



A SECURE ALTERNATIVE TO TRADITIONAL WORKERS' COMPENSATION INSURANCE

Marine and Recreation Workers' Compensation Program



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www.Inovalnsure.com

Program Description

Established in 2008, the Marine & Recreation Program provides a stable workers' compensation market and exceptional service to businesses that directly compliment the boating and recreation industry with a concentration in marine and recreation-based operations. 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 only.



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

Marine and Recreation Safety Advisor Newsletter

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.

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



Marine and Recreation Workers' Compensation Program

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