

**In Re:**  
**HUMAN RESOURCE ONE, INC.**

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**REVOCATION ORDER**  
**Docket No. MC INS 97-29**

Pursuant to Title 32 M.R.S.A. Chapter 125, Human Resource One, Inc. was authorized to act as an employee leasing company in the State of Maine, effective February 10, 1997. On May 23, 1997, the Bureau of Insurance notified Human Resource One, Inc. that it had not complied with the requirements of Title 24-A M.R.S.A. § 6603-A, which provides that an employee leasing company must submit certain financial and actuarial information to the Superintendent or must submit an approved insurance policy that covers employees in the State of Maine. On September 3, 1997, the Bureau of Insurance again notified Human Resource One, Inc. of its failure to comply with the requirements of Maine law.

As a result of Human Resource One, Inc.'s failure to comply with Title 24-A M.R.S.A. § 6603-A, the Superintendent has been unable to determine whether:

- employees have been paid in a timely fashion;
- payroll taxes and income taxes have been paid to the appropriate state or federal agency in a timely fashion;
- specific excess insurance is maintained with a retention level adequate for the plan; and
- appropriate loss and loss expense reserves are maintained that are adequate for the plan.

**THEREFORE, pursuant to Title 24-A M.R.S.A. § 6603(4),** the authority of Human Resource One, Inc. to do new business in the State of Maine is hereby revoked effective immediately. Human Resource One, Inc. has 60 days from the effective date of this Order in which to comply with the requirements of section 6603(4) or to file proof that it has purchased an approved health insurance policy that will cover all new clients in the State of Maine in the future. If Human Resource One, Inc. does not comply within the prescribed time period, a permanent Revocation Order that prescribes the terms and conditions of a termination of authority will be issued. The Termination Order will set forth protections for current clients of Human Resource One, Inc. and may include the posting of a surety bond or other security pursuant to Title 24-A M.R.S.A. § 6607.

Pursuant to Title 24-A M.R.S.A. § 229, you have a right to request a hearing on this Order. The filing of a request for a hearing does not automatically stay this Order.

The effective date of this Order is November 12, 1997.

November 6, 1997

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NANCY JOHNSON  
Deputy Superintendent of Insurance