



A SECURE ALTERNATIVE TO TRADITIONAL WORKERS' COMPENSATION INSURANCE

# Petroleum Distribution Workers' Compensation Program

For Inquires related to the Petroleum Distribution Program, please contact:

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### Multiple Service Locations:

- Lancaster, PA
- Wexford, PA
- Carmel, IN
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1.855.533.3444

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### Program Description

The Petroleum Distribution Program provides a stable workers' compensation market with competitive pricing for "best in class" businesses engaged in the distribution, sales and service of petroleum products, including heating oil, gasoline, diesel fuel, lubricants, and propane. This program also includes related convenience store and HVAC service operations directly associated with the petroleum distribution business. Henderson Brothers has served as the Program Administrator since 2004.

### 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 are just now hiring employees.

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

**Risk cannot be involved in hauling for hire operations that regularly exceed a 400 mile radius**

**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 applicant must agree to implement a physician panel, or preferred provider listing, within 30 days of the effective date.

**At least one full-time employee** with a minimum annual compensation rate of at least \$20,000.

**A minimum annual premium of at least \$10,000**

### BENEFITS

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

**Proactive claims handling and medical cost management**, high quality loss control and risk management services, including online services — Safety.BLR.com.

**No common effective date**, and no collateral or membership requirements to policyholders.



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