practices assistance, termination assistance, performance review assistance
- Employee compensation and appraisal assistance, COBRA and HIPPA compliance and management & more.

We can also assist clients in recruiting and placing of employees for temporary staffing, permanent placement, recruiting or temp-to-perm programs.

Example



A Division of Insured Solutions, Inc.

SourceOne strives to deliver exceptional service. It is our priority to ensure your employees are paid on time, every time. All new hires will be provided with an option to sign up for either direct deposit or pay card, as well as having the option to receive their wage statements electronically. We encourage you have your new employees participate in our going green program.

Please review our shipping fees noted below and select which option best fits your company's needs.

- All employees will be on Direct Deposit or Pay Card by first payroll.**
 - No Charge for Shipping
- Remote Check Printing**
 - Check Stock & Envelopes will be at no charge
 - Shipping of Check Stock & Envelopes invoiced at cost
 - *Please note this option is not available for trust clients*
- I will have employees with paper checks or pay stubs mailed and agree to the pricing below.**
 - \$25.00*
 - *Please note shipping costs may vary based on location*