

*Opportunity
to Become an
Appointed
Broker/Agent*

BROKER PROGRAM



PROGRAM MARKETING ADMINISTRATOR FOR



Getting Started

After you have executed the Broker Program application, submit to Pride Risk Solutions for review. Once appointed, you will be assigned a dedicated Business Development Manager whom will assist your organization every step of the way. Your BDM will handle the management of submissions, proposal presentations and customer service. The main goal of your BDM is to maximize your organization's success with the program.

If you have any questions or seek further information please contact us at your convenience.

Support from your BDM:

- *Sales support documentation*
- *Live support*
- *Back office sales support*
- *Program training*

What We Look for in a Submission

Underwriting Requirements

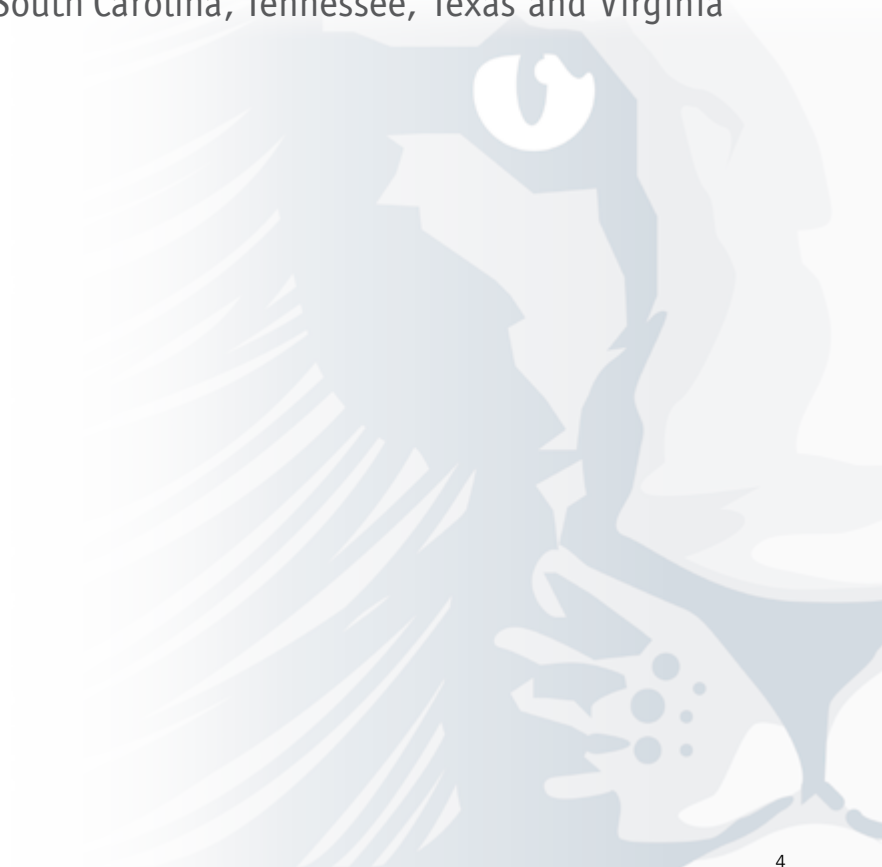
Program eligibility and underwriting will be based on the following criteria:

- *Signed, completed ACORD 130 Applications for individual clients with Ex-Mod and Carrier / Premium History*
- *Completed supplemental underwriting assessment form*
- *5 Years of currently valued loss runs*
- *Detailed explanation of losses above \$25,000 for each of the five years*
- *Payroll Summary (desired but not required)*
- *Target Premium*

PROGRAM ATTRIBUTES

In Regions:

Alabama, Arizona, California, Colorado, D.C., Florida, Georgia, Illinois, Kentucky, Louisiana, Maryland, Mississippi, Nevada, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas and Virginia



Program Attributes (vary by state)

High Hazard Workers' Compensation Solution

The best prospective risks for this program are those insured's who have few to no options for affordable coverage. The "key benefit" of this program is the "significant hard dollars saved." Ideal insured's will save an amount equal to 2% to 10% (sometimes even greater) of their annual gross payroll. For example, if the insured's annual payroll is \$1,000,000, their savings could be between \$20,000 and \$100,000 for the year. Another notable feature of this program is that it has "low startup costs." The insured pays only a small \$1,000 policy fee plus nominal broker fee to initiate this "pay as you go" program. The policy fee and broker fee is substantially lower than the policy deposit of most traditional workers' compensation programs. Clients faced with large deposits will experience immediate "cash flow" benefits with lower out-of-pocket expenditures.

