



PRIDE
RISK SOLUTIONS

 **W.E. Love &
Associates, LLC CMGA**
An XPT Company

Exclusive A Rated Workers' Compensation Program Overview



PROGRAM MARKETING ADMINISTRATOR FOR



MBA appointment benefits for agency partners

- Exclusive new market of last resort, leading to future cross sell opportunities
- Book protection from increased Experience Mods or shrinking market
- Enhanced commissions
- Quotes within 24 hours
- Dedicated advocate (Business Development Manager)



PROGRAM MARKETING ADMINISTRATOR FOR



Who is Southeast Personnel Leasing?

Over 30 Years
of High Hazard
Workers
Compensation
Experience



Mission

Provide your clients a
cost effective, customized
solution designed specifically
to fit their financial and safety
needs.



PROGRAM MARKETING ADMINISTRATOR FOR



Who is Pride Risk Solutions?

**Program Manager and
Marketing Platform
for
Exclusive
Southeast Personnel
Leasing
High Hazard A Rated
Workers' Compensation
Program**



Mission

Provide our agency partners a platform, leveraging our systems, resources and tenured sales support to drive success.



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Commission

- 6% of Premium every month based on prior months Payroll

Example: ABC Construction Company

Payroll: \$1,767,896

Annual Premium: \$183,604

- 6% of Annual Premium \$11,016
- Estimated Annual Commissions **\$11,016**



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Our Target Market

Key attributes of the perfect candidate (more symptomatic than industry risk driven)

- Limited/Affordable Coverage Options
- Average WC rate above \$8.00
- Experience Modifier over 1.00
- Minimum premium \$40,000

Note: Lapse or no prior coverage is acceptable (backdates available on a case by case)



PROGRAM MARKETING ADMINISTRATOR FOR



What makes our program so unique and impactful



Lion Insurance Company
Rated A- (Excellent) by A.M. Best Company

- Stability (Privately owned company with 30 years' of experience)
- Company owned (A Rated) workers' compensation carrier with over \$90 million in surplus
- Laser focused Carrier as the only client is SPLI and the only line of insurance is workers' compensation
- Highly effective claims handling by company owned TPA Packard Claims
- Program Management company Pride Risk Solutions, owned by SPLI, providing electronic platform for submission management and all the heavy lifting as it relates to presentation, new client onboarding, and client servicing.
- Exclusivity; agents cannot access program direct, only appointed MBAs have access.
- NO BORs so your business is protected



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Packard Claims Attributes



- 18 Adjusters
- 5 Medical Only Adjusters (Laser focus on investigating each and every claim)
- 10 Case Nurses
- 1 Catastrophic Specialist
- Manage approximately 70 claims per week
- Reserves historically within \$1,000 of ultimate
- Packard represents 21% of all fraud indictments related to workers' compensation in the state of Florida



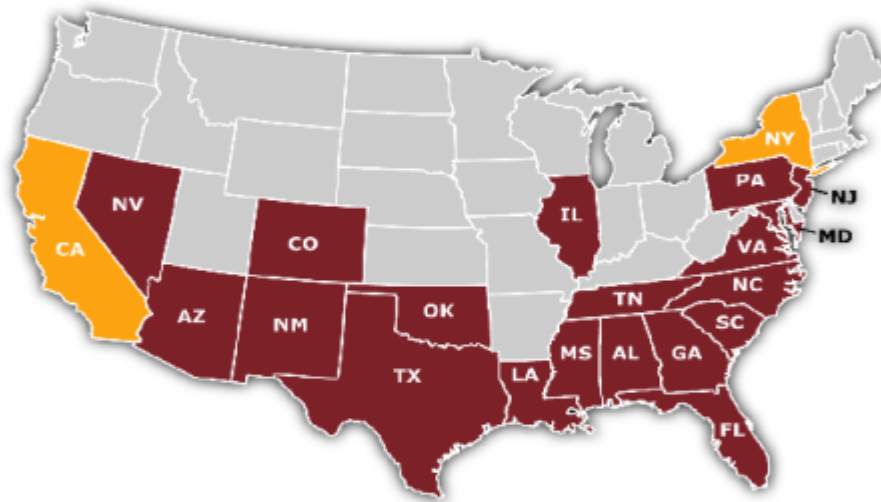
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NATIONAL COVERAGE



STATES CURRENTLY LICENSED TO WRITE A PEO SOLUTION



-  Lion Insurance Company – Rated A (Excellent) by A.M. Best Company
-  State National Insurance Company, Inc. - Rated A (Excellent) by A.M. Best Company

Our relationship with our clients has always been a priority and with over 30 years of payroll and workers' compensation experience, we have the foundation you can trust and build a partnership that will improve efficiencies in your business.

www.spli.com

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What we need in order to quote

- Acord with employee count
- 5 years of loss runs valued within 90 days
- Detailed description of operations
- Any extenuating circumstances relating to gaps/lapse in coverage or anything out of the ordinary
- Target Premium

Program Summary

- Experienced and stable workers compensation provider for difficult risks (little to no overlap to any existing workers compensation programs available today)
- Large deductible programs with competitive collateral requirements
- New coverage, lapse in coverage and backdates are available on a case by case basis
- Binding quotes available within 24 to 48 hours
- Extensive service resources available to assist in presenting and binding
- Little to no service requirements by agency
- Attractive commission structure



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Let us help you succeed!

Contact Information

Business Development Manager: Laura McGuinness
Contact: 800-714-2336 ext. 104
Email: LauraM@priderisk.com

<p>Ralph Mencia President rmencia@priderisk.com 904-631-0039</p>	<p>Greg Craddock Vice President gcraddock@priderisk.com 904-982-6104</p>	<p>Kim Hayden Marketing Manager khayden@priderisk.com 800-714-2336</p>
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