

# UNDERWRITING APPETITE



## PROGRAM HIGHLIGHTS

### COVERAGE AVAILABLE IN ALL STATES

- United States Longshore and Harbor Workers' Compensation Act
- Outer Continental Shelf Lands Act
- Maritime Employers' Liability
- Defense Base Act
- State Act program in conjunction with above coverages

### PLANS INCLUDE

- First Dollar
- Single or Multi-year Programs
- Loss-Sensitive Plans
- Deductible
- Excess over qualified self-insurance

### TARGET CLASSES

- Ship Builders
- Stevedores
- Terminal Operators
- Barge Repairers
- Marine Construction
- Ship Repairers
- Steamship Agents
- Yacht Builders
- Coal Docks
- Offshore Industries

#### *Prohibited State Act classes:*

- Convenience Stores
- Gasoline Dealers
- LPG Dealers
- "Over the Hole" Oil & Gas
- Long-Haul Trucking

### MINIMUM PREMIUM

\$10,000

### REQUIREMENTS

A minimum of 10% of the insured's payroll must be USL&H exposure (unless incidental-only)

### CARRIERS

- USL&H - American Longshore Mutual Association (ALMA)
- State Act - Great American Insurance Group and PMA Companies
- MEL - Great American Insurance Company

*The below preferred classes may also have USL&H (possibly incidental-only) exposure:*

- Heating & A/C Contractors
- Refrigeration Repair
- Architects and Engineers
- Fire Extinguisher Servicing
- Wallboard Installation
- Communications Repair
- Crane Installations & Repair
- Concrete/Cement Work
- Engine Repair
- Sheet Metal Work
- Electricians
- Pest Control
- Carpentry
- Welders
- Painters

### NEED A QUOTE?

Send your submission to [aeu.marketing@amequity.com](mailto:aeu.marketing@amequity.com), or call us at 866.238.8754.



**ABOUT AEU** The American Equity Underwriters, Inc. (AEU) is the program administrator for American Longshore Mutual Association (ALMA), which is authorized by the U.S. Department of Labor to provide USL&H coverage in all 50 states. To learn more about AEU, visit [amequity.com](http://amequity.com).

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