SIGNAL MUTUAL INDEMNITY ASSOCIATION
MISSION STATEMENT

To secure the benefits payable under the Longshore and Harbor Workers' Compensation Act on a non-profit and cost-effective basis for selected employers over the long term.

"I am honored to lead Signal Mutual in the next phase of its growth and development. Signal's Members are a wonderful group of companies and I look forward to continuing to serve them well in the years to come."

Richard Wood
Chief Executive Officer,
Signal Administration, Inc.
THE ASSOCIATION

Established in January 1986 to meet the demands of multiple industries for reasonable and stable workers' compensation insurance rates, Signal Mutual Indemnity Association, Ltd. is now the largest self-insured group provider of Longshore benefits in the United States.

Authorized by the U.S. Department of Labor as a group self-insurer, Signal is a Bermuda domiciled, non-profit mutual insurance organization. Signal is dedicated to the service and support of its employer Members, who own the Mutual and hold the right to vote on changes to the Association’s Bye-Laws.

Association Membership
The Membership of the Association is drawn from a broad range of employers throughout the United States in the stevedoring, shipbuilding/ship repair, offshore, marine construction, and professional/technical industries. The Mutual consists of more than 240 companies with total reported Longshore payrolls in excess of $4.0bn annually. The business of the Association, including Membership selection, underwriting, safety resources, claims management, regulatory compliance, and financial management is performed by the Association’s Managers, Charles Taylor Consulting (Hamilton) Ltd. Bermuda. The day-to-day responsibility for these operations has been delegated to Charles Taylor’s offices in Dallas, Texas; Wilton, Connecticut; and Long Beach, California.

The policy guidelines for the Association are drawn up and monitored by a Board of Directors, which is composed of senior industry representatives from the Membership and the Managers; the composition of the Board reflects a diversity of management and industry backgrounds. The Association’s affairs are governed in accordance with its Bye-Laws and Rules which set out the extent of coverage available to Members.
Every employer with employees subject to the Longshore Act is required to secure its obligations under the Act for workers' compensation benefits.

Coverage for federal workers' compensation, as required by the Longshore Act and its extensions, is provided by the Association to its Members on an unlimited statutory basis. Through Lloyd's of London, the Mutual also facilitates placement for incidental Maritime Employers' Liability ('MEL') coverage with a limit up to $10m; for any one occurrence. This extension is intended to cover the remote instance when a Longshore employee might claim to be a seaman. It is required that all Members with true Jones Act exposure maintain a separate P&I or MEL policy. Signal does not provide coverage for other areas of workers' compensation or liability exposures.

**SafeShore**

Signal offers an alternative fixed price facility, SafeShore, designed for smaller maritime employers, including subcontractors to Signal Members. The program provides full statutory Longshore Act coverage backed by the unmatched financial strength and service of Signal Mutual on a cost-effective basis.

**State Workers' Compensation Cover**

Signal cannot provide State Workers' Compensation Cover but has arranged for a companion program to be available to its Members through a licensed commercial insurance carrier. A majority of the Signal Membership utilizes this facility for its State Act exposures; the close coordination of claims handling with the Longshore provider offers many benefits, particularly in concurrent jurisdiction states.

The State Act Program is managed as a fixed cost program available only to Signal Members. There are no Supplementary Calls and there is no security requirement.
The Mutual provides its Members numerous benefits not found in a traditional insurance arrangement.

**Cost**
The objective of a mutual insurer is to provide insurance coverage at cost, which establishes a goal for each member to contribute to the mutual only the cost of its own claims, plus a share of the association’s overheads. Cost is minimized by a strong emphasis on in-house expert claims handling and by focusing on safety, loss prevention and risk management; as well as by ensuring each member is correctly rated based on its own experience record. Any surplus accumulated is not paid out as dividends to shareholders but retained within the mutual, where it can be used to smooth the impact of higher claims or increase the contingency funds held by the mutual.

