



BrightLINES

JULY 20, 2011

The Northeast Newsletter of SeaBright Insurance Company

SeaBright Holdings Launches New Web Site

SeaBright Holdings, the parent company of SeaBright Insurance Company, Paladin Managed Care Services, and PointSure Insurance Services has launched a new web site. The new site targets the SeaBright investor relations audience and better educates visitors on all SeaBright companies. Please visit the new site at www.sbxhi.com.

Specific information on all SeaBright companies can be found as follows:

- SeaBright Insurance Company – www.sbic.com
- PointSure Insurance Services – www.pointsure.com
- Paladin Managed Care Services – www.paladinmc.com

PointSure Insurance Services Has an Exclusive & Proprietary General Liability (GL) Program

PointSure, a SeaBright Holdings Company, has an exclusive General Liability Program. The program was developed to meet the unique coverage needs of construction accounts and is a great companion product to SeaBright Workers Compensation on construction risks. PointSure's GL program is written on A-(XIII) paper and can be accessed only through PointSure. For more information on the PointSure GL program, please contact:

Matthew Lovlie, Account Executive, Northeast Region.

Email: matthew.lovlie@pointsure.com

Phone: 484.588.2823

Real Advantages of SeaBright Insurance Company

At SeaBright, we write specialty workers' compensation coverage for select classes of business. Because workers' compensation is all we do, our suite of services was specifically designed to be efficient and convenient for our policyholders and to more effectively address workplace hazards and injuries. These REAL service advantages return substantial value to our customers through improved safety and greater control of insurance costs. A sample of these REAL advantages are listed below:

- Competitive, stable pricing from workers' compensation specialist underwriters
- Coverage for USL&H exposures, even on an "if any" basis for qualifying policyholders

What We Are Writing

Here is a sample of recently bound new business in the Northeast:

Construction – Steel Contractor	\$838,000
HealthCare (Senior Living)	\$455,000
Construction – Bridge Painter	\$238,000
Construction – Painting Contractor	\$220,000
Construction – Marine Contractor	\$177,000
Construction – Crane Contractor	\$160,000
HealthCare (Senior Living)	\$130,000
Manufacturer	\$122,000
Construction – Marine Contractor	\$61,000
Marina	\$25,000

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.



SeaBRIGHT[®]
INSURANCE COMPANY
...the Bright Choice in Workers' Compensation

- Loss control professionals who know the unique exposures of our target industries
- On-site loss control assistance for improved hazard identification and safety programs
- On-line safety resources and loss information aid risk management efforts
- Claim handling by jurisdictional experts – State Act/USL&H/Jones Act/Collectively Bargained Workers' Compensation
- Easy accident reporting via phone or on-line
- Cost-saving medical management services from Paladin Managed Care Services, a SeaBright affiliate
- Medical Provider Network yields superior treatment outcomes and lower claim cost
- Pharmacy Program provides medications priced below wholesale with no out-of-pocket cost to injured workers
- On-line Payroll Reporting system calculates monthly premium payments from actual payrolls input by the policyholder. This can help free up cash flow for businesses with fluctuating payrolls
- Financial strength and stability – rated "A- (Excellent) IX by A.M. Best Company

Targeted business includes:

Construction, Healthcare, Energy, Manufacturing, Refuse Management, Maritime, Wrap-Ups (Owner or Contractor Controlled).

Special workers' compensation programs are also available, including:

Hospitality, Large Retail, Schools, Ski Areas, Sports and Entertainment, Public Entity, and more...

For more information, please contact Tom Hickey at 484.588.2819 or tom.hickey@sbic.com.

WARNING: EXTREME HEAT IS COMING!

By SeaBright Insurance Company Loss Control

Wow! What a scorcher! You knew it was going to be a hot day but with this humidity it has to be 105° F outside. You reach for that power tool to finish your job and start to feel lightheaded. It's probably because you haven't eaten much this morning. You can make it until lunch!

Time passes and your condition hasn't gotten any better—in fact it's worse! Your breathing has increased, you're sweating profusely, and your mouth is dry. Something's wrong! You start to climb down the scaffolding but you're almost too weak to move. You feel like you're going to be sick. With no control over your movements, you fall to the ground below. The workers above you are trying to get your attention but you can't understand them. You yell, "Help me up guys!" but they don't respond. Can't they hear? All you can see is black...what's happening...?

Heat Exhaustion! That is what's happening. Heat exhaustion can occur when you are subjected to hot environments and fail to take in enough fluids, salts, or both. And even worse, this can lead to a life threatening condition known as a heat stroke. Sun stroke or heat stroke happens when the body's internal mechanism fails to regulate its core temperature. At this point, the body stops cooling itself through perspiration and can't get rid of excess heat. Unfortunately, the end result can be death if the body temperature isn't lowered immediately! So, especially if you work in hot environments, it's critical to recognize when you're suffering from a Heat Stress Disorder. [Click here to view entire article.](#)

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

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