

Underwriting Appetite



Program Highlights

Coverage Available in All States

- United States Longshore and Harbor Workers' Compensation Act
- Outer Continental Shelf Lands Act
- Defense Base Act
- State Act Workers' Compensation
- Maritime Employers' Liability
- Ocean Marine Insurance

Target Classes

- | | |
|---|------------------------------------|
| – Artisan Contractors | – Offshore Industries |
| – Architects and Engineers | – Painters |
| – Barge Repairers | – Refrigeration Repair |
| – Carpentry | – Ship Builders |
| – Coal Docks | – Ship Repairers |
| – Communications Repair | – State Act Boat Building & Repair |
| – Electricians | – Steamship Agents |
| – Engine Repair | – Stevedores |
| – Fire Extinguisher Servicing | – Terminal Operators |
| – Heating & A/C Contractors | – Warehousing |
| – Labor Providers with long-term placements | – Welders & Pipefitters |
| – Machine Shops | – Yacht Builders |
| – Marinas | – Skilled Labor Providers |
| – Marine Construction | |

Plans Include

- First Dollar
- Single or Multi-Year Programs
- Loss-Sensitive Plans
- Deductible
- Excess Over Qualified Self-Insurance

Minimum Premium

- \$10,000

Requirements

- ACORD application
- Five years of currently valued loss run reports
- Applicable experience modifiers required for State Act plans

Carriers

- USL&H – American Longshore Mutual Association (ALMA)
- State Act – Great American Insurance Group and Old Republic Commercial Risk
- MEL – Great American Insurance Group
- Ocean Marine Insurance – Starr Indemnity & Liability Company, a member of Starr Insurance Companies

All partner carriers are A+ rated by A.M. Best, however A.M. Best does not rate federally regulated self insurance funds such as ALMA. AEU is rated PA-1 (Exceptional) by A.M. Best as part of Amwins. This is the highest possible rating for a delegated underwriting authority enterprise (DUAE).

Contact

The American Equity Underwriters, Inc.
11 N. Water Street | 32nd Floor
Mobile, AL 36602
amequity.com

ABOUT AEU The American Equity Underwriters, Inc. (AEU) delivers specialized coverage and risk management solutions to waterfront employers across the United States.