



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

Target Classes

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

State Act coverage is available in conjunction with above coverages

- Statutory Coverage
- \$1,000,000 Employer's Liability Limits
- *State Act coverage not available in monopolistic states (ND, OH, WA, and WY)*

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

- Heating & A/C Contractors
- Refrigeration Repair
- Architects and Engineers
- Fire Extinguisher Servicing
- Communications Repair
- Engine Repair
- Electricians
- Carpentry
- Painters
- State Act Boat Building & Repair
- Marinas
- Machine Shops
- Warehousing
- Welders & Pipefitters
- Labor Providers with long-term placements

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)
- 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 PMA Companies
- MEL – Great American Insurance Group

Contact

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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.