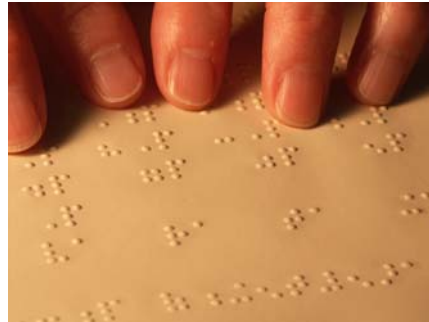




Beyond Property & Casualty (P&C): Selective HR Addresses HR-related Needs of Businessowners

Jacqueline Howard, corporate treasurer of the Metrolina Association for the Blind (MAB), was a happy Selective commercial and personal auto insurance customer. She signed on with Selective in early 2007 and was more than pleased with her insurance coverage and the service she received from Jim Roberts Jr., agency producer at the JJ Wade Agency in Davidson, N.C.



Once Jacqueline's P&C business was secured, you might think there was nothing left for Jim to do but just continue to provide great customer service, right? Wrong. Jim decided to take his business relationship with the MAB one step further by making a follow-up call and talking to Jacqueline about her company's human resource (HR)-related needs.

Businessowners are Already Outsourcing Their HR Needs

During that call, Jacqueline told Jim that, in addition to her financial duties, she was also responsible for managing the company's payroll, benefits and HR issues for 35 full-time employees. She mentioned that the MAB falls under the United Way's higher risk pool in regard to employee benefits, so their benefit premiums were very high. Additionally, the annual employee benefits enrollment was held in December—an extremely hectic and not very employee-friendly time of the year, as far as Jacqueline was concerned. Another issue for Jacqueline was that the United Way used a third-party administrator (TPA) to administer all employee benefits, and she felt the TPA was not very responsive to the needs of the MAB's employees.

Why Not Outsource Their HR Needs with Selective?



Jim Roberts Jr., agency producer at the JJ Wade Agency in Davidson, N.C.

Jim told Jacqueline about Selective's **Selective HR Employer Protection ProgramSM (EPP)**, which could address the MAB's HR challenges. Jacqueline jumped on the opportunity, as MAB already shared a trusting relationship with Selective as its insurance provider. "We had been with Selective for a while and we received great service when we had any type of issue or a claim," she said.

Jim partnered with Ted Wick, Selective HR territory manager, and Laura Armel, Selective HR human resource consultant, to help Jacqueline understand how the EPP could help free the MAB from its payroll, benefits and HR burdens, allowing the company to focus more squarely on its organizational goals. After reviewing all the information, the MAB decided to become a Selective HR client.

A Satisfied Customer

The MAB has been an EPP client for approximately six months now and they are already benefiting from the HR guidance provided by Selective HR. “There’s been a great deal of clarification on various HR issues,” Jacqueline said. “In the past, we received incorrect information from other sources regarding how to handle payroll tax deductions for our employees who live in South Carolina, but work in North Carolina. Selective HR helped us correct that. We’ve also received clarification on important issues such as COBRA, and what documents should be contained within our personnel files. Selective HR has been a great resource for HR guidance. We have a question, we pick up the phone and we receive our answer.”

And when it comes to payroll, Jacqueline says there’s no comparison between Selective HR and their former payroll firm. “Selective HR is on time with everything, which is awesome. The other payroll service would do what we asked, but they weren’t proactive. Selective HR does what we ask and what needs to be done, but they also go beyond that and tell us what we need to know. The service is incredible. When we ask a question, it seems like we are the only clients Selective HR is working for. Every question, every need, gets high priority and prompt attention. In fact, one day I sent an inquiry around 4 p.m. and I thought to myself, ‘If we don’t get an answer on this pay cycle, we’ll get it resolved by the next one.’ But my contact got it resolved that same day, so we were able to make it on to the current pay cycle.”

The MAB also really likes working with its HR consultant, Laura Armel. “We like having an individual person assigned to our account, one specific person who is very knowledgeable about our employees and knows things that are unique to us, like reimbursements on non-routine schedules. We don’t have to talk to many different people and start over from scratch every time,” Jacqueline said.

The Icing on the Cake...

Among the EPP’s selling points are the advantage and convenience of dealing with a single team of experts to help protect clients from employment-related risks. But every once in a while, the EPP also results in a price reduction for clients. “Not only have we received great HR guidance and better service,” said Jacqueline, “but we’ve been able to do it all while getting big cost savings through Selective HR. So, in essence, we’re getting much better service at a lower rate. You can’t get any better than that.”

“Employer Protection Program” is a service mark of Selective HR Solutions, Inc.