



Innovative Risk Management & Workers' Compensation Programs

Workers' Compensation and Risk Management Proposal
Insured Solutions
Testing Company
Month DD, YYYY

Example

Atlanta Corporate Office
(877)213-1999

Irvine, CA Office
(877)213-1999 Ext.218

San Diego Office
(877)213-1999 Ext.216

submissions@insuredsolutions.net





Innovative Risk Management & Workers' Compensation Programs

Proposal for Workers' Compensation and Risk Management Services with or without payroll

Prepared Exclusively For:

Testing Company

In a tight economy, Paygo (Pay-As-You-Go) Workers' Compensation coverage Without the Payroll service function Insured Solutions, Inc. gives clients the peace of mind of classic workers' compensation coverage and allows for incremental payments per pay period instead of a larger initial deposit commitment.

Our easy, Online Paygo Module lets clients enter summary level payroll data at their leisure and make payments per pay period using an automatic bank draft or a credit card.

This 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 following the annual audit.

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

In addition clients can get their own policy, their own policy number, and the client name will appear in the "Insured" section of the workers' compensation insurance certificate.

Example



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Exhibit A

QUOTATION

Valid Until: MM/DD/YYYY

Client Name Testing Company

Carrier

EL EACH ACCIDENT	\$1,000.000
EL DISEASE - EA EMPLOYEE	\$1,000.000
EL DISEASE - POLICYLIMIT	\$1,000.000

Proposal Date: MM/DD/YY

<u>Class Code</u>	<u>Net Rates (%)</u>	<u>Payroll (\$)</u>	<u>Total</u>
CA8810	1.13	\$500,000.00	\$5,650.00
CA8742	1.41	\$1,000,000.00	\$14,100.00
CA9921	2.56	\$50,000.00	\$1,280.00
FL6872	14.69	\$1.00	\$0.15
Annual Sub Total			<u>\$21,030.15</u>
Workers' Comp. Deposit			\$1,000.00
Policy Fee (non-refundable)			\$2,500.00
State Taxes, Fees, and Surcharges			\$1,014.47

Net Rates above are inclusive of MOD, all discounts, workers' compensation premium.

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

Example

Client Initial _____



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Exhibit A

QUOTATION

Valid Until: MM/DD/YYYY

Client Name Testing Company

Special Provisions / Notes;

Failure to report within the 3 day period will result in a \$75.00 late fee and a 10 day cancellation notice. Canceled policies will be subject to a \$500.00 reinstatement fee for the first occurrence, \$1000.00 reinstatement fee for the second occurrence and will not be reinstated if there is a third occurrence.

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

(Non payroll clients) Automated Clearing House (ACH) Bank Processing Fee. Weekly: \$15 Bi-weekly/Semi-Monthly: \$20 Monthly: \$40

There is a \$0.00 weekly minimum premium installment cost. If your calculated premium for the pay period does not equal the weekly installment amount, your invoice will be adjusted accordingly and reconciled during the annual audit.

Client must report payroll data after each pay period within three (3) business days using the online reporting system.

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

Certificates must be issued by Insured Solutions.

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

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

Any additional state and federal mandated taxes, fees, and surcharges will be reported on your invoice.

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

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 is \$1.25 per employee, per week.

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

Any changes to the experience modification factor (MOD) may be incurred back to inception and forward.

Client is aware that should the volume of payroll fall below the original amount, an increase in rates may be assessed or workers' compensation minimums will be applied.

See policy and/or service agreement for details related to this program.

Assumptions have been made on this proposal based on the information provided by the agent and prospective client.

This proposal may contain confidential and privileged information and is for the sole use of the intended recipient(s).

Any discussions related to coverage are at a summary level and will not supersede the terms of the policy or contract.

We reserve the right to amend or withdraw this quote and/or cancel coverage after all information is received and reviewed.

A COI will not be issued without complete documentation as outlined.

Coverage will not be in effect without the receipt of all underwriting information and full payment outlined above.

Short rate penalty will apply in the amount of 10% of unearned estimated premium/fees for cancellations prior to 12 months from the policy effective date.



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Initial _____

Example



Innovative Risk Management & Workers' Compensation Programs

Exhibit A

QUOTATION

Valid Until: MM/DD/YYYY

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



Innovative Risk Management & Workers' Compensation Programs

Who We Are

Insured Solutions is a national general agency & services company with over \$300 million dollars in revenue that utilizes local independent agents to provide their clients one resource for:

- Hard to place Workers' Compensation Coverage, Traditional & Pay-as-You Go payment plans.
- Optional Payroll Administration
- Risk Management Services

Many of our staff members have worked together for over 15 years.

