

## Your Cost Containment Solutions for Escalating Claim Costs

March 7, 2011

To Our Valued Brokers:

Last Friday we notified you of several changes to our California claim operation to increase our claims handling performance. This Flash Bulletin provides greater detail on SeaBright's integrated cost containment strategies. It is intended to be informative and no action is required by you.

At SeaBright, we've built a suite of services that speeds injured worker recovery through superior access to high-quality care combined with timely physician involvement. A prompt recovery means an earlier return to work, which benefits both the employer and employee while reducing costs. Our integrated program drives better outcomes and superior financial performance:

- **BrightCurePDQ** – Our physician-centered claim management model uses local market physicians co-located in our Orange claim office to actively manage the medical portion of selected workers' compensation claims. Our predictive modeling software identifies these potential high value claims early, giving us the best opportunity to positively impact the outcome.
- **Paladin Managed Care Services** – SeaBright's medical management affiliate provides industry-leading cost containment services for our policyholders to further manage the utilization and cost of medical treatment.
- **BrightCure Medical Provider Network (MPN)** – SeaBright's network of medical professionals are carefully chosen based on performance, assuring high quality, effective care delivered at discounted rates.
- **BrightCure Preferred Access Network (PAN)** – Within our network is a group of occupational specialists who have agreed to provide preferential access for the injured workers of our policyholders. This means these workers receive their needed treatment sooner so that recovery can progress without delay.
- **BrightCure ReadyReturn™** – Our comprehensive early return to work program is driven by a dedicated specialist on our Orange staff, who works with our policyholders to find the best "fit" for returning injured workers while they complete their recovery.
- **BrightCure Prescription Drug Program** – Claimants can obtain injury-related medications from our nationwide pharmacy network with no out-of-pocket costs. Program medications are provided at below-wholesale pricing with tight controls on both cost and utilization.

While the California claim environment remains challenging, you can rest assured that we are more committed than ever to providing the industry-leading service and cost-management capabilities you've come to expect from SeaBright Insurance Company.

Sincerely,



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