**Cover**
Maximizing cover for members, not generating profits for shareholders, is foundational in the mutual insurance model. A mutual is able to tailor its insurance to the requirements of its members, generally providing as much cover as is prudent and often allowing a wide discretion in the settlement of claims. Commercial insurers are motivated to offer coverage and settle claims in a scheme to maximize profits for shareholders. A mutual, as a collective body with the ability to buy services in bulk and retain risk, can access the world’s reinsurance markets on favorable terms.

The coverage provided by Signal, employer liabilities under the LHWCA, requires certificates of entry to be provided to Members rather than a policy of insurance. The cover is statutory and unlimited.

**Control**
The members of a mutual control their own affairs through a Board of Directors, to whom the managers report. The Board of Directors are responsible for ensuring the policies and management of the mutual are always in the best interest of the membership, rather than shareholders.

**Compatibility**
A mutual sets criteria for membership to exclude those who would otherwise bring unacceptable risk, whether by reason of their business itself or their own operating practices, to the other members of the association. Commercial insurers may be less selective as long as they are able to achieve their desired imbedded profit margin, often to the detriment of those who consider themselves to be of less risk.

**Continuity**
A mutual provides a stable long-term source of cover. It is largely unaffected by the imbalances in supply and demand which occur in the commercial insurance market and lead to a cyclical environment, potentially leaving policy holders subject to unpredictable changes in cover and pricing.

**Cash flow**
Signal Mutual places an emphasis on facilitating Members’ cash flow through the phased and partially deferred payment of premiums or Calls and the prompt payment of claims.
MANAGEMENT SERVICES

There are several functions the Mutual must perform in order to efficiently provide Longshore and Harbor Workers’ Compensation coverage.

Claims management
The claims of the Association are managed by Signal's Claims Department in Wilton, Connecticut and Long Beach, California, and are adjusted through a network of local experts.

Members are provided with real-time access to their claim files, claim reporting, and experience records through Signal's secure, web-based, eManager portal. Each Member is assigned a Claim Manager service contact as a single point of communication, who has accountability for the entire claims and adjusting teams.

Reinsurance program
The Association is protected against any large and unexpected losses through reinsurance programs arranged by the Managers.

Actuarial and risk management
The Managers have invested in actuarial services to meet the growing demand from Members for more analytical capabilities; currently enhancing their capabilities in actuarial modeling, trend analyses, and statistical work products such as benchmarking and loss portfolio transfers. Among the risk management services provided to the Membership are catastrophe risk management, to ensure the purchase of adequate reinsurance, and asset liability matching, to ensure asset management decisions are made in concert with the nature of the expected claim liabilities projections. In addition, a risk analysis is conducted to ensure proper controls and monitoring are in place for the key risks to the Association. Business continuity planning is ongoing to ensure that Members' obligations to their injured workers are always fulfilled through the timely receipt of compensation checks.

Safety resources
Signal’s role is to assist the senior management of its Membership to reduce both the frequency and severity of claims. The Managers, through their own staff of safety professionals, provide the Members with an extensive range of safety resources including:

- Educational and training seminars
- On-site consultation
- Audits and in-depth safety program analyses
- Sample policies, procedures, best practices, and guiding principles
- Safety video library
- Sharing of knowledge and lessons learned from across the Membership through the Signal Mutual Safety Committee

Safety consulting services are designed to assist all Members in recognizing safety principles in their day-to-day operations. Executive Safety Leadership (‘ESL’) briefings and other specific safety seminars are offered regularly for Members as mandated by the Board of Directors. Members’ senior management are required to attend an ESL briefing within the first year of joining the Mutual and once every three years of Membership to develop safety practices.

