



A SECURE ALTERNATIVE TO TRADITIONAL WORKERS' COMPENSATION INSURANCE

Marine and Recreation Workers' Compensation Program



For Inquires related to the Marine and Recreation Program, please contact:

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Program Description

Established in 2008, the Marine & Recreation Program offers a stable workers' compensation market and exceptional service to boating and recreation businesses with a concentration in marine and recreation-based operations. Clients in this program have access to a dedicated team of claim, underwriting and risk management experts with strong knowledge of the marine and recreation industry. At Eastern, we are committed to personal attention, expert guidance and comprehensive care—it's the Eastern Way—and ensures the best possible outcomes. Zinn Insurance serves as the program administrator.



Prospective Client Requirements:

In business a minimum of three years and must have had workers' compensation coverage for three consecutive years. An underwriting exception can be considered for prospects that have been in business a minimum of three years and just now hiring employees.

Located and operating in states in which Eastern Alliance is licensed.

Proactive in their risk management philosophy and willing to partner with our risk management staff.

Financially stable (subject to review by Eastern Alliance) with no prior cancellations for non-payment in the past three years.

Cooperative in efforts to accommodate physician restrictions and provide modified duty to return injured employees to work as quickly as possible.

Prior three-year incurred loss ratio must be less than 40% based on projected premium. Underwriting exceptions may be made on a case-by-case basis depending on the cause of loss and corrective measures taken.

For applicable jurisdictions, the prospective client must agree to implement a physician panel, or preferred provider listing, within 30 days of the effective date.

USL&H may be considered on an incidental basis, if there is no known exposure.

Multiple Service Locations:

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

1.855.533.3444

Visit us on the web!
www.inovalnsure.com



Stable rates and competitive pricing—protection from cyclical rate fluctuations associated with the traditional insurance marketplace.

Guaranteed cost policy, no common effective date, no collateral or membership requirements to policyholders.

Proactive claims management with a dedicated team of claim experts, industry-leading medical cost management programs, and strategic partnerships to ensure the best possible outcomes.

High quality loss control and risk management services, Marine and Recreation Safety Advisor Newsletter, and online services — Safety.BLR.com.

Our convenient pay-as-you-go option, parallel pay®, that lets you pay your premium one payroll period at a time.



Eastern Alliance is a Member of the ProAssurance Family of Companies



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Descriptions of recent accounts written in the Marine & Recreation Program:

Marina \$3,500, \$4,200
Marina with boat sales, repair, and storage \$22,000
Boat rentals \$4,900, \$5,200
Family Campground \$1,500
RV Campground \$3,800
RV Dealer and Service \$9,000
Yacht Club \$9,060
Boat dealership/sales \$24,000
Family Entertainment Center \$20,300
Summer Camp \$59,000

The Marine and Recreation Program is actively seeking accounts in Eastern's core states. The Program's appetite includes, but is not limited to, the following classes:

Marine Appetite:

Bait Shops
Boat Dealers/Personal Water Craft Dealers (Franchised)
Boat Detailers
Boat Lettering
Boat Part Stores/Supply
Boat Repairs/Hull and Mechanical (No Structural and OD monitored closely)
Boat Storage Facilities
Canvas Fabricators
Dock Repair (Excludes Pile Driving)
Interior Boat Design and Renovations
Marinas
Marine Electronics
Prop Repair Shops
Railing Fabrication
Sail Fabrication and Repair
Ship Store
Shrink Wrapping
Trailer Manufacturing
Water Front Hotels and Slips or Docking
Yacht Clubs

Recreational Related Business Appetite:

Awning Manufacturing and Repairs
Boy Scout and Girl Scout Camps
Campgrounds
Camping Stores
Country Clubs
Franchised ATV Dealers
Franchised Motorcycle Dealers
Kayak and Canoe Dealers
RV Dealerships
RV Detailing
RV Repair Shops
RV Storage Facilities