

**SOURCE
ONE**

A Division of Insured Solutions



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Source One: A Division of Insured Solutions



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Insured Solutions is a national MGA, specializing in alternative markets with innovative risk management and competitive rates. SourceOne is a division of Insured Solutions that combines payroll services, workers' compensation insurance, risk management, GL and EPLI on a pay as you go basis.

● **Payroll Administration**

- Payroll Processing, Checks and Distribution
- Federal and State Tax Deposits
- Web Based Online Reporting in Real Time
- 3 Portals - Employer, Employee, and CPA
- \$2 Million Insurance Bond for your Protection

● **HR Consulting and Government Compliance**

- HR and Employee Benefits Online Portal
- Local, State, and Federal Government Compliance
- Staffing and Background Checks
- Employee Background Checks

● **Workers' Compensation**

- No Premium Deposit; Pay-as-you-go
- No Audit
- Low Group Rates
- All Premiums Paid and Reconciled on your Behalf

● **Employee Benefits**

- 401(k) Retirement Plan
- Section 125 Flex Plan
- ACA Reporting
- Employee Assistance Program (EAP)

We are experts in workers' compensation, risk management, human resources, employee benefits, and payroll administration.

Professional Employer Organization (PEO)



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What is a PEO?

A PEO is a co-employer relationship created by utilizing a common Tax ID number and pooling many companies with hundreds of employees to assume the responsibility and liability of administering the following:

- **Payroll Administration**
- **Human Resources**
- **Tax Filing**
- **Government Compliance**
- **Risk Management**
- **Workers' Compensation Claim Management**

What are the advantages of utilizing a PEO?

- **Outsourcing of Employee Administration and Human Resources**
- **Consolidation of HR Services, Risk Management and state unemployment claim administration**
- **No more dreaded workers' compensation audits**
- **Partner in workers' compensation claim management**

Common Myths About PEO's

- **PEO's are only for large companies – No way! PEO's are for companies of any size. In fact, smaller companies can see an equal, if not greater benefit from PEO's.**
- **Partnering with a PEO means business owners lose control of their company – Wrong again, utilizing PEO's allow business owners to focus on what is important, growing their business!**
- **Employers lose the right to hire and fire employees – Actually, Employers gain a professional to assist them with hiring and firing employees when needed.**
- **PEO's are nothing more than a payroll service – The payroll service is merely a bonus to being in a PEO relationship. PEO's also handle tax filing, risk management, HR and workers' compensation.**

Payroll



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Eliminate double entry. Increase compliance and decrease time and costs. SourceOne Payroll is a fully functional, user friendly payroll system. Use it as a stand-alone application or as part of the SourceOne Enterprise Solution.

Financial professionals need concise systems with no fluff or distraction from their critical tasks. We created SourceOne Payroll to ensure each click of the mouse is meaningful. The customizable features include:

- Auto calculations
- Built-in test environments
- Certified payroll
- Compensation management
- Compliance assurance
- Configurable imports and exports
- Custom workflows
- Custom dashboards
- Custom payroll alerts
- Geospatial tax identification
- Benefit accruals
- Unlimited security profiles
- Job costing
- Labor distribution

Use SourceOne Payroll in tandem with SourceOne Enterprise Suite to:

- Embrace a single employee record from hire to retire.
- Produce uniform reports within a single report writer.
- Access one database, one record for Payroll, HR, and Time and Attendance.
- Ensure critical compliance.
- Guarantee data integrity.
- Reduce operational time and costs.
- Increase efficiency.
- Eliminate traditional "bolt-on" applications and uploads.

Go Green



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Go Green – promote environmentally friendly employee pay solutions.



- **On-site check printing:** Flexibility to print payroll checks directly from your location.
- **Direct Deposit:** The employee's funds are deposited into their bank account on check date. No more waiting in long lines at the bank to cash payroll checks!
- **Employee Pay Cards:** Employees receive a Visa / Mastercard that can be used at any ATM. Funds are transferred to employees card on check date.

Time and Attendance



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It's about time. Eliminate double entry so your data gets to payroll in record time. SourceOne payroll platform is a powerful time and attendance tool. It can stand alone, or it can be included with the SourceOne Enterprise Suite.



System conciseness brings efficiency to critical workforce management tasks. With every meaningful click, return on investment is increased through eliminated redundancies and time reallocation.

Our platform is a user-friendly, robust enterprise system. Its extensive functionality includes:

- **Accurate tracking**
- **Auto-populate holiday**
- **Employee self-service**
- **Employee scheduling**
- **Exception tracking**
- **Flexible pay rules**
- **Job costing**
- **Manager self-service**
- **Mass-edit capabilities**
- **Real-time notifications**
- **Pay categories**
- **Time-off request tool**



HR 360 is an online resource for human resource managers, providing valuable information, regulations and forms that all HR professionals need to effectively manage their employees.

