

MMG Insurance & Eastern Alliance:

Frequently Asked Questions (FAQs)



Underwritten by Eastern Alliance Insurance Group solely for the MMG Re® captive program.

Why did MMG Insurance and Eastern Alliance decide to partner?

MMG seeks to broaden its commercial mix both in terms of account size and geography. Eastern Alliance is a best-in-class workers' compensation provider with industry-leading products and services. They align well with MMG's business philosophies, strong agency plant and reputation as a prominent writer of small to medium commercial accounts. Workers' compensation policies will be written on Eastern Alliance paper. Eastern Alliance will handle all underwriting, pricing, product updates, compliance and claims for workers' compensation coverage. Eastern Alliance offers solid financial strength and stability with an A.M. Best Rating of "A" (Excellent).

What is the relationship between MMG and Eastern Alliance?

MMG Insurance has partnered with Eastern Alliance to extend Eastern's workers' compensation products and services as companion offerings to MMG's commercial product lines. Transactions are facilitated through MMG subsidiary, MMG Financial Services. This unique design provides one point of entry to two best-in-class insurance carriers along with an aligned commitment to bring the best service and response time to both agents and policyholders.

What is the alignment on underwriting appetite between MMG and Eastern Alliance?

Please refer to MMG's Commercial Lines Underwriting Guidelines available on MMG's Agency Portal.

These guidelines include the addition of a workers' compensation section outlining the benefits of the MMG-Eastern Alliance partnership such as:

- Eastern Alliance quoting access through MMG's Agency Portal
- Best-in-class underwriting approach
- 3-tier pricing ability
- Workers' compensation availability as a companion to MMG policies in all states (ME, NH, VT, PA, & VA)

How will this work in practice?

MMG has formed a new wholly owned subsidiary, MMG Insurance Services, which will function as the appointed agent for Eastern Alliance. Ease of doing business remains a top priority. This will afford the flexibility to supplement our commercial lines product offerings while maintaining an extremely user-friendly approach.

Working through your assigned Commercial Lines Underwriter and MMG's Agency Portal, you will have one point of entry to two industry-leading carriers.

Why has MMG formed an Agency to facilitate this program offering?

MMG Insurance Services was formed to enable Eastern Alliance to expand their distribution through this partnership without the need to appoint individual agents. All MMG appointed agents will have access to workers' compensation offerings through this relationship.

How will my current MMG agency contract be impacted?

All MMG agencies will be offered an Amendatory Agreement that authorizes participation in the program. In connection with all business placed under this program, you shall retain the exclusive ownership, use and control of policy expirations and customer lists. Eastern Alliance and MMG Insurance Services shall not use agency records in any manner that abridges your right of exclusive ownership, use and control of these expirations.

We are excited to build upon years of proven success!



What is the Commission rate schedule?

The program will follow Eastern Alliance's competitive commission structure. Refer to your agency addendum for the specific commission schedules.

MMG Insurance Services will issue a separate monthly commission statement and payment for workers' compensation business written through our partnership.

Will premium written under this program count toward MMG's Contingency Plan?

Workers' compensation premiums and results will not be factored in MMG's Contingency Bonus Plan.

What billing options are available?

Due to the distinct differences within the billing of our respective products, bills will be sent separately by Eastern Alliance. Workers' compensation policies will be offered Direct Bill or parallel pay®, a convenient "pay as you go" premium option.

Who has control over the Underwriting decisions?

MMG's underwriting processes remain the same; Eastern Alliance submissions will be approved by Eastern Alliance. Only workers' compensation written as a companion policy to an MMG commercial line policy will be entertained. However, if an MMG policy is cancelled or placed elsewhere, or MMG non-renews a commercial policy, the workers' compensation policy may be continued subject to normal Eastern Alliance renewal underwriting practices.

Who services the WC policy once it has been issued?

Eastern Alliance will provide all servicing post-issuance. Policy changes should be submitted to your assigned MMG underwriter who will facilitate the change with Eastern Alliance. Likewise, Eastern Alliance will handle all audits and loss control services. Lastly, they have industry-proven superior risk management and claim expertise.

How will new business be quoted?

There are two easy ways to obtain a quote:

1. Access MMG's Agency Portal to select "Rating," choose "Workers' Compensation," and select "Quote" to enter Eastern Alliance's eaport for workers' compensation quoting. Once you enter the Eastern Alliance site you may enter the quote information or upload an Acord application to prefill the information needed to develop a quote.
2. Include a Workers' Compensation Acord application with your MMG companion policy submission for development of a quote.

How will new business be quoted and delivered?

Following your quote submission to Eastern Alliance via their agency portal, Eastern Alliance underwriters will advise MMG Insurance Services that they are reviewing a quote submission. If necessary, your MMG underwriter will discuss the companion MMG submission with you to determine eligibility. Following a review of your submission, the Eastern Alliance underwriter will advise MMG Insurance Services of the decision to accept or decline the submission, or if additional information is needed. Your MMG underwriter will then contact you to determine the next steps.

When can a new submission be bound?

A new submission can only be bound after, and is subject to, Eastern Alliance underwriting review. Eastern Alliance underwriters will notify MMG Insurance Services when a submission is approved. Your MMG underwriter will contact you to advise coverage may be bound. We appreciate the time-sensitivity of these transactions and will turn quotes around quickly.

How will MMG Insurance Services handle Broker of Record letters on Workers' Compensation business?

Broker of Record letters for risks currently insured with Eastern Alliance are subject to management review.