Program Attributes	California	New York
• <i>Minimum Experience Modifier:</i>	<i>Over 1.0</i>	<i>Over 1.0</i>
• <i>Minimum Expected & Renewal Premiums:</i>	<i>\$40,000</i>	<i>\$40,000</i>
• <i>Approximate Unmodified Class Code Rate of Governing Class Code:</i>	<i>\$8.00 +/ \$100 in Gross Wages</i>	<i>N/A</i>
• <i>Minimum # of FT Employees:</i>	<i>15 within High Rate Governing Codes</i>	<i>15 within High Rate Governing Codes</i>
• <i>Minimum Wages:</i>	<i>\$26,000/Employee</i>	<i>\$26,000/Employee</i>

Examples of Ideal Risks California	New York
• <i>Heavy Construction</i>	• <i>Manufacturing</i>
• <i>Manufacturing</i>	• <i>Food Processing / Bakeries</i>
• <i>Food Processing / Bakeries</i>	• <i>Cold Storage</i>
• <i>Cold Storage</i>	• <i>Janitorial / Property Mgt. / Residential Cleaning</i>
• <i>Janitorial / Property Mgt. / Residential Cleaning</i>	• <i>Trucking / Transportation / Furniture Movers</i>
• <i>Trucking / Transportation / Furniture Movers</i>	• <i>Hospitality</i>
• <i>HVAC / Sheet Metal</i>	• <i>Drivers</i>
• <i>Masonry / Landscaping</i>	• <i>Warehouse Operations</i>
• <i>Seasonal Operations (Advised Upfront)</i>	• <i>Seasonal Operations (Advised Upfront)</i>
• <i>Electrical / Plumbing / Painting</i>	• <i>Retail / Wholesale</i>
• <i>Warehouse Operations</i>	• <i>Artisan Construction (Request Acceptable Codes)</i>
• <i>Staffing</i>	

Exclusions

California

- *USL&H Exposure*
- *Hazardous Material Handling*
- *Greater than 25% Use of Part-Time Labor*

New York

- *Staffing*
- *USL&H Exposure*
- *Hazardous Material Handling*
- *Greater than 25% Use of Part-Time Labor*

**Offering High Deductible Programs
Please Inquire for Further Information**

SPECIAL CRITERIA AS IT RELATES TO CERTAIN INDUSTRIES

- **Trucking minimum premium of \$40,000 CA / \$100,000 NY and per employee wages no less than \$36,400 per year.**

*About
Pride Risk
Solutions*

PROGRAM ADMINISTRATOR



PROGRAM MARKETING ADMINISTRATOR FOR



About Pride Risk Solutions, Inc. Program Administrator

Get to Know Pride Risk Solutions

Pride Risk Solutions is a program-marketing manager for SouthEast Personnel Leasing, Inc. Established in 2001, we're proud to partner with SouthEast to recruit highly qualified, vetted Broker/Agents of workers' compensation insurance for the SouthEast Personnel Leasing Program. We promote and train these Broker/Agents on the operations of Professional Employer Organizations (PEOs) and the many benefits of working with SouthEast to provide stable, responsive high hazard workers' compensation solutions.

Benefits of Working with Pride Risk Solutions

- **Training:** *We provide the training needed to assist our Broker/Agent in successfully promoting SouthEast's program.*
- **Servicing:** *We understand Broker/Agent servicing needs and leverage the expertise of key SouthEast internal sales executives to meet those needs.*
- **Managing:** *We have a proprietary web-based system and effective business processes to manage high volumes of workers' compensation submissions and provide speedy turnarounds.*

Soar Higher as an Broker/Agent Partner

- *Discover additional market opportunities for new and existing clients*
- *Become part of a unique and limited Broker/Agent specialty*
- *Benefit from a new profit center and competitive commissions*
- *Relax with few competitors*
- *Experience revenue protection and enhancement for clients*

Why Pride Risk Solutions Works

We achieve success through SouthEast program's strong underwriting appetite. Its mission is to be the program for those insured who have few to no options for affordable coverage. The SouthEast Personnel Leasing Program offers solutions for distressed accounts with very specific attributes:

