

*Alternative
Workers'
Compensation
Coverage*

CA HIGH RISK & HIGH X-MOD SOLUTION



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Value Proposition

Pride Risk Solutions, Inc. recommends the workers' compensation coverage alternative distributed by **SouthEast Personnel Leasing, Inc.** for insured's that have **high risk governing codes & high experience modifiers**. The best prospective risks for this program is those insured's that have **no option** other than the **State Compensation Insurance Fund**. This program is for risks that have operations and employees entirely in the state of California. The "key feature" of this program is its "low price." 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 start up 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 that are faced with large deposits will experience immediate "cash flow" benefits with lower out of pocket expenditures.

Broad eligible class codes:

- Heavy Construction
- Manufacturing
- Seasonal Operations (Advised Upfront)
- Cold Storage
- Janitorial / Property Mgmt / Residential Cleaning
- Trucking / Transportation / Furniture Movers
- HVAC / Sheet Metal
- Masonry / Landscaping
- Food Processing / Bakeries
- Electrical / Plumbing / Painting
- Staffing
- Warehouse Operations

Experience modifiers considered:

- Ideal risks have X-Mod's over 1.0

Minimum Premium:

- \$40,000 (certain industries may vary)
- \$50,000 Trucking Exposures

Offering High Deductibles:

- \$50,000 to \$250,000 with affordable Collateral
- Successful Deductible program with Mod's under 1.0

Exclusions:

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



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Inclusive Program Service Provider

Rely on **SouthEast Personnel Leasing, Inc.** to be an asset to your business rather than just a provider of payroll, workers' compensation and benefits. We are driven by your needs, and creating a customized solution that fits your business is our goal. We will assemble the most comprehensive and cost effective service package designed specifically for you, your company, and your employees. Along with the services provided below, and as part of the **Pride Risk Solutions** family, you are provided a highly motivated team of trained professionals committed to providing you with the highest quality of service.

Quick Facts:

- Founded in 1986 with Annual Revenue of \$2,300,000,000+
- 5,000 Client Members and 80,000 Work site Employees
- 375 Corporate Employees lead by CEO John Porreca

Workers' Compensation:

- Low rates thru State National Insurance Company
- Admitted "A" Excellent (IX) rated carrier by A.M. Best Company
- Insured's retain their X-Mod

Payroll Administration:

- Payroll Taxes
- Government Reporting
- Management Reporting
- Cost Analysis
- Record Keeping
- Salary History
- Payroll Processing
- Vacation, Holiday & Sick Pay
- Paperwork Reduction

Human Resources

Risk Management:

- WC Claims Management
- Safety Surveys
- Drug Testing
- Record Keeping
- Unemployment Insurance Controls
- Employer Protection Policies & Services
- Post Accident & Reasonable Suspicion



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Submissions

To remit submissions, please send using your dedicated “Submission Email Address” supplied to you by your **SouthEast Personnel Leasing** Business Development Manager (BDM). Broker must be an appointed Master Broker Agent (MBA) with the program, if not appointed the broker may work directly with **Pride Risk Solutions** regarding qualifications to become a part of our program.

The following is required for a complete submission:

- Acord 130
- 5 Years Loss Runs (fully valued)
- Screen Shot or Copy of X-Mod from WCIRB or Compline
- Industry Specific Supplemental for Construction, Roofing, Trucking, Landscaping, etc.
- Target Premium

Rate Quotes:

- Non-Binding Rate Indications: 1 - 2 business days
- Approvals: 3 - 7 business days

Required to Bind Coverage:

- Signed Acord 130, Request to Bind including Signed Proposal, Signed Supplemental, \$1,000 Policy Fee, No Loss Letter (if Applicable)

Complete Sales Support

Pride Risk Solutions is with you every step of the way. We support brokers by helping them present the proposal and services offering to their clients. There is no need to become an “overnight” expert. With your permission we take that burden off your shoulders.

