fresh outlooks. better outcomes.℠

eastern
Eastern Insurance Holdings, Inc.

Eastern Alliance Insurance Group at a Glance

Eastern Alliance Insurance Group (EAIG) is a specialty underwriter of casualty insurance with an emphasis on managed care workers' compensation products and services for businesses and organizations. Founded in 1997, EAIG has demonstrated a commitment to excellence and service to its agents, clients and their employees.

Stability and Strength

- Part of the Eastern Insurance Holdings, Inc. family of companies (*see sidebar*)
- A- (Excellent), Category VII ($50 million to $100 million) A.M. Best financial strength rating
- 0% turnover in senior management team since EAIG's inception in 1997
- 10th largest workers' compensation insurer in PA; largest monoline insurer Source: 2007 Premiums by Company – PCRB
- Among the top 20 PA workers' compensation underwriters, has the best 3-yr (42.1%) and 5-yr (50.1%) adjusted loss ratios Source: 2008 Best's State/Line–P/C Lines, US. Contains data compiled as of April 20, 2008
- Top employer, recognized five times as one of the Best Places to Work in PA

Eastern Insurance Holdings, Inc.

- Publicly-held company (NASDAQ: EIHI)
- Through its operating subsidiaries offers insurance and reinsurance products and services to businesses and organizations:
  - Eastern Alliance Insurance Group
  - Eastern Re Ltd., S.P.C.
  - Eastern Life & Health Insurance Company (ELH) Founded in 1910 as Educators Mutual Life, ELH underwrites group ancillary benefits (dental, disability, term life and vision)
- All subsidiaries carry an A- (Excellent) financial strength rating from A.M. Best Company

Service Personalized to Your Needs

- Full range of workers' compensation products and services, including TPA and alternative risk financing options
- Flexible billing options, including ParallelPay℠, EAIG's premium payroll deduction program
- Over 5,000 policyholders in the Mid-Atlantic, Southeast and Midwest regions
- Dedicated Service Teams, providing expert underwriting, claim and risk management service out of EAIG' s three regional offices in Lancaster, Charlotte and Indianapolis
- Toll-free Teleclaim and online claim reporting options, 24/7
- Jointly-developed, flexible risk management service plans customized to your organization's needs

Superior Claim and Risk Management

Workers' compensation claims get bigger, more complex, and more expensive with time. EAIG's proactive approach to claim and risk management benefits your loss experience and keeps your costs down:

- Low pending claim count per claim representative, allowing more time to manage each claim
- Focus on early intervention, aggressive disability management and return-to-work support to assist injured workers in a speedy recovery and return to productivity
- Industry-leading medical cost management programs and partnerships that dramatically cut claim costs
- Extensive risk management services beyond surveys and checklists, focused on practical and behavior-based safety solutions that produce results and reduce losses
- OSHA support: mock inspections, machine guarding, program audits, safety committee assistance, and more
- Online safety resources, including customizable presentations, training materials, quizzes, worksheets and more

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