



New Jersey Food Processors Association

150 West State Street, Suite 110, Trenton, NJ 08608 • phone 609.392.5558 • fax 609.392-2664

January 29, 2014

Dear Colleague,

We are pleased to announce the second “preferred vendor” partner – providing cost savings and important benefits for members of the New Jersey Food Processors Association.

The workers’ compensation rates in New Jersey have been increasing for the last three years and on average will increase 3.6% again this year (2014), along with stricter insurance underwriting guidelines and the regular removal of premium credits previously added to lower workers’ compensation policy costs. Sustain offers a strong alternative to your traditional workers’ compensation program focusing on stabilizing rates and reducing costs over time.

In 2013, Sustain was established, joining like minded business owners in the food processing industry, that are committed to gaining more control over their workers’ compensation insurance cost and exposures. Sustain is an exclusive program for current members (processing and associate members) of the New Jersey Food Processors Association (NJFPA). Widerman & Company serves as the program administrator, and is endorsed by Sustain to market the program to NJFPA members.

Sustain member benefits include:

- *Stable rates and competitive pricing; protection from many of the cyclical rate fluctuations associated with the traditional insurance market place.*
- *Proactive claims handling and medical cost management, high quality loss control and risk management services (normally associated with \$1,000,0000+ workers’ compensation individual policy size qualifications), including on-line resources.*
- *No common effective date. Programs with a common effective often require a mid-term cancellation of the current policy and potentially create additional costs to the participant.*
- *Flexible billing options, including ParallelPay (pay as you go), which eliminates installment fees, payroll audit fluctuations, and large down-payments.*

For more information on participating in this program, please contact Shawn Knechtel (sknechtel@widerman.com or 856.428.0939, x112). Shawn and his team will be contacting your office over the coming weeks as well.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tom Mangus', with a long horizontal flourish extending to the right.

Tom Mangus
President



eastern
Eastern Alliance Insurance Group
fresh outlooks. better outcomes.™

Alternative Market Programs

Sensible solutions for tough classes.

Sustain Program

For inquiries related to the Sustain Program, please contact:

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Alternative Markets
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Service Location:

Mid-Atlantic Regional Office
(Lancaster, PA)
1.855.533.EIHI

Visit Eastern Alliance on the web:

www.eains.com

For more information on Widerman & Company:

Shawn R. Knechtel, ARM, CIC, CWCA
856.428.0939, Ext. 112
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www.widerman.com

For more information on NJFPA:

www.njfoodprocessors.org

PROGRAM DESCRIPTION

Established in 2013, the Sustain Program joins like-minded business owners, in the food processing industry, that are committed to gain more control over their workers' compensation insurance. Sustain is comprised of preferred accounts which are current members of the New Jersey Food Processors Association (NJFPA). Widerman and Company serves as the program administrator, and is endorsed by Sustain to market the program.

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 are just now hiring employees.
- ▶ Located and operating in states in which Eastern Alliance is licensed.
- ▶ 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 efforts to accommodate physician restrictions and provide modified duty to return injured employees to work as quickly as possible.
- ▶ Prior three-year incurred loss ratio must be less than 40% based on projected premium. Underwriting exceptions may be made on a case-by-case basis depending on the cause of loss and corrective measures taken.
- ▶ For applicable jurisdictions, the applicant must agree to implement a physician panel, or preferred provider listing, within 30 days of the effective date.
- ▶ Must be an active member of the New Jersey Food Processors Association (NJFPA).
- ▶ Members are required to collateralize the program. Collateral is calculated based on percentage of premium

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, including online services — Safety.BLR.com.
- ▶ No common effective date.
- ▶ Flexible billing options, including our exclusive ParallelPay® "pay-as-you-go" program, which eliminates installment fees, large audit fluctuations, and large down-payments (expense constant collected up front).