Financial management
Signal is regulated by the U.S. Department of Labor (‘DOL’) whose authorization requires the Association’s funds are held in trusts in the United States. The investment parameters of the main claims fund are determined by the DOL. The assets are secure in nature being limited to bonds, Treasury Notes and other obligations unconditionally guaranteed by the Federal Government. The Board determines the investment parameters for the non-claims fund which are held in a separate trust. The Investment Policy Committee recommends asset allocation and oversees the policies adopted by the Board and applied by the Managers.
Legal, government and regulatory
The Managers interface daily with the Association’s regulators in both the U.S. and in the Association’s domicile of Bermuda, primarily with the U.S. Department of Labor and the Bermuda Monetary Authority respectively. In addition to making all regulatory filings with the DOL, the Managers also execute filings with the Centers for Medicare and Medicaid Services section of the Department of Health and Human Services, and Data Collection filings with the U.S. Department of Treasury in regard to the Terrorism Risk Insurance Program Reauthorization Act of 2015 (“TRIPRA”), as amended. The Managers monitor legislative and regulatory initiatives in the U.S. on both the federal and state levels, as well as initiatives in the Association’s domicile of Bermuda. The initiatives are reviewed and analyzed to determine their impact, if any, upon the Association. The Managers proactively engage with the pertinent regulatory body to ensure that the Association’s interests are protected.

Investment management
The Signal Board regularly reviews its investment policy statement, which seeks to achieve an appropriate balance between preserving capital, enhancing investment returns, and supporting stability while remaining in compliance with the DOL guidelines. The Managers provide day-to-day investment management through Charles Taylor Investment Management.

Administrative structure

<table>
<thead>
<tr>
<th>Managers of the Association</th>
<th>HAMILTON, Bermuda</th>
</tr>
</thead>
<tbody>
<tr>
<td>Underwriting, Safety &amp; Member Services</td>
<td>Reinsurance &amp; Investments</td>
</tr>
<tr>
<td>Underwriting, Claims, Finance, Actuarial, Legal &amp; Regulatory, Member Communications &amp; Information Technology</td>
<td>Claims &amp; Safety</td>
</tr>
<tr>
<td>DALLAS Texas</td>
<td>LONDON England</td>
</tr>
</tbody>
</table>
SUPPLEMENTARY CALL

The Supplementary Call is a planned, budgeted, deferred payment mechanism that sets Signal Mutual apart from all other providers of LHWCA benefits.

Supplementary Call is a budgeted deferred premium payment mechanism that balances the Call with corresponding claims for individual Membership Years. At the time a Membership Year is closed, and the Supplementary Call collected, there is no further liability outstanding for the individual Members for claims that occurred during that Membership Year. The benefits of this approach include:

• Coverage at cost
• Improved cash flow
• Tax efficient return of excess Call
• Elimination of prior years’ claims influence on current rates
• Insulation from insurance market cycles

A multi-year history for Supplementary Call payments and the status of these Membership Years are shown in a chart found in the pocket at the back of the Introductory Guide.

Open Membership Year Release Call requirements
Each year during the August Board of Directors’ meeting the Association’s Release Call mechanism is reviewed, and the most recent Release Call requirements are posted and distributed in the circulars. A claims IBNR factor of 5% is applied until the Board makes a final determination on the Supplementary Call and the Membership Year is closed. Departing Members will pay the 5% IBNR charge only if they wish to finalize their Release Call liabilities before the relevant Membership Years are closed.

Insurance in all forms is a sharing of risk between participants in a given pool. Signal’s budgeted and actuarially predictable Supplementary Call makes this risk sharing precise and transparently claims-based, with total Call for each Membership Year paying for only the corresponding year’s claims. At each Board of Directors’ meeting the position of each open Membership Year is reviewed and adjusted as needed. The Board has established a general Supplementary Call target budget of approximately 10% of Advance Call for each renewal.

