

*Alternative
Workers'
Compensation
Coverage*

NEW YORK ARTISAN CONTRACTOR PROGRAM



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PRIDE
RISK SOLUTIONS

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



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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 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

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

Code Classifications

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