



Insured Solutions is a national MGA, specializing in alternative markets with innovative risk management and competitive rates. Avitus Group is a partner of Insured Solutions PEO Exchange division.

- **Payroll Administration**

- Payroll Processing, Checks and Distribution
- Federal and State Tax Deposits
- Web Based Online Reporting in Real Time
- 2 Portals - Employer and Employee
- A member of ESAC - www.accessesac.org for your protection

- **HR Consulting and Government Compliance**

- HR and Employee Benefits
- Local, State, and Federal Government Compliance
- 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

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



Carriers

- Zurich

Program Overview

- Clients with a lapse in coverage, being cancelled or non-renewed
- Clients in the assigned risk/state pool
- Multi-state clients
- National coverage, including NY (boroughs included)
- Max height of 20ft in NY
- Mods of 1.25+
- Employees must receive W2 wages to be covered for WC
- Payroll services must be included with the workers' compensation

Preferred Classes of Business

- Contractors
- Manufacturing
- Hospitality and restaurants
- Home healthcare
- Transportation (i.e. trucking, non-emergency transportation, delivery drivers, chauffeurs)

Excluded Classes of Business

- Roofing
- Tree trimming
- Asbestos
- Staffing
- Classes with height exposure over two stories

Submission Requirements:

- Fully complete Acord 130 (including Y/N section, # of ee per class code, Officers Inc/Exc)
 - Current Mod worksheet
- At least 3 full (3+ current) years of currently valued (within 45 days) loss-runs