Deferring a portion of the Call payment by roughly 50 months from the inception of the Membership Year enables the Managers to run the Mutual as close to break-even as possible, ensuring that the amount of Call collected for each Membership Year is only what is required to pay the claims and overheads of the Mutual. Furthermore, any reductions in the actual Supplementary Call allows the Managers to effectively return funds to the Membership, on a non-taxable basis. If the full Call were mandatory in a single year Signal would need to issue a taxable dividend in order to return surplus funds associated with that Membership Year.
THE MANAGERS

Signal is managed by a Bermuda domiciled company, Charles Taylor Consulting (Hamilton) Ltd. which is a subsidiary of Charles Taylor plc, listed on the London Stock Exchange.

The Managers
Charles Taylor plc is the leading international provider of professional services to clients in the global insurance market.

Charles Taylor has been providing services to insurance clients since 1884 and currently has over 2,000 staff in 90 offices spread across 30 countries in the UK, the Americas, Asia Pacific, Europe, the Middle East, and Africa.

Charles Taylor differentiates itself through its quality people, their expertise, and commitment to excellence.

The Group operates through three Professional Services units — Management, Adjusting, and Insurance Support Services.

Management Services
The Management Services unit provides end-to-end management of insurance companies which deliver a complete outsourced business covering every aspect of the companies’ operations.

Adjusting Services
The Adjusting Services business provides loss adjusting services across aviation, energy, marine, and property and casualty markets, focusing on claims arising from larger and more complex insured losses.

Insurance Support Services
The Insurance Support Services business provides professional services which enables clients to select the specific stand-alone outsourced insurance service they require including:

- Third-party claims administration
- Insurance technology
- Turn-key managing agency services
- Investment management
- Captive management
- Risk consulting and management
MEMBERSHIP APPLICATION

Application for Membership in the Association requires the services of an insurance agent or broker who provides the Managers with information from the applicant.

Information required
The minimum information generally required to provide a quotation is:

• Five years’ Longshore payrolls, on an unlimited basis
• Five years’ claims records, as indicated by the relevant insurer’s loss run at a recent valuation date
• Two years’ financial statements audited or reviewed by an independent certified public accountant in accordance with GAAP
• Details of the applicant’s safety program

It is a requirement of entry that each applicant’s financial statements reach the following standards:

• Current assets exceed current liabilities
• Owners’ Equity at least twice the anticipated annual Advance Call/initial premium

Rating and cost
The Association’s general overheads are proportionately shared among the Membership. However, for underwriting purposes, each individual Member is rated on its own individual loss experience. As a result, each Member can rest assured that its commitment and effort to reduce claim costs will be directly reflected in the price paid for coverage. The Managers calculate a rate, which is expressed as a percentage of payroll, based on the Members’ claims and payroll experience. Members declare their actual payroll to the Managers, and the rate is applied to produce the Advance Call paid to the Association. Plans are available for Members to make payments monthly, quarterly or annually.

The Advance Call payment system is designed to provide Members with the cash flow benefit of a discounted rate until such time as the final cost for the particular Membership Year has been fully developed. Any balance required to meet the Association’s final commitments for a particular Membership Year is collected by the budgeted Supplementary Call [deferred premium] assessment.

As a condition of its authorization from the U.S. Department of Labor, the Association is liable, as are all carriers and self-insured employers, to make an annual contribution to the DOL Special Fund Assessment.

The Board of Directors has agreed that all Members should contribute to the Association’s estimated annual Assessment. This contribution is an annually reviewed percentage of Advance Call set for the Association as a whole.

Payment of Advance Call and the DOL Special Fund Assessment contribution must be paid by electronic wire transfer to the Association’s bank account.

