



BrightLINES

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The Northeast Newsletter of SeaBright Insurance Company

Welcome to the first edition of BrightLINES, SeaBright Insurance Company's Northeast Newsletter. SeaBright is a niche writer of workers' compensation coverage for select classes of business. We've launched BrightLINES as an informative quarterly publication designed to keep our partners up-to-date on the latest and most relevant SeaBright news. Look for articles on important topics related to our workers' compensation coverage and service offerings in future editions.

SeaBright Underwriting Appetite

At SeaBright, we focus on industries with unique exposures that require specific underwriting, claims and loss control expertise. Our target business includes:

- **Construction:** Eligibility is very broad with few restricted classes
- **Energy:** Most energy-related businesses can be considered
- **Manufacturing:** Most manufacturing classes can be considered
- **Maritime:** Risks with USL&H and Maritime Employers Liability exposures. Accounts must have at least 5% maritime exposure to qualify
- **Refuse Management:** Most classes considered except hazardous waste and recycling
- **Healthcare:** Senior living facilities, small hospitals, acute care centers
- **CIPs:** Wrap-up programs for Owner or Contractor sponsors of large construction projects. Coverage is provided for the full term of the project and can include workers' compensation with or without accompanying general liability. Projects of \$75 million and above can be considered

Note: A minimum premium of \$75,000 applies to all industries listed above except CIPs. Also, maritime and energy accounts with premiums as low as \$10,000 can be written.

What We Are Writing

Here is a sample of Regional 4th Quarter Bound Business:

Construction –	
Cable Installation	\$820,000
HealthCare	\$802,000
HealthCare	\$770,000
Construction-GC	\$150,000
Construction -	
Heating & AC	\$112,000
Refuse Management	\$100,000

Our BrightSOURCE Online Payroll Reporting System is available to most SeaBright policyholders. This internet-based system allows users to easily report actual payroll and generate accurate invoices monthly from their own computer.

Additional Workers' Compensation programs are also available and include:

- Healthcare
- Hospitality
- Retail
- Schools
- Sports and Entertainment
- Public Entity
- And more

For more information, please contact Tom Hickey at 484-588-2819 or tom.hickey@sbic.com.

Snow and Ice Driving

By SeaBright Insurance Company Loss Control

Whether you're a pro or an amateur at driving in snow and ice, two things make the difference between arriving or not. First is the prevailing conditions: do you recognize them and drive accordingly? Second is your vehicle (equipment).

Recognizing how to drive under prevailing conditions is very important. Snow and ice conditions require a slower rate of travel. It is better to arrive, even late, than not at all. Allow yourself more travel time.

The skid is one of the main driving hazards in snow and ice. The best advice is to go slow in anticipation of changing road conditions. It is much better to avoid the situation by judicious use of defensive driving techniques than to have to suddenly react to a skid happening to you.

If you go into a skid while driving a front wheel drive vehicle, steer in the direction you wish to go to regain control of the vehicle. You should go in the direction of the skid, if you are driving a rear wheel driven vehicle.

Conditions	Stopping Distance at 20 MPH
Dry Pavement	17'
Glare Ice at 25 F (Regular Tires)	149'
" " " (Snow Tires)	151'
" " " (Studded Snow Tires)	120'
" " " (Reinforced Tire Chains)	75'

Good driving technique and equipment combined can avoid the majority of hazards related to snow and ice driving. Snow tires, studded snow tires and reinforced tire chains can provide the needed traction to avoid many hazards. In many cases, these devices are the only way the vehicle will move at all. However, it is important to note that these devices can give an inexperienced or unwary driver a false sense of security. The driver must still drive slowly using sound driving techniques.

The condition of the vehicle is extremely important. Check the anti-freeze in the radiator, condition of the windshield wipers, exhaust system, and defroster and heater. These are all important for winter driving.

Additional items to carry in your vehicle that may prove beneficial in an emergency are:

A small shovel	Flashlight (with extra batteries)	Ice scraper
Traction devices that fit the vehicle's tires	Tarp (lay out when installing the traction devices)	Flares
Warm and waterproof spare clothing (including boots, gloves, and hat)	Snacks and water	Blanket

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Look for the next edition of BrightLINES during the second quarter of 2011

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