

# PEC Staffing Captive

## INSURING STABILITY FOR STAFFING FIRMS

Staffing Lines has been the leader in staffing insurance solutions for over 25 years. We offer innovative solutions that staffing agencies need as the industry grows and evolves. We are proud to now offer the **PEC Staffing Captive** for temporary, permanent and outplacement agencies looking for a stable, long-term insurance solution. Available through our partnership with a best-in-class, A-rated workers' comp carrier, PEC provides an alternative workers' compensation option and risk sharing opportunity for independently owned and operated staffing firms.

### PROGRAM BENEFITS

- Stable rates and competitive pricing
- Unique profit-sharing structure
- Shareholder dividend based on program performance
- Best-in-class risk management and claims services
- Longevity

### WHY A CAPTIVE PROGRAM?

Achieve stability and profitability in a member-owned program with growth-oriented staffing firms.

### MEMBER ELIGIBILITY AND REQUIREMENTS

- \$150,000 minimum annual workers' comp premium
- Business minimum of three years and maintenance of workers' comp coverage for three consecutive years
- Staffing firms located in most states east of the Mississippi
- Ability to post collateral, calculated based on a percentage of premium and member ownership
- March 1 common effective date
- Proactive risk management philosophy and financially stable
- Cooperative in efforts to accommodate physician restrictions
- <45% prior three-year incurred loss ratio, based on projected premium
- **Please note:** PEOs are ineligible for this program