Security
Each Member is required to secure their financial obligations and liabilities to the Association. Such collateral may be provided in the form of a letter of credit or bond from an approved source and in an approved form, or by participation in the Signal Security Accumulation Trust.
**SIGNAL AT A GLANCE**

**MEMBERSHIP**
- 242 Members
  - Signal Mutual Members

**PAYROLL**
- 2016/17 Member Payroll reported
- $4.0bn

**CALL RATE**
- 2016/17
- Member retention 100%

**ADVANCE CALL**
- 2016/17
- $198m

**ASSETS UNDER MANAGEMENT**
- 2016/17
- $1.1bn

**CLAIM SEVERITY**
- YOY decrease -1.3%

**CLAIMS REPORTED**
- YOY decrease -2.0%

**INDUSTRY PAYROLL DISTRIBUTION**
- 2016/17 (%)
  - Stevedores 58
  - Shipyards/Ship repair 29
  - Offshore 6
  - Professional/Technical 3
  - Marine construction 4

**MEMBERSHIP PAYROLL DISTRIBUTION**
- 2016/17 (%)
  - Northeast 23.7
  - Southeast 9.3
  - Great Lakes 1.6
  - Gulf Coast 18.3
  - West Coast 42.0
MEMBERSHIP YEAR REVIEW CHARTS

**Membership Years** (for the year October 1 to September 30)

<table>
<thead>
<tr>
<th>Year</th>
<th>2011/12</th>
<th>2012/13</th>
<th>2013/14</th>
<th>2014/15</th>
<th>2015/16</th>
<th>2016/17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members (year-end)</td>
<td>221</td>
<td>241</td>
<td>244</td>
<td>245</td>
<td>256</td>
<td>242</td>
</tr>
<tr>
<td>Advance Calls ($000s)</td>
<td>182,027</td>
<td>199,440</td>
<td>210,057</td>
<td>215,951</td>
<td>200,928</td>
<td>198,054</td>
</tr>
</tbody>
</table>

**Financial Years** (as at September 30, in the following years)

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets ($000s)</td>
<td>984,983</td>
<td>984,280</td>
<td>1,038,357</td>
<td>1,061,538</td>
<td>1,106,805</td>
<td>1,103,891</td>
</tr>
<tr>
<td>Total Calls ($000s)</td>
<td>211,826</td>
<td>213,705</td>
<td>237,346</td>
<td>234,840</td>
<td>223,627</td>
<td>219,709</td>
</tr>
</tbody>
</table>

**Payroll** ($m for the year October 1 to September 30)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll</td>
<td>2,949.1</td>
<td>2,942.0</td>
<td>3,000.7</td>
<td>3,389.9</td>
<td>3,995.7</td>
<td>4,066.0</td>
<td>3,896.2</td>
<td>3,991.7</td>
</tr>
</tbody>
</table>
SUPPLEMENTARY CALL HISTORY

The Supplementary Call is a planned, budgeted, deferred payment mechanism that sets Signal Mutual apart from all other providers of LHWCA benefits. A multiple year history for Supplementary Call payments and the status of these Membership Years are shown below.

