

PBA Workers' Compensation Program Benefits:



Competitive rates *save you money*

Stable rates *make it easier to manage and budget your insurance costs*

Aggressive claims handling and medical cost management *lower claim costs*

Superior Risk Management Services *prevent injuries*

Online Risk Management Library *provides information at your fingertips*



PBA Membership benefits include . . .

- Access to **Health Insurance** programs
- **Network** opportunities with fellow homebuilders and remodeling contractors
- **Discounts** on products and services you use everyday
- **Advocacy** for you and your industry in front of state legislature
- **Promotion** and **exposure** through building shows and Web sites
- Membership in the **National Association of Home Builders**

Question: *Why will I be charged with a 5% Membership Contribution?*

Answer: The PBA Workers' Compensation Program is an "alternative market program," which requires collateral to operate. The PBA provides 95% of the collateral funding for the Program as a value-added benefit to its members. The 5% Member Contribution assists in funding the remainder of this expense. The combined premium plus Member Contribution is competitive in today's market.

Question: *What can Eastern Alliance do for my business when I experience a claim?*

Answer:

- Control your costs through medical cost management programs, including:
 - Physician and physical therapy networks
 - Prescription drug discount cards
- Restore your productivity by helping injured employees return to work
- Close your claim: 97.1% of claims occurring in 2005 or prior are closed
- Reach better Compromise & Release agreements:
 - EAIG's average of \$32,553 vs. PA's average of \$54,592

Data as of 9/30/07

The PBA Workers' Compensation Program encompasses over 50 types of operations.
Targeted class codes include:

652 - Carpentry - Detached Dwelling	645 - Wallboard Installation	664 - HVAC
661 - Electrical Wiring in Buildings	663 - Plumbing	609 - Excavation
653 - Masonry	311 - Cabinet Works	651 - Carpentry - NOC
012 - Landscape Contractors	648 - Carpentry - Cabinets Installation	608 - Flat Cement Work
013 - Nursery	855 - Lumber/Building Material Dealer	

Any questions? Contact your Eastern Alliance underwriter today @ 1.888.654.7100