

*Alternative  
Workers'  
Compensation  
Coverage*

# NEW YORK ARTISAN CONTRACTOR PROGRAM



POWERED BY



# New York Artisan Contractor Program

**Pride Risk Solutions**, is excited to announce a new workers' compensation coverage program alternative distributed by **SouthEast Personnel Leasing, Inc.** specifically for artisan contractors in the state of New York. 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. Contractors faced with large deposits will experience immediate "cash flow" benefits with lower out of pocket expenditures.

## Minimum Premium:

- \$100,000

## Experience modifiers considered:

- Any X-Mod's

## Minimum Deductible:

- \$10,000

## Offering Many Deductible Options:

- Beginning at \$25,000 to \$250,000 with affordable Collateral

## Minimum Collateral:

- \$20,000



# 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+
- 7,000 Client Members and 120,000 Work site Employees
- 375 Corporate Employees lead by CEO John Porreca

## Workers' Compensation:

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

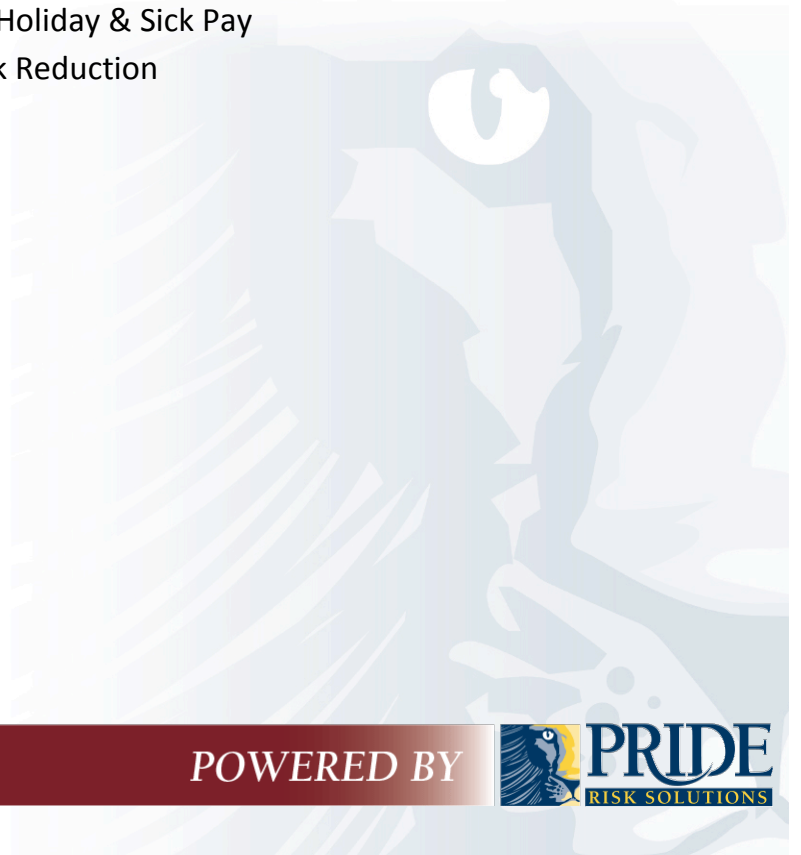
## Payroll Administration:

- 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



# 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 should contact **Pride Risk Solutions** regarding qualifications and or be provided access through one of our contracted MBAs.

The following is required for a complete submission:

***Prospective program candidates must have been in business a minimum of 3 years***

- Acord 130
- Payroll Register
- 3 Years Loss Runs (fully valued)
- Very clear description of operation including explanation of any height exposure
- Specific Supplemental
- Target Premium
- Screen Shot or Copy of X-Mod from NYCIRB

## **Rate Quotes:**

- Minimum of 10 days for underwriting

## **Required to Bind Coverage:**

- Signed Acord 130
- Payment of Policy Fee, Broker fee (if any), and any collateral requirement monies
- No Loss letter (If applicable)
- Copies of General Liability and Umbrella Policies with minimum \$5,000,000 limits