- *High Experience Modifiers over 1.00*
- *Cancelled*
- *Non-Renewed*
- *Large Losses*
- *Gap in Coverage (currently not covered)*
- *Accounts with few or no options other than the State Insurance Fund*

The Power of Pride Risk Solutions

We accommodate a broad range of gray-collar and blue-collar worker classifications. From guaranteed cost to loss sensitive, an insurance solution is available or can be designed to fit a client's specific risk management and financial objectives. Our Broker/Agent partners become part of the power of Pride Risk Solutions. Our program criteria and protocols keep the power of Pride Risk Solutions running, ensuring a sustainable, high-hazard business model that safeguards longevity. Are you ready to tap into that power?

Contact:

800-714-2336

Broker@priderisk.com

About

SOUTHEAST PERSONNEL LEASING, INC.



POWERED BY



More about SouthEast and the SouthEast Personnel Leasing Program

PEO: SouthEast Personnel Leasing, Inc.

Established: 1986

Statistics: \$3 Billion Revenue, over 200,000 Worksite Employees

Clients: 6,000 Insured Commercial Clients

Corporate Employees: 375

Territory: AL, AZ, CA*, CO, D.C., FL, GA, IL, KY*, LA, MD, MS, NV, NJ, NM, NY*, NC, OK, PA, SC, TN, TX, VA

Issuing Carrier: Lion Insurance (A, VIII) and *State National Insurance (A, IX)

Lines of Business: Workers' Compensation

Minimum Premium: \$40,000 CA (may vary by industry) / \$40,000 NY
\$40,000 CA / \$100,000 NY Trucking Exposures

Large Deductible Options: Available with very reasonable collateral terms

Program Specifics: Learn more about us at PrideRisk.com

- *Broker/Agent receives and reviews submissions, confirming program criteria.*
- *Broker/Agent forwards confirmed submissions to Pride Risk Solutions for underwriting and pricing.*
- *A Pride Risk Solutions Business Development Manager (BDM) contacts the Broker/Agent immediately to review the submission.*
- *Within 48 hours, the Broker/Agent receives an underwritten proposal and is contacted by the BDM to review the proposal and set a time to contact the prospective client to present the proposal.*
- *After the presentation and the proposal acceptance, the BDM handles all paperwork for the client.*
- *The Broker/Agent receives commissions for as long as the client remains with the PEO.*
- *Commissions to the Broker/Agent will be 8 percent of the allocated PEO bill relating to workers' compensation charged by the PEO for payroll.*
- *Broker/Agent (as long as state laws allow) may receive a portion of an upfront/setup fee, typically a percentage of proposed annualized workers' compensation calculated into the PEO proposal.*

* Areas utilizing State National as Issuing Carrier.

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BROKER PROGRAM APPLICATION



PROGRAM MARKETING ADMINISTRATOR FOR



Broker Program Application

Company Name: _____

Street Address: _____

Mailing Address: _____

Phone Number: _____

Email Address: _____

Commissions Payable Contact _____

Phone # _____ Email Address _____

Entity Type: Sole Prop Partnership Corporation Surplus Lines Wholesaler Other

FEIN #: _____

Year firm was established: _____ Years at this location: _____

States Licensed In: _____

Total number of active workers compensation producers: _____

Other Agency Contacts *(name position, phone number & email address)*

Average # of Work Comp Submissions Received Monthly _____

Work Comp Declination Percentage _____ Highest Mod Agency Quotes _____

Work Comp Class of Business Unable to Write _____

Continued on Next Page >

Broker Program Application Continued

Primary Industry/Risk focus of workers compensation: _____

Work Comp Carrier Appointments _____

Can Firm Presently Quote Workers Compensation with a MOD Greater than 1.0? Yes No

Has firm or Principal ever been investigated by DOI? Yes No

Has firm or Principal ever been refused a license? Yes No

Amount of E & O coverage: _____

E & O claims in past 5 years: _____

E & O carrier: _____ Expiration Date: _____

Signature: _____ Date: _____



CLEAR FORM 

SUBMIT 




SOUTHEAST
PERSONNEL LEASING, INC.

POWERED BY



PRIDE
RISK SOLUTIONS

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1/7/2020 PRS Broker Program