We offer workers' compensation insurance, risk management, and payroll administration. Our system is delivered to our clients through traditional insurance, Paygo, Payroll, PEO, Staffing, and ASO solutions.

Headquartered in Atlanta, GA, we have sales and support offices in Georgia, California, Texas, North Carolina, and Florida.

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 aspects of the business with our seasoned risk management and HR professionals, so 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.



Innovative Risk Management & Workers' Compensation Programs

Optional Payroll Administration

Clients can keep their payroll processing in house, use the payroll provider of their choice, or use our payroll services. All of our packages keep the agent involved.

Optional payroll processing, checks and distribution:

- On-site check printing
- Federal and state tax deposits
- Internet Time Entry and online web-based reporting
- Employee Maintenance, Direct Deposit, W-2 processing, Time Clocks
- CPA Payroll & Tax Portal
- \$2 Million Insurance Umbrella & Bonding

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 Recommendation 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.



Innovative Risk Management & Workers' Compensation Programs

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.

Set up Instructions

To Bind Coverage, final underwriting approval must be received in writing.

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

- 1) Signed Proposal with Rates
- 2) Signed Acord Application
- 3) Signed Limited Power of Attorney - Explanation & the POA form are included in the proposal brochure.
- 4) Payroll Clients: Signed Client Service Agreement
- 5) Copy of Set Up / Deposit Check MADE PAYABLE 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>

POA - The Limited Power of Attorney for Premium Collection

All clients participating in the Paygo program must sign a limited Power of Attorney (POA) to allow Insured Solutions, Inc. to administer the premium collection, carrier remittance, and audit services per our workers' compensation carrier agreement.

Please include this signed POA with all other binding documents to prevent any delays in coverage.



Innovative Risk Management & Workers' Compensation Programs

SPECIAL POWER OF ATTORNEY

This Special Power of Attorney is given this (Date), by Testing Company, Fresno, CA, ("Principal"), in favor of INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES, 2 Ravinia Dr. Suite 270 Atlanta, GA 30346 with reference to the following facts:

A. Principal is a participant in a ASO/PEO workers' compensation program ("Program") offered to Principal as a client of INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES, under which Principal has been issued a workers' compensation insurance policy by Amtrust ("Carrier"), Policy Number to be determined on finalization of coverage ("Policy").

B. Carrier is willing to maintain Policy in force for Principal for only so long as Principal is a client of INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES services, and that if for any reason either Risk Transfer Programs, LLC ("Provider") or INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES terminates INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES services to Principal, Carrier may terminate the Policy.

C. As a condition of Carrier being willing to issue the Policy, Carrier requires Principal to give a power of attorney by which INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES may act in the place and stead of Principal to issue instructions to Carrier on behalf of Principal as the insured under the Policy, to cancel, or authorize cancellation of, Policy in the event Principal is no longer a client of INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES services. Carrier also requires the power of attorney authorizes INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES to prepare and submit payroll reports and premium payments since INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES processes the payroll and maintains the payroll records and has the ability to complete the electronic transactions required by Carrier.

D. As a condition of INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES being willing to continue to include Principal in the Carrier's Program, INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES requires Principal agree that if for any reason either INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES or Principal terminates INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES services to Principal, the Carrier may terminate Policy, and INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES may instruct Carrier to cancel any such policy, which instruction Principal agrees in advance that Carrier may honor.

E. In order to continue to obtain coverage under the Carrier Program, Principal is willing to so agree as set forth above, and to issue this Power of Attorney to INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES as set forth below. Principal agrees and acknowledges Carrier would not have been willing to continue Principal's Policy in effect, unless Principal were willing to, and did, agree as set forth herein and grant this Power of Attorney.

NOW, THEREFORE, in consideration of the agreements by Provider and Carrier as set forth above, PRINCIPAL HEREBY IRREVOCABLY APPOINTS INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES, 2 RAVINIA DRIVE, SUITE 270, ATLANTA, GA 30346 Principal's attorney in fact, to act in Principal's place, as fully as Principal might, for only the following purposes:

Preparing and submitting payroll reports and premium payments, and issuing a request on Principal's behalf, in Principal's capacity as the insured under the Policy issued to Principal by Carrier, to terminate Principal's coverage by Carrier in the event Principal is no longer a client of INSURED SOLUTIONS, INC./ IS ASO, INC. AND AFFILIATES.