Approved Class Codes							
0005	2576	3572	4497	5467	7429	8286	8870
0016	2584	3573	4498	5470	7500	8290	8875
0034	2585	3574	4499	5473	7515	8291	9007
0035	2589	3577	4511	5474	7520	8292	9008
0036	2660	3612	4512	5479	7538	8293	9009
0038	2683	3620	4557	5482	7539	8304	9010
0040	2688	3632	4558	5484	7580	8324	9011
0041	2702	3634	4611	5485	7600	8350	9015
0042	2710	3643	4623	5506	7601	8370	9016
0044	2727	3647	4635	5507	7605	8387	9031
0045	2731	3651	4665	5538	7606	8388	9033
0050	2757	3681	4683	5542	7607	8389	9043
0079	2759	3682	4691	5552	7610	8390	9048
0096	2790	3683	4692	5553	7706	8391	9050
0106	2797	3719	4717	5606	7707	8392	9053
0171	2806	3724	4720	5610	7720	8393	9054
0172	2812	3726	4740	5632	7721	8397	9059
0251	2819	3805	4771	5633	7722	8400	9060
0400	2840	3808	4828	5650	7855	8500	9061
0401	2842	3815	4829	5951	8001	8601	9066
1122	2852	3821	4831	6003	8004	8631	9067
1123	2881	3828	4922	6011	8006	8720	9069
1124	2883	3830	4983	6204	8008	8729	9070
1320	2915	3831	5020	6206	8013	8740	9079
1322	2923	3840	5027	6213	8015	8741	9085
1330	3018	4000	5028	6216	8017	8742	9092
1438	3022	4034	5029	6218	8018	8743	9095
1452	3030	4036	5040	6220	8019	8744	9096
1463	3039	4038	5057	6233	8021	8745	9097
1624	3040	4041	5059	6235	8028	8746	9101
1699	3060	4049	5102	6237	8031	8748	9151
1701	3066	4111	5107	6251	8032	8749	9154
1710	3070	4112	5108	6258	8039	8755	9155
1741	3076	4114	5128	6307	8041	8800	9156
1803	3081	4130	5129	6308	8042	8801	9180
1925	3082	4150	5130	6315	8046	8803	9181
2002	3085	4239	5140	6316	8057	8804	9182
2003	3099	4240	5146	6325	8059	8806	9184
2014	3110	4243	5160	6361	8060	8807	9185
2030	3131	4244	5183	6364	8061	8808	9220
2063	3146	4250	5184	6400	8062	8810	9402
2081	3152	4251	5185	6504	8063	8811	9403
2095	3165	4279	5186	6834	8064	8813	9410
2102	3169	4283	5187	7133	8065	8818	9420
2107	3175	4286	5190	7198	8066	8820	9422
2108	3178	4295	5191	7207	8070	8821	9424
2109	3179	4297	5192	7219	8071	8822	9426
2111	3180	4299	5193	7227	8078	8823	9501
2113	3220	4304	5195	7232	8102	8827	9507
2116	3241	4312	5201	7248	8106	8829	9516
2117	3257	4351	5205	7272	8107	8830	9519
2121	3339	4354	5212	7332	8110	8831	9521
2123	3365	4361	5213	7360	8111	8834	9522
2142	3372	4362	5214	7365	8116	8838	9529
2150	3383	4410	5222	7382	8117	8839	9531
2163	3400	4420	5225	7392	8209	8840	9549
2211	3401	4432	5348	7403	8215	8846	9552
2222	3501	4470	5403	7405	8227	8847	9586
2362	3507	4478	5432	7409	8232	8850	9610
2402	3560	4492	5436	7410	8264	8851	9620
2413	3568	4494	5443	7421	8265	8852	
2570	3569	4495	5446	7424	8267	8859	
2571	3570	4496	5447	7428	8278	8868	

Excluded Class Codes

2501

Effective January 1, 2018



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