



**SeaBRIGHT**<sup>®</sup>  
INSURANCE COMPANY

# BROKER *FLASH* BULLETIN

## SeaBright Makes Claims Changes for Increased Performance

March 4, 2011

To Our Valued Brokers:

SeaBright is taking smart steps to confront escalating California workers' compensation claim costs. This notice is to keep you up to date on how SeaBright continues to bring value to our customers, and no action is needed from you.

**We're making the following changes to sharpen our claims performance:**

- **Enhanced Performance:** Effective Friday, March 4, all California claim operations will be consolidated into SeaBright's Orange, CA office. This change best leverages the highly experienced staff and depth of operations of our Orange office. In support of our Northern CA, customers, we have installed a Concord based Regional Account Manager who will serve as the primary claim contact for Northern CA policyholders and brokers.
- **Specialized Handling:** More claim examiners, a dedicated BrightCurePDQ physician and a return to work specialist have been added to our Orange staff.
- **Greater Individual Claim Focus;** Examiner case loads have been reduced.
- **Complex Claim Resolution:** A dedicated Claim Resolution Unit has been established to focus on the timely resolution of more mature claims.

### What does this mean for our brokers and policyholders?

- Improved integration of SeaBright's cost management tools,
- Seamless service delivery,
- Better claim outcomes,
- Stronger protection against rising claim costs,
- More timely return to work for injured employees.

### Why are we taking these actions?

The workers' compensation reforms of 2004 resulted in significant reductions in overall claim costs. These reforms have been substantially eroded, due largely to escalating medical costs, coupled with the impact of the recession on return to work, and adverse claim judicial decisions. SeaBright is committed to addressing the trends head-on, not only for today but for the coming years as well.

If you have questions about our changes or need advice on how to contain costs, please contact Anne Mino, California Division Claims Officer, by phone at 714-918-5911 or via e-mail at [anne.mino@sbic.com](mailto:anne.mino@sbic.com)

Sincerely,

Dean Rappleye, AVP/National Marketing Director,  
(206) 269-8504 [dean.rappleye@sbic.com](mailto:dean.rappleye@sbic.com)