<table>
<thead>
<tr>
<th>Membership Year</th>
<th>Supplementary Call</th>
<th>Membership Year Status</th>
<th>Estimated Closure Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Initial Estimate</td>
<td>Paid at Closing</td>
<td>DOL</td>
</tr>
<tr>
<td>1997/98</td>
<td>14.57%</td>
<td>7.00%</td>
<td>2.50%</td>
</tr>
<tr>
<td>1998/99</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>1999/00</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>2000/01</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>2001/02*</td>
<td>25.00%</td>
<td>30.00%</td>
<td>0%</td>
</tr>
<tr>
<td>2002/03</td>
<td>11.84%</td>
<td>11.62%</td>
<td>0.42%</td>
</tr>
<tr>
<td>2003/04</td>
<td>12.10%</td>
<td>12.43%</td>
<td>0%</td>
</tr>
<tr>
<td>2004/05</td>
<td>12.70%</td>
<td>9.50%</td>
<td>0%</td>
</tr>
<tr>
<td>2005/06</td>
<td>10.90%</td>
<td>6.00%</td>
<td>0%</td>
</tr>
<tr>
<td>2006/07</td>
<td>11.13%</td>
<td>2.34%</td>
<td>0%</td>
</tr>
<tr>
<td>2007/08</td>
<td>10.56%</td>
<td>6.79%</td>
<td>0%</td>
</tr>
<tr>
<td>2008/09</td>
<td>11.61%</td>
<td>7.50%</td>
<td>0%</td>
</tr>
<tr>
<td>2009/10</td>
<td>12.45%</td>
<td>7.50%</td>
<td>0%</td>
</tr>
<tr>
<td>2010/11</td>
<td>12.54%</td>
<td>7.50%</td>
<td>0%</td>
</tr>
<tr>
<td>2011/12</td>
<td>11.10%</td>
<td>7.50%</td>
<td>0%</td>
</tr>
<tr>
<td>2012/13</td>
<td>12.92%</td>
<td>7.50%</td>
<td>0%</td>
</tr>
<tr>
<td>2013/14</td>
<td>11.40%</td>
<td>7.50%</td>
<td>0%</td>
</tr>
<tr>
<td>2014/15</td>
<td>10.16%</td>
<td>N/A</td>
<td>0%</td>
</tr>
<tr>
<td>2015/16</td>
<td>10.53%</td>
<td>N/A</td>
<td>0%</td>
</tr>
<tr>
<td>2016/17</td>
<td>11.52%</td>
<td>N/A</td>
<td>0%</td>
</tr>
</tbody>
</table>

* Due to hardening of reinsurance markets after September 11, 2001
REINSURANCE STRUCTURE

Before each Membership Year begins on October 1, potential reinsurers and the structure of the reinsurance program for the coming Membership Year are discussed in detail with the Board of Directors.

The appropriate level for the Association’s retention is reviewed relative to the cost of available program options. Under the current structure Signal retains losses below $5m. Signal Mutual Indemnity Association, Ltd. is included by the U.S. Department of Treasury for coverage provided by the Terrorism Risk Insurance Program Reauthorization Act of 2015 (“TRIPRA”).

The coverage for losses above $5m is set out here.

**Excess of loss cover (LHWCA)**
Coverage for a claim with a value above $5m is split between various reinsurers up to $200m.

**Excess of loss cover (Terrorism/ex NBC)**
Provides coverage for the Longshore costs of a conventional terrorism event which results in a claim of up to $200m. Signal would retain the first $5m of the claim.

**Excess of loss cover (NBC terrorism)**
Provides coverage for the Longshore costs of a nuclear, biological or chemical (“NBC”) terrorist attack which results in an occurrence up to $100m. This dovetails with the Association’s coverage through the federal “backstop” terrorism reinsurance program now known as TRIPRA. Signal would retain the first $5m of the claim.

**Incidental MEL cover**
Signal facilitates for its Members $10m of Incidental Maritime Employers’ Liability (“MEL”) cover through Lloyd’s of London. The Association reinsures the first $5m of any claim and then the Lloyd’s market covers any claim between $5m and $10m.
INFORMATION TECHNOLOGY

Members benefit from the Association’s eManager system and exclusive content on the Signal Mutual website, developed through IT.

**Signal’s eManager claims system portal**
Signal’s internally developed and hosted system provides the ability to directly enter a new claim for fast processing. The system has the ability to verify coverage, review submitted claims, and generate reports. There are various levels of access for security control and the information is live, “real time”, within minutes. A complete user manual for eManager is available online on the home page for easy access.

**Signal Mutual website**
Signal’s website keeps users informed with news and knowledge, a listing of events, safety resources, financial statements, and contact information. In addition, there are videos, guides and numerous details about Signal.
SafeShore provides LHWCA and other optional coverages for small waterfront employers, with the backing of the unmatched financial strength and service of the Association.

SafeShore is the Longshore and Harbor Workers’ Compensation program backed by Signal Mutual Indemnity Association, Ltd. to support waterfront employers whose exposures are not eligible for full entry into the Association. It provides full statutory Longshore Act coverage at fixed, reasonable cost, backed by the unmatched financial strength and service of the Association. Signal was established in January 1986 to meet the demands of the maritime industry for reasonable and stable workers’ compensation insurance rates, and is now the largest provider of Longshore benefits in the United States.

