



# 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

### Target Classes

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

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

### Plans include

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

### 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

## Contact

The American Equity Underwriters, Inc.  
11 N. Water Street | 32nd Floor  
Mobile, AL 36602  
[amequity.com](http://amequity.com)

**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).