



A SECURE ALTERNATIVE TO TRADITIONAL WORKERS' COMPENSATION INSURANCE



For Inquiries related to the Hearten Program, please contact:

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Visit Eastern Alliance on the web!
www.InovaInsure.com

Visit Hearten on the web!
www.heartenworkcomp.com

At the heart of social services are individuals who are passionately committed to helping others. Yet, as with many organizations that help us in our time of need, you face constant challenges to protecting and caring for your employees – and your organization.

Consistently rising premium costs and the instability of the traditional insurance market are a reality for organizations like yours—organizations that many rely on to provide quality services for individuals facing the challenges of intellectual, physical, developmental disabilities; mental illnesses; and substance abuse disorders. These are challenges we can help you control.

Hearten, a member-owned workers' compensation captive program, was developed by organizations just like yours. It addresses the specific needs of social services when traditional approaches might not be the best fit. Hearten is a common-sense approach that is rooted in a deep understanding of alternative insurance solutions and offers a solution that's right for you.

Fast Facts:

- Hearten is governed by a board comprised of Hearten members; quarterly meetings are held and all members are invited to attend.
- An independent accountant serves as the Trust Administrator/Accountant for the Hearten program.
- McConkey Insurance and Benefits serves as the Program Administrator and is endorsed to market the program.
- There is a 7/1 common effective date for this program.



Stable rates and competitive pricing—protection from cyclical rate fluctuations associated with the traditional insurance marketplace.

Proactive claims handling and medical cost management, high quality loss control and risk management services, including online services — Safety.BLR.com.

Quarterly financial statement reporting with monthly loss runs.

Potential Program dividends will be based on Program performance.



Eastern Alliance is a Member of the ProAssurance Family of Companies



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Prospective Client Requirements:

In business a minimum of three years and must have had workers' compensation coverage for three consecutive years. An underwriting exception can be considered for prospects that have been in business a minimum of three years and just now hiring employees.

Headquartered within Eastern's footprint, with a focus on Delaware, Maryland, North Carolina, Pennsylvania, South Carolina, or Virginia. Must be a member in good standing of an industry association, such as the Rehabilitation & Community Providers Association (RCPA).

Each member shall have a loss or claims history which does not present an undue risk to the actuarial soundness of the program.

Proactive in their risk management philosophy and willing to partner with our risk management staff.

Financially stable (subject to review by Eastern Alliance) with no prior cancellations for non-payment in the past three years.

Cooperative in return to wellness efforts and provide modified duty to return injured employees to work as quickly as possible.

For applicable jurisdictions, the applicant must agree to implement a physician panel, or preferred provider listing, within 30 days of the effective date.

Members are required to collateralize the program. Collateral is calculated based on a percentage of premium and adjusted for performance over time.

