

Longshore



Specialty Workers' Compensation's Longshore division offers comprehensive and customizable workers' compensation programs with tailored coverages for marine exposures. Longshore provides cost-efficient solutions for employers subject to the U.S. Longshore and Harbor Workers' Compensation Act (USL&H) and the Outer Continental Shelf Lands Act, as well as other maritime exposures.

Product Highlights

- Guaranteed cost program
- USL&H coverage is available in all states, except ND, OH and WY
- State and Federal Act coverages usually available on one policy
- Maritime coverage for master and crew of vessels provided by endorsement
- Programs designed for marine exposures with coordinated coverages for multi-jurisdictional risks

Services

- Longshore claims experts located in select offices nationwide
- Access to the integrated services of our Global Loss Prevention team, with consultants specialized in marine exposures
- Electronic delivery of policies and mid-term endorsements in PDF format via eDelivery
- Direct billing of policies with diverse payment plan options available for qualifying accounts
- WCPAYGO® now available for select accounts
- My SWC, a secure portal where registered users can access all of our web-based tools, research medical providers, obtain loss runs and report claims online
- The RiskTool System, a web-based loss prevention and risk management solution available free to inforce policyholders

Appetite

The Longshore Small Business Program is designed for accounts starting at \$5,000 to \$130,000 in premium and is available to select broker specialists. Accounts above \$100,000 can be submitted directly to our regional underwriting teams.

Full spectrum of longshore and marine-related risks, including:

- Stevedoring and Marine Terminals
- Ship building, including all commercial vessels, military vessels and large pleasure craft subject to the USL&H Act
- Repair and maintenance of vessels and maritime equipment, including crane service; boiler and engine repair; electronic equipment installation and service; and cleaning and painting
- Marine construction contractors and offshore service contractors serving the oil and gas industry
- Labor providers specializing in longshore clients (subject to a minimum premium of \$150,000)

Submission Requirements

- Completed ACORD application with clear description of longshore and maritime work
- Loss runs valued within the last three months for the current and previous four years
- Estimated payroll by class for the current year and audited payrolls for previous four policy years
- For accounts over \$1 million in annual premium, audited financial statements for two fiscal years including notes and auditor's opinion
- Loss data by class code may also be required for accounts with experience not reported to NCCI or to state rating bureaus

Contact

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Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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