



Brokers

# Reliance

Alternative Market Experts

**CASH FLOW**  
**RISK MANAGEMENT**  
**EXPERIENCE**  
**PAY AS YOU GO**  
**WORKERS COMPENSATION**  
**COMPLIANCE**  
**HUMAN RESOURCES**  
**SAFETY**  
**EMPLOYEE BENEFITS**  
**PAYROLL**  
**TRANSPARENCY**  
**FLEXIBILITY**

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# WHO WE ARE

## **ABOUT RELIANCE BROKERS**

Reliance Brokers is the nations premier PEO and Employer Services wholesale brokerage firm. Providing the most qualified and cost effective solution for our clients is our mission. Unparalleled service, support, and transparency to every client is quintessential in our approach to business and ensures a smooth transition to the new outsourcing solution.

## **PARTNER FOR AGENTS**

Reliance Brokers works with hundreds of independent agents, brokers, and general agencies across the country. We understand the sensitive relationship between agents and the their clients. Providing a simple submission process, quick turn-around on quotes, and competitive commissions helps our agents win new business and retain their renewals. We are experts in navigating the PEO underwriting process to achieve the most competitive rates for our clients. Our relationships and substantial book of business gives us leverage other brokerages just don't have. We can turn an initial decline in to an APPROVAL!

## **HIGH RISK.. NO PROBLEM!**

We PREFER hard to place, high hazard, high MOD workers comp risks. We specialize in high risk alternative workers compensation programs and take a creative approach to loss control. More than 30 National Am Best Rated alternative workers compensation and employer services markets available to keep companies out of the assigned risk pool or state fund.

## **NOT YOUR TYPICAL WHOLESALE BROKERAGE**

While we are extremely high volume, we pride ourselves in not just being a "quote machine". Instead, our staff will facilitate the entire submission, underwriting, presenting, and enrollment process for our agents and clients. We provide our agents and clients a valuable partner, consultant, and advocate to help navigate the entire process to completion.

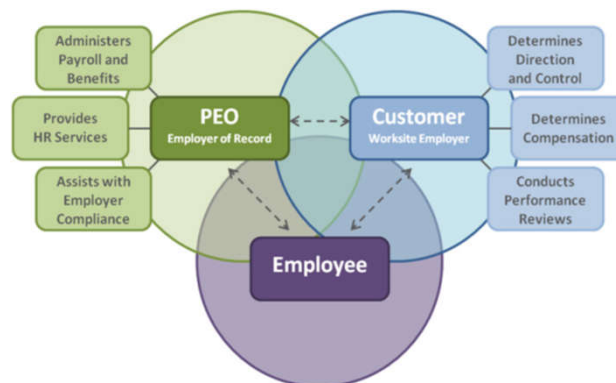
# HOW IT WORKS

## ECONOMY OF SCALE / GROUP PURCHASING POWER

Our unique alternative workers compensation programs “pool” a large number of businesses together to achieve an economy of scale which cannot be attained in the standard market. Through an integrated pay as you go workers compensation and employer services program, businesses can effectively improve cash flow, stay compliant with employer regulations, and **save 20-30% on your current workers compensation premiums** avoiding Assigned Risk or State Fund.

## WHAT IS A PEO?

A PEO, or Professional Employer Organization, is defined as a business entity that provides human resources outsourcing services to client companies through the use of a co-employment relationship. The PEO relationship involves a contractual allocation and sharing of employer responsibilities between the PEO and the client. This shared employment relationship is often referred to as co-employment.



## WHAT IS CO-EMPLOYMENT

Co-employment is a relationship where the PEO acts as the Administrative Employer of Record and the client acts as the Primary Worksite Employer. This relationship is based on a true partnership. Co-employment is the magic ingredient that can give a small business owner the leverage and purchasing power of a large multi-national corporation.