This Power of Attorney shall not apply to any coverage issued to Principal except by Carrier.

Principal further grants to its attorney in fact full authority to act in any manner both proper and necessary to the exercise of the foregoing powers, and ratify every act that she may lawfully perform in exercising those powers.

For the consideration stated above, Principal intends that this power of attorney be coupled with Principal's interest in the



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service contract with INSURED SOLUTIONS, INC./IS ASO, INC. AND AFFILIATES. Principal declares this power of attorney to be irrevocable and renounces all right to revoke it or to appoint another person to perform the acts referred to in this instrument.

SIGNATURE: _____

TITLE: _____

DATE: _____

Example

Insured Solutions Risk Management Services Packages

PROGRAM SERVICES	SERVICE LEVELS		
SERVICE INSTALLATION COMPONENTS	BRONZE	SILVER	GOLD
Visits to your worksite (Scheduled 90 days apart)			X
FACE TO FACE DISCUSSION & TRAINING			X
Visit #1 - 1.5 hours			X
Visit #2 - 1.5 hours			X
Visit #3 - 1.5 hours			X
TELECONFERENCE DISCUSSION & TRAINING	X	X	As needed
Call #1 - 1.5 hours	X	X	
Call #2 - 1.5 hours		X	
Call #3 - 1.0 hours		X	
SITE FOLLOW UP REVIEWS (Scheduled 90 days apart)			X
Site Visit #1 - 1.5 hours			X
Site Visit #2 - 1.5 hours			X
TELECONFERENCE CALL REVIEW	X	X	As needed
Call #1 - 1.0 hours	X	X	
Call #2 - 1.0 hours		X	
SUPPORT MATERIALS & TOOLS	X	X	X
Custom Forms ready-to-use			X
Generic Forms for you to customize	X	X	
Videos for training and review of forms/procedures	X	X	X
Claim Reporting (Insured Solutions Version)	X	X	X
Drug Program	X	X	X
Light Duty	X	X	X
Behavior	X	X	X
Safety	N/A	X	X

Insured Solutions Introduces Its New Online Risk Management Course



The course consists of 6 videos/quizzes and only takes a little over an hour to complete.

Topics Include:

- How to Report a Claim
- Drug Program
- Screening and Hiring Forms
- Light Duty
- Employee Behavior
- Safety

Atlanta Corporate Office

Two Ravinia Drive
Suite 270
Atlanta, GA 30346

Toll Free: (877) 213-1999
Local: (678) 262-3200
Fax: (678) 262-3201

General Email:
info@insuredsolutions.net

For more information, contact Steve Petty at:
riskmanagementcourse@insuredsolutions.net





Protect Your Business with EPLI Coverage

In response to the increase in employment-related litigation, Insured Solutions, Inc. is pleased to provide your business with the added benefit of Employment Practices Liability Insurance.

Types of claims that are not covered under General Liability Insurance:

- Wrongful Termination of Employment
- Discrimination
- Sexual Harassment
- Workplace Torts



Insured Solutions has negotiated a program that provides claim protection under EPLI. We've reviewed the policy terms and find this coverage to be the broadest available in today's insurance community.

Highlights include:

- \$1,000,000 Annual Coverage Limit, Including Defense and Court Costs
- \$2,000,000 Aggregated Amount of Coverage
- \$25,000 Deductible for the Program

No Upfront Costs or Down Payments

The cost of this coverage is very competitive at only \$1.25 per employee, per week billed on a pay-as-you-go basis. The same way you do with your payroll and workers' compensation insurance.

Settlements can be costly and employers will still incur expenses through defense costs regardless of awards.

Examples are below:

Out-of-court settlements:

- Defense Costs: \$15,000
- Average Settlement: \$75,000

Dismissal/Motion for Summary Judgment:

- Defense Costs: \$50,000 - \$75,000
- Average Awards: \$0

Jury Trial:

- Defense Costs: \$125,000 or greater
- Average Awards: \$217,000

EEOC claims and employment suits are on the rise and the potential exposure for money damage awards threatens your company's financial resources. Being covered under EPLI, your legal expenses will be more controlled.

This document is for illustration purposes only, is not warranted for accuracy or part of the actual insurance policy.