

SECTION 1 — APPLICANT INFORMATION

Applicant Name:	Pacific Coast Logistics, Inc.
DBA:	PCL Freight Services
Mailing Address:	2750 Harbor Gateway Blvd Long Beach, CA 90810
Phone:	(562) 555-0147
Website:	www.pacificcoastlogistics.com
FEIN:	95-4812903
Entity Type:	S-Corporation — Incorporated in California (2011)
SIC / NAICS:	4731 / 488510 — Freight Transportation Arrangement
Years in Business:	15 years (est. 2011)
Annual Revenue:	\$78,400,000 (FY 2025)
Total Employees:	342 (Full-Time: 298, Part-Time: 44)

SECTION 2 — COVERAGES REQUESTED

Line of Business	Requested Limit	Current Carrier	Expiring Premium	Exp. Date
Commercial Property	\$45,000,000	Travelers	\$186,400	04/01/2026
General Liability	\$2M occ / \$4M agg	Hartford	\$124,800	04/01/2026
Commercial Auto	\$1M CSL	Progressive Comm	\$287,600	04/01/2026
Umbrella / Excess	\$10,000,000	Chubb	\$42,000	04/01/2026
Workers Compensation	Statutory / \$1M EL	SCIF	\$198,200	04/01/2026
Inland Marine	\$5,000,000	Travelers	\$18,900	04/01/2026
Cyber Liability	\$3,000,000	None (New)	N/A	N/A

Total Current Program Premium: \$857,900 | **Reason for Marketing:** Rate increases at renewal; seeking competitive alternatives and expanded Cyber coverage.

SECTION 3 — DESCRIPTION OF OPERATIONS

Pacific Coast Logistics (PCL) is a full-service third-party logistics (3PL) provider specializing in temperature-controlled freight, warehousing, and last-mile delivery for the food & beverage, pharmaceutical, and consumer goods industries.

Core Operations:

- **Freight Brokerage:** Arrangement of FTL/LTL shipments across 48 states. 85% of loads are temperature-sensitive (refrigerated/frozen). PCL does not own tractors — all freight is brokered to vetted motor carriers.
- **Warehousing:** 3 cold-storage facilities (Long Beach, CA; Phoenix, AZ; Dallas, TX) totaling 380,000 sq ft. USDA-inspected. 24/7 temperature monitoring with automated alerting.
- **Last-Mile Delivery:** Fleet of 47 owned refrigerated vans (2020-2024 model years) for final delivery within a 150-mile radius of warehouse locations. All drivers are W-2 employees.
- **Customs Brokerage:** Licensed customs broker (CBP License #29847) handling import/export clearance for 120+ clients at the Port of Long Beach.

Key Clients: Sysco Foods (22% of revenue), Albertsons Companies (14%), McKesson Pharmaceutical Distribution (11%), Amazon Fresh (9%).

Contracts: All motor carrier agreements include minimum \$1M auto liability, \$1M cargo, and \$100K environmental liability requirements. PCL is named as additional insured on all carrier policies.

SECTION 4 — PREMISES & LOCATIONS

#	Location	Use	Sq Ft	Owned/Leased	Sprinkler	TIV
1	2750 Harbor Gateway Blvd Long Beach, CA 90810	HQ + Cold Storage Warehouse	145,000	Leased (10yr NNN)	Full Wet AMPP	\$28,400,000
2	4401 W Buckeye Rd Phoenix, AZ 85043	Cold Storage Distribution	125,000	Leased (7yr NNN)	Full Wet Early Sup	\$19,200,000
3	9800 Forney Rd Dallas, TX 75227	Cold Storage Cross-Dock	110,000	Owned	Full Wet NFPA 13	\$22,600,000

SECTION 5 — LOSS HISTORY (5 YEARS)

Year	Line	# Claims	Total Incurred	Largest Claim	Description
2025	Auto	8	\$124,300	\$42,000	Rear-end collision — driver injury + cargo damage
2025	GL	2	\$18,500	\$14,200	Slip & fall at Long Beach facility
2025	WC	12	\$87,400	\$23,100	Repetitive stress injuries — warehouse workers
2024	Auto	6	\$78,200	\$31,500	Intersection accident — third-party BI claim
2024	Property	1	\$245,000	\$245,000	Refrigeration system failure — spoiled inventory
2024	WC	9	\$62,100	\$18,700	Forklift incident — ankle fracture
2023	Auto	5	\$56,800	\$28,400	Highway merge accident — vehicle totaled
2023	GL	1	\$8,200	\$8,200	Damaged customer goods during handling
2023	WC	7	\$48,900	\$15,300	Lower back injuries — lifting related
2022	Auto	4	\$34,100	\$18,600	Parking lot incident — property damage
2022	Property	0	\$0	N/A	No claims
2021	Auto	3	\$22,400	\$12,800	Minor fender benders — no injuries
2021	WC	5	\$31,200	\$11,400	Slip on wet warehouse floor

5-Year Total Incurred: \$817,100 | **Total Claims:** 63 | **Avg Claim:** \$12,970

SECTION 6 — REPRESENTATIONS & SIGNATURES

The undersigned authorized representative of the applicant declares that the statements set forth herein are true and correct to the best of their knowledge. The undersigned understands that the information provided is material to the acceptance of this risk and the issuance of a policy. Any material misrepresentation may void the policy. The signing of this application does not bind the applicant or the company to complete the insurance.

Applicant Signature

Name: Sarah Martinez, CFO

Date: _____

Producer Signature

Name: Rachel Kim, Account Executive

Date: _____