# 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.

# NEW YORK APPROVED ARTISAN CONTRACTOR CLASS CODES

## Code Classifications

<b>0042</b>	Landscape Gardening & Drivers  <u>Additional Classifications:</u> Domestic Service Contractor-Outside-& Drivers Silviculture & Drivers Tree Spraying, and/or Fumigating & Drivers
<b>0050</b>	Farm Machinery Operation-By Contractor-& Drivers  <u>Additional Classifications:</u> Hay Baling-By Contractor-& Drivers
<b>3365</b>	Welding or Cutting NOC & Drivers
<b>3724</b>	Machinery or Equipment Erection or Installation NOC & Drivers  <u>Additional Classifications:</u> Electrical Apparatus Installation & Drivers Equipment or Machinery Erection or Installation NOC & Drivers Satellite Dish Installation-Erection of Dish and Auxiliary Equipment-& Drivers
<b>3737</b>	Machinery or Equipment Repair or Servicing at Customers' Premises NOC & Drivers  <u>Additional Classifications:</u> Electrical Apparatus Repair or Servicing at Customers' Premises & Drivers Equipment or Machinery Repair or Servicing at Customers' Premises NOC & Drivers
<b>4000</b>	Sand or Gravel Digging & Drivers  <u>Additional Classifications:</u> Clay or Shale Digging & Drivers
<b>5022</b>	Masonry NOC  <u>Additional Classifications:</u> Plastering or Stucco Work-On Outside of Buildings Waterproofing-Exterior of Buildings-By Trowel
<b>5183</b>	Plumbing NOC & Drivers  <u>Additional Classifications:</u> Carrier System Installation or Repair & Drivers Sewer-Cleaning-of Building Connections Using Portable Equipment-& Drivers
<b>5188</b>	Automatic Sprinkler Installation & Drivers
<b>5190</b>	Electrical Wiring-Within Buildings-& Drivers  <u>Additional Classifications:</u> Satellite Dish Installation-Electrical Wiring Within Buildings-& Drivers
<b>5213</b>	Concrete Construction NOC  <u>Additional Classifications:</u> Guniting-Not Chimneys; Oil or Gas Well-Acidizing; Oil or Gas Well-Cementing Satellite Dish Installation-Concrete Pouring Waterproofing-By Means of Spray Gun, Cement Gun, Concrete Gun or Other Pressure Apparatus
<b>5221</b>	Concrete or Cement Work-Floors, Driveways, Yards or Sidewalks-& Drivers  <u>Additional Classifications:</u> Paving or Repaving-Floors, Driveways, Yards or Sidewalks-& Drivers
<b>5222</b>	Concrete Construction in Connection with Bridges or Culverts
<b>5223</b>	Swimming Pool Construction-Not Iron or Steel-& Drivers
<b>5348</b>	Marble or Stone Setting-Inside  <u>Additional Classifications:</u> Mosaic, Stone, Terrazzo or Tile Work-Inside
<b>5402</b>	Greenhouse Erection-All Operations  <u>Additional Classifications:</u> Hot House Erection-All Operations

## Code Classifications

<b>5428</b>	Storm Door, Storm Sash, Screens or Weather Stripping Installation
<b>5429</b>	Cabinet Work Installation  <u>Additional Classifications:</u> Floor Installation-Parquet or Wooden Finished Furniture or Fixture Installation NOC Architectural Wood Window or Door Installation
<b>5443</b>	Lathing & Drivers
<b>5445</b>	Wallboard Installation-Within Buildings-& Drivers  <u>Additional Classifications:</u> Sheet Rock Installation-Within Buildings-& Drivers
<b>5462</b>	Glazier-Away From Shop-& Drivers
<b>5479</b>	Insulation Work NOC & Drivers
<b>5480</b>	Plastering NOC & Drivers  <u>Additional Classifications:</u> Waterproofing & Drivers-Interior of Buildings-By Trowel
<b>5491</b>	Wallpaper Hanging & Drivers
<b>5536</b>	Air Conditioning and Heating Duct Work-Shop and Outside-& Drivers
<b>5538</b>	Sheet Metal Work Erection, Installation or Repair NOC-Shop or Outside-& Drivers  <u>Additional Classifications:</u> Metal Ceiling or Wall Covering Installation & Shop, Drivers
<b>5606</b>	Contractor-Executive Supervisor, Construction Executive, Manager, Superintendent or Project Manager
<b>5610</b>	Cleaner-Debris Removal-Construction or Erection  <u>Additional Classifications:</u> Timekeepers-Construction or Erection Watchguard-Construction or Erection Watchmen-Construction or Erection
<b>5645</b>	Carpentry-Detached One or Two-Family Dwellings
<b>5651</b>	Carpentry-Dwellings-Three Stories or Less
<b>5701</b>	Wrecking-Buildings-Not Marine-& Drivers
<b>5703</b>	Building Raising or Moving-All Employees-& Drivers  <u>Additional Classifications:</u> Shoring-All Employees-& Drivers Underpinning Buildings or Structures-All Employees-& Drivers
<b>5709</b>	Wrecking-Not Building or Marine Wrecking  <u>Additional Classifications:</u> Salvage Operations & Incidental Wrecking
<b>6400</b>	Fence Erection-Metal
<b>7600</b>	Telephone or Telegraph Co.-All Other Employees-& Drivers
<b>7601</b>	Telephone or Telegraph or Fire Alarm Line Construction & Drivers

For a complete list of all other non construction related codes please contact your  
Business Development Manager or Pride Risk Solutions



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# NEW YORK ARTISAN CONTRACTOR PROGRAM CRITERIA RECAP

- MINIMUM 10 DAY UNDERWRITING PERIOD

## **Program Minimums:**

- Premium - \$100,000
- Per Claim Deductible - \$10,000
- Collateral - \$20,000
- 3 Years in Business

## **Submission Requirements:**

- Completed and Signed Acord Application
- Most Recent Payroll Register
- 3 Years Valid Loss Runs Evaluated in the Last 60 Days

## **Bind Requirements**

- Complete Copy of In Force General Liability and Umbrella Policy with Minimum Combined Limits of \$5,000,000





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