

Sustain

An Inova[®] Captive



FAQ

Sustain. The smart alternative to traditional workers' comp insurance.

- Sustain is a captive workers' comp program from Inova.® Sustain has grown to in excess of \$3,000,000 in written premium.
- It was developed by the solutions professionals at Eastern Alliance in collaboration with Smith Brothers Insurance to specifically address the needs of the food industry and allied businesses when traditional approaches might not be the best fit.
- Sustain provides rate stability, competitive pricing and protection from cyclical fluctuations typical in the traditional insurance market.
- Sustain clients have the advantage of Inova's expert underwriting, loss control and risk management services, proactive claims handling, and medical cost management.
- There is no common effective date, eliminating mid-policy cancellation premium penalties.
- Flexible billing options, including **parallel pay**® are available to help control cash flow.

Prospective Client Requirements

- In business minimum of 3 years with workers' comp coverage for 3 consecutive years
- Located and operating within Eastern's licensed states
- Proactive in risk management
- Financially stable
- Cooperative with **ecoverly**®, Eastern's holistic approach to returning injured workers to wellness and productivity
- 3 year incurred loss ratio less than 40%
- If jurisdictionally required, must implement a physician panel/preferred provider list
- Members required to collateralize the program