The SafeShore program was created to meet the strong market demand for cost-effective, responsive Longshore workers’ compensation cover for the smaller waterfront employer. Until SafeShore launched, those not meeting Signal’s minimum contribution requirement had few options, none of which offered the level of quality service in each area of coverage management offered by Signal.

Any waterfront employer subject to the Longshore Act meeting the underwriting criteria of the program is eligible to join. The program was launched on October 1, 2014, and attracts a minimum, fixed premium of $10,000 up to a $250,000 maximum.

Participating employers in SafeShore are known as Covered Employers, alongside the traditional Membership. Covered Employers do not have voting rights in the Mutual and, in turn, are not jointly and severally liable.

**SafeShore coverage**

The SafeShore program is designed to provide LHWCA coverage. Every employer with employees subject to the Longshore Act is required by law to secure its obligations under the Act for workers’ compensation benefits. The SafeShore program provides statutory benefits and is approved by the DOL.

In addition, program applicants may access State Act and MEL for employees’ injuries.

State Act: State Act coverage is offered to Covered Employers through Arch Insurance via their fronting carrier arrangement with the Association.

MEL: Incidental Maritime Employers’ Liability is available for new Covered Employers, providing for both hard and soft exposures.

**Access to SafeShore**

All applications and submissions for coverage quotes are made online through the SafeShore website at SignalSafeShore.com with a targeted 24-hour response time. Submission requirements include: historical payrolls and premiums; current loss runs delineating Longshore and State Act claims; a current Experience Mod Worksheet; current Longshore coverage rating pages; and if the business is less than three years in existence, resumes of principals demonstrating management experience in the field.

**Management service**

**The Managers**

The program is managed by Signal Administration, Inc. who is part of Charles Taylor plc, a leading international provider of professional services to clients in the global insurance market.

**Claims management**

The claims of SafeShore, including all medical and benefit payments, are managed through the Wilton and Long Beach offices of Signal Administration using their web-based eManager system. A team of claim managers and administration personnel dedicated exclusively to Longshore will provide the Covered Employers with complete claims service. In addition, Charles Taylor TPA works with local adjusters in place nationally to conduct investigations and face-to-face interviews with injured workers, and provide other local services.

**Reinsurance program**

SafeShore is protected against any large and unexpected individual losses by reinsurance programs arranged by the Managers.
SafeShore loss control

Program loss control and safety services are provided by Signal Safety Resources Department ("SSRD") who offers bundled packages of consultation and resources for SafeShore Covered Employers. Each Covered Employer is expected to have a safety plan in place before coverage begins. SSRD offers free resources and fee-based consultation for SafeShore clients to assist in management of their occupational safety, health, environment and security programs to help reduce accidents and resulting costs.

All covered employers

• Will receive a free monthly newsletter subscription containing helpful tips and stories as well as a calendar of upcoming events such as safety seminars
• Will have free Signal website access to exclusive Loss Control information with a wide range of programs, materials and resources
• Are invited to free safety seminars addressing timely maritime topics that are scheduled throughout the year for executives, managers and hourly employees
• Have access to a free safety video library

SSRD assistance

SSRD can assist with a full range of safety service offerings:

• Formal written safety plans containing procedures, forms and checklists to fit individual Covered Employers’ operations
• Education and on-site training
• On-site audits/inspections to determine hazards in the workplace and suggest practical solutions to eliminate or control problems
• OSHA regulatory compliance
• Accident investigation
• Industrial hygiene

These additional safety service offerings are priced on request.

CONTACT INFORMATION

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Phillip Schellhorn
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SAFETY

Signal Safety Resources Dept.

Gunther Hoock
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UNDERWRITING

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