# HOW WE HELP

## TRANSFER OF LIABILITY

Just as every company has unique needs, not all PEO's are created equal. Services, benefits, and integrations can vary between PEOs and different programs. It is our task to identify those needs and help select the most appropriate solution. Typical PEOs build their service models around liability bearing functions of most every business. They are structured to relieve and transfer liability to the PEO and off of the client company allowing owners to focus on their area of expertise. Less time spent on compliance and more time spent on GROWING THEIR BUSINESS AND PROFITS!

## INTEGRATED SERVICES

### Workers Compensation and Loss Control

- ▶ Pay As You Go Coverage
- ▶ No Deposits / No Audits
- ▶ Am Best Rated Carriers
- ▶ Claims Administration
- ▶ Risk Management / Safety Training / Loss Control

### Human Resources

- ▶ Federal and State Labor Law Compliance
- ▶ HR Compliance Support and Consulting
- ▶ Policy Development

### Payroll and Payroll Tax Administration

- ▶ Process Online / Phone / Email
- ▶ Paychecks/ Direct Deposits
- ▶ Prepare / Pay / File Taxes
- ▶ Online Reports
- ▶ Dedicated Payroll Professional

### Group Benefits Administration and Compliance

- ▶ ACA Compliance
- ▶ Group Major Medical / MEC/ Dental / Vision/ Supplemental Benefits
- ▶ 401K / Retirement Plans

# APPETITE GUIDE

## SUBMISSION REQUIREMENTS

- ▶ ACORD130
- ▶ 5 YEARS LOSS RUNS (VALUED WITHIN 45 DAYS)
- ▶ 5 YEARS PREMIUM AND PAYROLL HISTORY
- ▶ MOD WORKSHEET
- ▶ RENEWAL PREMIUM TARGET, DEC PAGE, OR STATE FUND QUOTE

## TARGET SUBMISSION

- ▶ \$25K+ PREMIUM
- ▶ DEBIT MOD
- ▶ GOVERNING CLASS CODES 6.00% AND HIGHER
- ▶ FACING ASSIGNED RISK OR STATE FUND WITH NO OTHER STANDARD MARKET OPTIONS

## TARGET INDUSTRIES

- ▶ STAFFING
- ▶ CONSTRUCTION TRADES: FRAMING / ELECTRICAL / PLUMBING / ROOFING / PAINTING / LANDSCAPING / GENERAL CONTRACTORS / UTILITIES / CONCRETE / PAVING
- ▶ TRUCKING: LONG AND SHORT HAUL
- ▶ TRANSPORTATION: LIMO / TAXI / NON- EMERGENCY MEDICAL / COURIER
- ▶ MANUFACTURING
- ▶ HOME HEALTHCARE
- ▶ RESTAURANTS
- ▶ HOTELS
- ▶ BUILDING OPS / JANITORIAL

# APPETITE GUIDE

## EXCLUSIONS

- ▶ UNDERGROUND MINING
- ▶ EXPLOSIVES MANUFACTURING
- ▶ DEMOLITION INVOLVING EXPLOSIVES
- ▶ 1099 LABOR (MUST BE W2 EMPLOYEES)
- ▶ HAZARDOUS MATERIAL HANDLING

## LIMITATIONS / MINIMUM REQUIREMENTS

- ▶ ASBESTOS:
  - ▶ \$250K MINIMUM PREMIUM
- ▶ STAFFING:
  - ▶ MINIMUM 3 YEARS PRIOR COVERAGE
  - ▶ IF NO PRIOR COVERAGE, MINIMUM \$20K DEDUCTIBLE
- ▶ LONG HAUL TRUCKING:
  - ▶ MINIMUM 3 YEARS PRIOR COVERAGE
  - ▶ IF NO PRIOR COVERAGE, MINIMUM \$40K PREMIUM
- ▶ TOWING OPERATIONS:
  - ▶ 100% REPO IS EXCLUDED
- ▶ ROOFING / TREE TRIMMING
  - ▶ NEW YORK: \$350k MINIMUM PREMIUM
  - ▶ CALIFORNIA: MINIMUM 3 YEARS PRIOR COVERAGE WITH NO LAPSE AND 10 EMPLOYEES IN GOVERNING CODE (5551 / 0106)