



# Inova<sup>®</sup> - a secure alternative to traditional workers compensation insurance

## PBA Workers' Compensation Program

**For inquiries related to the PBA Program, please contact:**

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**Visit Eastern Alliance on the web:**  
[www.eains.com](http://www.eains.com)

**Visit the PBA on the web:**  
[www.pabuilders.org](http://www.pabuilders.org)

### PENNSYLVANIA DOMICILED ACCOUNTS

#### PROGRAM DESCRIPTION

The PBA Program was designed by the Pennsylvania Builders Association and its subsidiary, Builders Services, Inc. (BSI) to provide a long term, stable workers' compensation solution with a premium service provider. This exclusive Program is open to active members or companies who will become members of eligible associations in Pennsylvania, Maryland, New Jersey by their policy effective date or within 15 days of their effective date.

The Program moved to Eastern Alliance in 1999 with approximately 178 accounts representing less than \$1 million of direct written premium. The Program has since grown to over 600 accounts and over \$9 million in premium volume. McConkey Insurance & Benefits serves as the Program Administrator and is endorsed by the PBA to market the Program.

#### REQUIREMENTS

- The Program is available for members of the Pennsylvania Builders Association.
- Membership in one of the associations will be verified annually before coverage can be bound, including renewals.
- The insured must have at least one full-time employee with a minimum annual compensation rate of \$20,000.
- Each insured is responsible for an annual 5% nonrefundable member contribution that assists in funding the Program. The contribution is a line item that is included in the final price on the proposed quote.

#### BENEFITS

- 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.
- Subcontractors without workers' compensation coverage may be excluded from audit if the insured provides acceptable proof of General Liability coverage for the duration of the contract with minimum limits of \$300,000.
- Flexible billing options, including our exclusive ParallePay<sup>®</sup> "pay-as-you-go" program, which eliminates installment fees, large down-payments\*, and minimizes audit premium fluctuations.
- Potential Program dividends will be based on Program performance.
- Members receive additional benefits as being part of the builders association.

\*The expense constant, PBA membership contribution, and some state injury funds are collected upfront.

