



Specialty Risk Workers' Comp
security & strength from



Specialty Risk is a specialty risk solution for your top tier clients within select high hazard classes of business in the Construction, Forestry and Transportation market segments.

Clients benefit from Eastern's workers' compensation expertise, proven long-term stability, superior financial strength, and strategic partnerships—including our long-term reinsurance partnerships. In addition, clients receive individual account underwriting and exceptional local claims and risk management service. Eastern's proprietary N3L3[®] risk management initiative, focused on preventing fatal and life changing injuries, along with ecovery[®], focused on medical care management, cost containment and returning injured workers to wellness, adds meaningful value to this market segment.

For underwriting consideration, requirements are as follows:

- Minimum premium of \$50,000
- Must support ecovery[®] philosophy and have formal, proactive risk management practices
- Accounts must operate in Eastern's core geographic service territory
- Five years of currently valued loss information and most recent financial statements
- Some classes may require additional information such as job, equipment, vehicle or driver lists

As an individual account underwriter, Eastern welcomes the opportunity to review any of your top tier clients within the eligible classes. Here are descriptions of recent accounts written in Specialty Risk:

- Road/Street Line Paving \$100k
- Road Construction \$200k
- Bridge Repair \$225k
- Underground Fuel Tank Installation \$175k
- Steel Erection \$191k
- Lumber Company \$292k
- Trucking \$250k
- Concrete Mix-In-Intransit \$330k
- Power Line Right of Way Clearing \$565k
- Residential Tree Service \$65k
- Excavation/Civil Construction \$646k
- Well Water Drilling \$50k
- Municipal Transit \$500k

Specialty Risk business is individually underwritten based on the account's merits and controls, with a disciplined pricing strategy.

Submit potential accounts through your Eastern underwriter.

For further information on Specialty Risk, please contact your Eastern marketing representative, underwriter or regional business executive.

Multiple Service Locations:

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

1.855.533.3444
EasternAlliance.com

CONTRACTING

Eligible Operations

- Road or Street¹
- Iron or Steel Erection¹
- Power Line or Telephone Line
- Water Main or Sewer
- Excavation (Trenching Operations)¹
- Mobile Crane and Hoisting Services
- Drilling (Except Drilling for Oil or Gas Wells)¹
- Painting (Higher Hazard such as Work at Heights)
- Masonry (higher Hazard such as Work at Heights)¹
- Machinery or Equipment Erection (Includes Elevator Erection or Repair)¹
- Millwrighting and/or Rigging
- Sign Erection or Repair
- Window Cleaning (Inside or Outside Above Ground Level)

Ineligible Operations

- Roofing²
- Scaffolding erection contractors²
- Demolition contractors²
- Blasting contractors²
- Tunneling²
- Flagging²
- Offshore Gas & Oil Drilling
- Gas Line
- Asbestos Removal and other Environmental Abatement

FORESTRY

Eligible Operations

- Sawmills¹
- Planing Mills
- Tree Pruning¹

Ineligible Operations

- Logging

TRANSPORTATION

Eligible Operations

- Bus Companies¹
- Parcel Delivery and Mail Hauling Companies¹
- Milk Hauling
- Dirt & Gravel Haulers
- Ready Mix Concrete¹
- Oversized - Overweight
- Trucking (Up to 1,000 Mile Radius - 90% Should Be Within Eastern's Core Operating Territories)¹

Ineligible Operations

- Taxis
- High-Hazard Substances
- Coal Hauling
- Sand Hauling
- Towing Operations

Other Ineligible Operations: USL&H Exposure; Significant Occupational Disease Exposure; Uninsured Subcontractor or Casual Labor Exposure

¹ Have written accounts in this class

² May be acceptable if not the primary classification