

First-Class Coverage and Service!

SeaBright Insurance Company provides specialty workers' compensation products and services to industries that have unique and complex exposures. We offer industry-specific expertise and solutions designed around our customers' needs. Our loss control and claim services are time-tested and help our policyholders achieve their risk management objectives. While we consistently receive high marks for customer satisfaction, we're always working to make our services even more effective and convenient.

SeaBright has the financial strength our brokers and policyholders require and is rated A- IX (Excellent) by A.M. Best*.

SeaBright offers its products through independent brokers and through PointSure® Insurance Services, Inc. our wholesale broker affiliate. We provide coverage and service in selected states nationwide. Contact us today to learn more about what SeaBright can do for you!

*A.M. Best ratings range from "A++" (Superior) to "F" (In Liquidation), and ratings from "A++" to "B+" are considered "Secure"



Call us today to learn more about superior coverage and service from SeaBright:

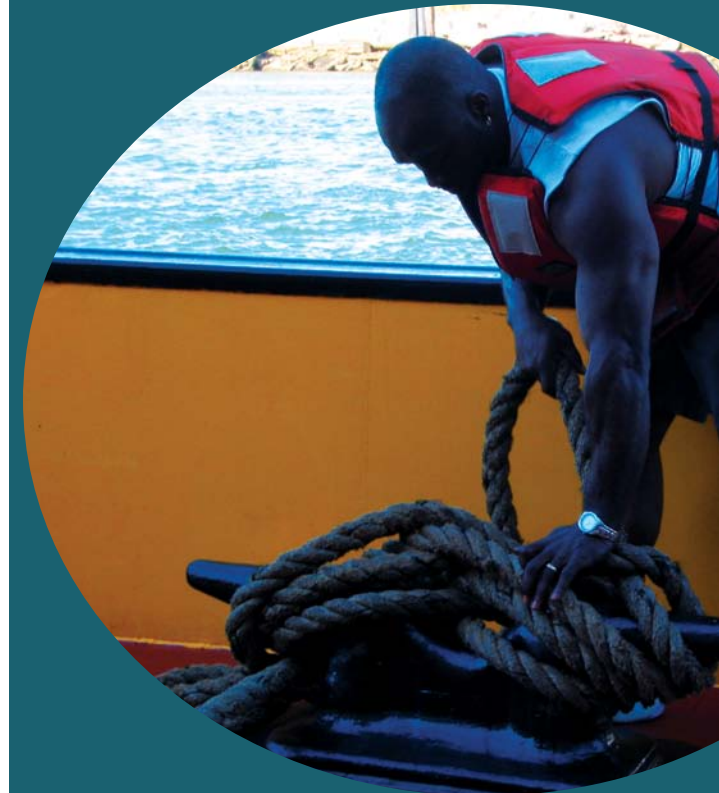
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Workers' Compensation Solutions for Maritime Employers



Navigating Maritime Coverage Challenges



Maritime employers with operations on or near navigable waters face unique insurance requirements. Often the various coverages needed are placed with multiple insurers. Coverage disputes over claim jurisdiction can make this approach costly and difficult to manage.

The SeaBright Single-Source Solution

SeaBright Insurance Company provides USL&H, Maritime Employers Liability and State-Act Workers' Compensation coverage. Purchasing all employment-related coverages from SeaBright provides the maritime employer a seamless solution for:

- Employees working on land and on or near navigable waterways (including US territorial waters)
- Masters and crews of owned and non-owned vessels

Policy Options:

- Guaranteed Cost
- Incurred Loss Retro
- Paid Loss Retro
- Large Deductible (in selected states)
- Flexible Premium Payment Options



Field Office Network:

- Offices located in Anchorage, AK; Chicago, IL; Honolulu, HI; Houston, TX; New Orleans, LA; Orange, CA; Philadelphia, PA; Phoenix, AZ; and Seattle, WA.
- Provides local underwriting expertise and responsive policyholder service

Keeping Claim Costs on Course

Claim Services

- **USL&H Center of Excellence:** longshore and maritime claims handled exclusively by experienced maritime professionals
- **Customer Focused Claim Service Program:** lead claim examiner assigned to each policyholder; written claim service plan focuses on policyholder's requirements
- **Local State Act Claims Examiners:** strategically located regional claim offices for responsive service and greater familiarity with local/regional claim issues
- **Tough on Fraud:** trained examiners are always on the lookout for "red flags" and partner with outside investigators to prosecute fraudulent activity
- **Subrogation Specialist:** skilled liability claim attorney targets opportunities for third party recovery
- **BrightNotice® Accident Reporting System:** easy, convenient accident reporting accessible 24/7 via toll-free telephone and Internet
- **Compass® Claim Handling System:** automated system for efficient and accurate claim handling
- **Low Case Loads:** allows examiners more time to pursue favorable outcomes on all claims

Managed Medical Care Services

- **Chief Medical Officer:** on staff gives medical advice and drives development and enhancement of medical management strategies
- **Managed Care Summary Report:** a monthly report that documents each policyholder's claim savings resulting from our medical bill review and PPO network discounts
- **PPO Network:** provides high-quality care at low cost
- **Utilization Review:** assures that prescribed care is necessary and appropriate
- **100% Medical Bill Review:** guards against over-billing and unnecessary charges
- **Field Case Management Nurses:** facilitate fast delivery of quality care
- **Prescription Drug Program:** reduces medication costs and makes access easy for injured workers

Make Safety Your Destination

Loss Control Services

- **Expert Staff:** skilled and experienced in addressing hazards faced by maritime employers
- **Historical Loss Analysis:** identifies root causes of accidents for better loss control planning
- **BrightView® Interactive Loss Information System:** assists risk management and safety planning by providing detailed loss experience data available 24-hours a day via the Internet; supports user-configured analytical reports or downloading for use with other software
- **Safety & Health Resources:** safety video lending library, online safety library, and quarterly Risky Business® newsletter helps with safety training and research
- **Loss Control Assistance:** worksite surveys, customized supervisor training, and evaluation of safety programs to optimize policyholder loss control efforts
- **Customer-Focused Service Plan:** written service plan designed around each policyholders' unique safety needs

