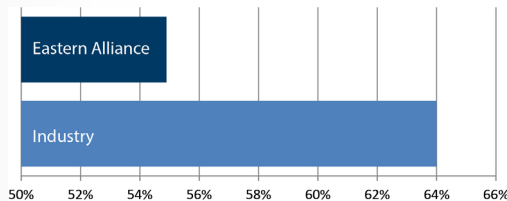


# At a Glance

## Stability and Strength

- Rated A (Excellent) by AM Best, Financial Size Category of XIII (\$1,250B to \$1,500B)
- Senior management team has over 225 combined years of experience
- 4th largest workers' compensation insurer in PA; largest monoline insurer  
 Source: 2019 Best's State/Line-P/C, US. Contains data compiled as of 5/29/20.
- Top employer, recognized nationally by Business Insurance as one of the Best Places to Work in Insurance
- A ProAssurance Company (NYSE: PRA)

### 10 Year Loss Ratio



Represents 10 year loss ratio performance of Eastern compared to the other writers in states in which Eastern is in the top 50 writers for either medical professional liability or workers' compensation.  
 Source: A.M. Best Market Share Reports from 2007 to 2016

## Service Personalized to Your Needs

- Complete line of workers' compensation products and services:
  - Guaranteed cost
  - Dividend plans
  - Retrospective rating plans
  - Large Deductibles (\$100,000 and up)
  - Alternative insurance programs
  - Specialty Risk
- Eastern's exclusive **parallel pay**® "pay-as-you-go" premium program, offering employers reporting flexibility, including online self-reporting options
- 13,000+ policyholders in the East, South, and Midwest regions
- Dedicated service teams providing local, expert underwriting, claim and risk management service out of Eastern's regional and satellite offices
- Jointly-developed, flexible risk management service plans customized to your organization's needs
- Toll-free phone and online claim reporting services, 24/7
- Actively write in 33 states



*Good and stable underwriting results with much less volatility than the workers' compensation composite.*



Source: A.M. Best 2018 rating rationale

**Eastern Alliance Insurance Group** is a specialty underwriter of workers' compensation products and services for businesses and organizations. Founded in 1997, Eastern has demonstrated a commitment to excellence and service to its agents, policyholders and their employees.

**Inova Re Ltd., SPC** Organized in 1987 as a Cayman-domiciled program underwriter and licensed in 1998 as a segregated portfolio company, Inova Re offers a variety of Alternative Insurance workers' compensation solutions to individual companies, groups and associations through the creation of segregated portfolio cells.

### Multiple Service Locations:

- Lancaster, PA
- Wexford, PA
- Carmel, IN
- Charlotte, NC
- Franklin, TN
- Richmond, VA
- Madison, MS
- Grandville, MI
- Auburn, ME
- Marlton, NJ

**1.855.533.3444**

Visit us on the web!  
[www.easternalliance.com](http://www.easternalliance.com)

# At a Glance

## Superior Claim and Risk Management

Workers' compensation claims tend to get bigger, more complex, and more expensive with time. Eastern Alliance's proactive approach to claim and risk management benefits your loss experience and keeps your costs down:

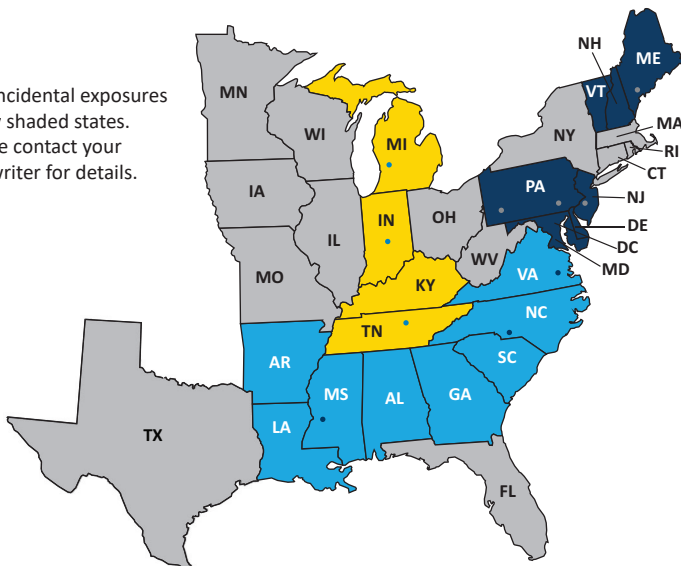
- Low pending claim count per claim representative, allowing more time to manage each claim
- Proactive focus on early intervention and disability management
- Innovative **ecovery**® program, offering customizable, jurisdictionally-appropriate tools, resources and education to help return injured workers to wellness and productivity by using work as a therapeutic tool
- Industry-leading medical cost management programs and partnerships that can help dramatically reduce claim costs
- Extensive risk management services beyond surveys and checklists, focused on practical and behavior-based safety solutions that produce results and reduce losses
- OSHA support: hazard evaluation surveys and job site visits, machine guarding and program audits, and more
- Online risk management and safety resources, including free access to Safety.BLR.com, offering customizable presentations, training materials, quizzes, worksheets and more

## Fraud Prevention Resources

- State Insurance Fraud Bureaus reporting information
- Links to State Fraud Awareness websites
- "Red Flag" tips for identifying potential fraud

## Eastern Alliance is licensed in the following states:

We write incidental exposures in gray shaded states. Please contact your underwriter for details.



“  
 Stable reserves helped by aggressive claims management that keeps the tail short relative to the industry  
 ”  
 Source: A.M. Bests 2018 rating rationale

### TARGETED GROWTH AREAS

#### East Region

- Mid-Atlantic Regional Office (Lancaster)
- Western PA Satellite Office (Wexford)
- New Jersey Satellite Office (Marlton)
- New England Regional Office (Auburn)

#### Midwest Region

- Midwest Regional Office (Carmel)
- Michigan Satellite Office (Grandville)
- Tennessee Satellite Office (Franklin)

#### South Region

- Southeast Regional Office (Charlotte)
- Virginia Satellite Office (Richmond)
- Gulf South Regional Office (Madison)