



# Workers' Compensation Program



## Program Overview:

In 1999, the Pennsylvania Builders Association founded BSI, Builder Services, Inc., and approached Eastern Alliance to help them structure a Workers' Compensation program in order to help their members attain stable, competitively priced Workers' Compensation coverage. Over the past 21 years, the program has helped those in the homebuilding industry achieve these goals regardless of the insurance and economic cycles of the marketplace. Builder Services, Inc. has expanded the program by partnering with the Homebuilders Association of Maryland, Builders League of South Jersey and Frederick County Builders Association in Maryland to offer their members the same benefits.

## Benefit To Members:

- ☑ Stable rates and competitive pricing. Protection from large cyclical rate fluctuations of the traditional insurance market
- ☑ Proactive claims handling and medical cost management, high quality loss control and risk management services
- ☑ No charge for subcontractors who carry a General Liability policy of at least \$300,000 (evidence of that coverage must be provided to Eastern Alliance through a certificate of insurance)
- ☑ parallel pay® pay-as-you-go program

## Benefit To Association:

- ☑ Member Benefit
- ☑ Generation of Non-Dues Revenue
- ☑ Member Recreation Tool
- ☑ Member Recruitment Tool



For More Information, Contact Ryan Dixon,  
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## How Can The PBA Workers' Compensation Program Save You Money? Proactive Claims Handling!

	Eastern Alliance (PBA Insurance carrier)	Other PA Worker's Comp carriers	Results
Avg. claim cost	\$7,524	\$11,498	<b>34% LESS</b>
Avg. time off work	17.0 weeks	22.0 weeks	<b>5 Weeks FASTER</b>
Compromise & Release	\$43,259	\$58,092	<b>25% LESS</b>

\*The results shown in this exhibit represent all paid Pennsylvania claims occurring between October 1, 2013 and September 30, 2014 and valued as of March 31, 2017.

Interested in *cutting your claims costs*?  
 Contact us, and we'll have a local agent get a quote for you.



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