If You Need to Know About:

- **Benefits Compliance Calendar**
- **State HR and Benefits Information**
- **Safety and Wellness**
- **Downloadable Forms, Policies and Checklists**
- **How to Hire and Terminate Employees to Help Prevent Costly Lawsuits**
- **Online HR Tools**

We Provide:

- **Information on who must receive model notices, who must provide them and when they are due**
- **State-by-state information including continuation of benefits, minimum wage and so much more**
- **Safety and Wellness Comprehensive range of OSHA safety programs and easy-to-implement wellness programs.**
- **Hundreds of forms, sample policies, checklists and a sample employee handbook are available for downloading and customization**
- **HR 360 features a great range of information necessary during the hiring and termination process. This section is a must-read for every hiring manager in your company.**
- **Online Job Description builder, Salary Benchmarking tool and interactive guides for COBRA, FMLA, performance reviews, hiring, termination and HR training videos**

Risk Management



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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 these 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.

Claim Reporting to Closure Process



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Injury Care Direct



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What is Injury Care Direct?

The Injury Care Direct program provides a licensed registered nurse, 24 hours per day/7 days per week to provide pro-active medical advice and intervention to injured and ill employees at the time of the incident. The nurse's role is to provide immediate medical advice, direct initial medical care, obtain critical claims information pertaining to the injury-accident, establish rapport with an injured employee as well as promote well-being between the injured employee, employer and claims administrator; and immediately report all information gathered to the stakeholders.

Proven Success!

- **Proven to reduce reportable claims**
- **Improves injury reporting lag time**
- **Reduction in excess insurance costs**
- **Increased preferred provider network penetration**
- **Increased employee morale and satisfaction with their employer**

Injury Care Direct (cont'd)



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How Does the Program Work?

An employee sustains a work related injury or illness, and immediately calls the toll-free number provided. Information will be provided to clients via workplace posters and wallet cards (business card size).

The advice nurse guides the employee through the appropriate level of care:

- **Self-Care/First Aid**
- **Direct referral to a network provider**
- **Referral to Private Physician**

If a Direct Referral to a Network/MPN Provider is necessary, the advice nurse will notify the physician/clinic of the employees pending arrival, as well as fax over any information/transitional work packet, if applicable.

A detailed report of the call, and all applicable information, is sent post completion of the call to all identified stakeholders (i.e., Insured Solutions, Risk Manager, HR Manager, Claims Contact, RTW Coordinator).

Carrier Information



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AMTRUST Homepage: <https://amtrustgroup.com/>

AMTRUST, CA MPN: www.talispoint.com/medex/amtrust/

AMTRUST, Other States MCO: www.talispoint.com/amtrust/external

AMTRUST: A-Rated

Claims TPA: Amtrust

ZURICH Homepage: www.zurichna.com

ZURICH, CA MPN: www.zurichna.com

Medical access Assistant: mcaenrollment@zurichna.com, (866) 732-5342

ZURICH, Other States MCO:

1. Click on "Claims" in top blue bar
2. Click on Zurich C.a.r.e. ® Directory Online under "Additional Information" box on right side of page
3. Click on "Access the C.a.r.e. Directory Now" link in the middle of the page
4. If prompted for password, please enter the following: Password = zurichna

ZURICH: A-Rated

Claims TPA: Zurich

SUNZ Homepage: www.sunzinsurance.com

SUNZ, GA, Coventry MCO: www.coventrywcs.com, Login ID: NARSGA

SUNZ, Other States, MCMC Networks through ZEBRA

Website: <https://zebra.mcmcllc.com>

SUNZ: Not Rated

Claims TPA: Sunz

BENCHMARK Homepage: <http://benchmarkinsco.com/>

BENCHMARK: MPN provided upon binding

BENCHMARK: A-Rated

Claims TPA: Sunz

For illustration purposes only, please see plan documents and specific policies for complete information. Terms and conditions are subject to change without notice.

Employment Practices Liability Insurance (EPLI)



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



SourceOne 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. Wrongful termination of employment, discrimination, sexual harassment and workplace torts are the types of claims that are **not** covered under General Liability Insurance.

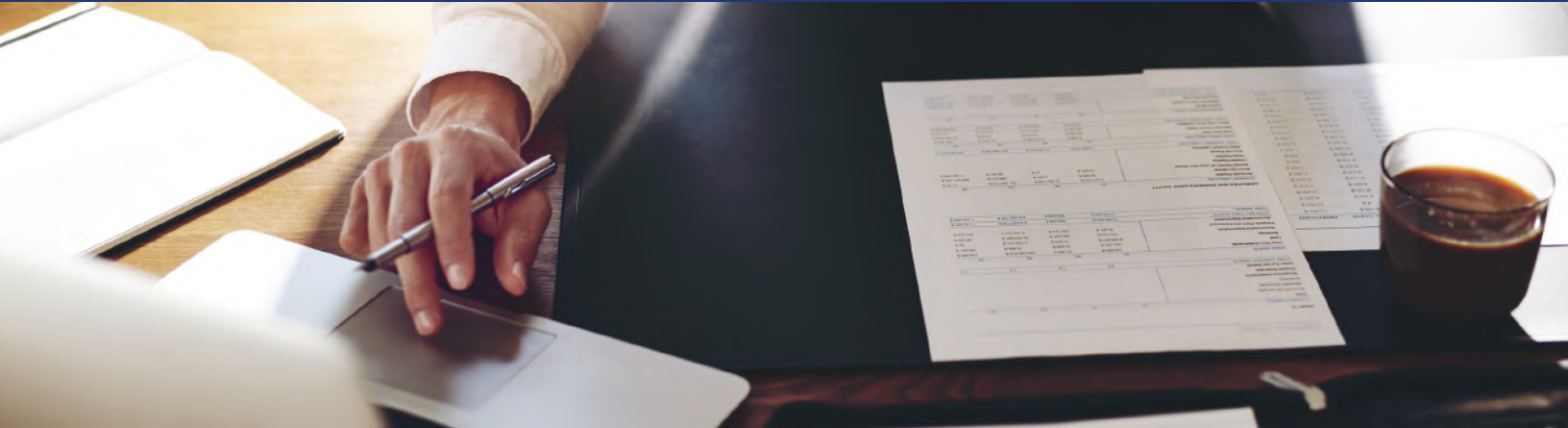
Highlights include:

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

Employment Practices Liability Insurance (EPLI)



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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:

Out-of-court settlements:

- Defense costs: \$15,000
- Average settlement: \$75,000

Dismissal / Motion for Summary Judgement:

- 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.

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General Liability Pay-As-You-Go



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Rockingham Casualty Company

Artisan Contractors

- **\$500 Minimum Premium (Some Class Codes Are Higher)**
- **80+ Eligible Class Codes**
- **Significant Discounts Available for 100% Service/Repair or Remodeling**

General Contractors

- **\$1,250 Minimum Premium**
- **Commercial**
- **Homebuilders**
- **Residential**
- **Paper GCs Eligible (100% Subcontracted)**
- **New Ventures Eligible**
- **Work Completed by Subcontractors is Covered**

Product Highlights

- **Limits Up To \$1,000,000 Per Occurrence / \$2,000,000 General Aggregate**
- **15% Down Payment**
- **Included:**
 - Blanket Additional Insured
 - Primary & Non-Contributory Wording
 - Waiver of Subrogation
 - CG 20 37 for Completed Ops for 100% Commercial Projects

General Liability Pay-As-You-Go (cont'd)



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- **Rating:** Rated 'A' (Excellent) by A.M. Best
- **Program:** General Contractors' General Liability & Artisan Contractor Liability

Target Industries

- **General Contractors**

- **Artisan Contractors**

80+ Eligible Class Codes, Including:

- Carpentry
- Concrete Construction
- Debris Removal
- Dry Wall or Wallboard Installation
- Electrical Work (Within Building)
- Excavation
- Furniture or Fixtures (Installation in Offices or Stores) Portable Metal or Wood
- Grading of Land
- Handyman
- Homebuilders
- HVAC
- Janitorial Services
- Landscape Gardening
- Masonry
- Painting (Exterior) Buildings or Structures: 3 Stories or Less in Height
- Painting (Interior) Buildings or Structures
- Pest Control Contractors
- Plumbing (Commercial and Residential)
- Roofing
- Tile, Stone, Marble, Mosaic or Terrazzo
- Work (Interior Construction)
- Tree Trimming

Other Details

- **Residential General Contractors with up to \$15 million in annual receipts and up to \$3 million for any given project**
- **Commercial General Contractors with up to \$45 million in annual receipts and up to \$15 million for any given project**
- **Artisan Contractor program targets small to medium sized contractors, which includes residential and commercial contractors involved in new construction and service/repair/remodel work with up to \$10 million in annual sales, up to \$2 million in annual payroll and up to 15 employees**

401(k) Retirement Plan



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Features Include:

- **30 different fund options for employees to choose from**
- **Great for attracting and retaining employees**
- **Employees can invest pre-tax dollars through payroll deduction**
- **Employees can invest up to the IRS maximum**
- **Safe harbor, profit sharing and matching options available**
- **Employer is not required to offer a match**

Features With Benefits

- **SourceOne is responsible for all administration, 5500 testing compliance, reconciling, payroll deductions, and fund transfers:** Reduced plan administration time for you.
- **The plan honors prior service with your company for eligibility and entrance into the plan:** Participants can begin contributing to the plan after attaining age 21 and 90 days of service.
- **Statement of account on demand:** Participants can follow the activity of the investments at their convenience, any time.
- **Move funds among investment options daily:** Better control over investment portfolio.
- **Change deferral amounts per pay period:** Flexibility of controlling after-tax income.
- **Account access via internet and telephone:** Simple, fast and efficient from anywhere.
- **Loan provisions are available:** Access to funds for major purchase or under hardship conditions.

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Employee Assistance Program (EAP)



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Not feeling grounded? An EAP can provide caring and confidential help for personal and family challenges.



- Stress
- Depression
- Anxiety
- Substance abuse
- Relationships
- Life adjustments
- Adoption
- Daily living
- Financial trouble
- Legal
- Work related
- Eldercare
- Childcare
- Pet care needs
- Academic
- Relocation

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