

Good Things Happen When Labor and Management Work Together...

- Quality medical care
- Rapid dispute resolution
- Ombudsman assistance to resolve claims disputes
- Lower workers' compensation claims costs
- Enhanced competitiveness of union employers

...and When Insurance Producers and Their Clients Work with SeaBright.

- Collectively Bargained Workers' Compensation specialists
- Experience with all major collectively bargained workers' compensation programs
- Guaranteed cost and loss sensitive programs available
- Local, in-house claims service



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

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International Brotherhood of Electrical Workers Electrical Contractors Association of Hawaii

**A Collectively Bargained Workers' Compensation
Program for Eligible Signatory Employers**



International Brotherhood of Electrical Workers Electrical Contractors Association of Hawaii



Collectively Bargained Workers' Compensation Program

Collectively Bargained Workers Compensation (CBWC) is an agreement negotiated by a labor union and its signatory employers, through the collective bargaining process, that modifies and enhances the conventional system of workers' compensation benefit delivery and dispute resolution for those employees subject to the agreement.

The International Brotherhood of Electrical Workers (IBEW) -- a building trades union -- and the Electrical Contractors Association of Hawaii (ECAH) -- a group of signatory employers -- have launched the first CBWC program for building trades in Hawaii. The program provides powerful and cost effective benefit delivery and dispute resolution systems that are designed to improve access to quality medical care, to enhance workplace safety, and to reduce the number and the severity of claims.

Pursuant to Hawaii Revised Statutes 386-3.5, these unions and employer groups have negotiated a Collectively Bargained Workers Compensation agreement that has been approved by the State of Hawaii, Department of Labor and Industrial Relations, effective November 1, 2006.



Alternative Dispute Resolution

A key component of the IBEW/ECAH program is Alternative Dispute Resolution (ADR). ADR works to resolve disputes within specific timeframes, minimizing the need for legal representation. This system, which replaces the statutory adjudication system with an Ombudsman, Informal Conciliation, and Arbitration, resolves disputes in a fraction of the time required in the conventional workers' compensation system. It also minimizes attorney involvement. Costs are greatly reduced and injured workers' needs are addressed on a timely basis.

Teaming up for a Safer Workplace

Enhanced Workplace Safety Programs

Through the use of joint labor-management oversight or safety committees, CBWC programs enhance workplace safety through the creation and implementation of training programs and safety standards. These committees serve as effective conduits for the delivery of insurance carrier loss control services.

No Reduction of Benefits

Benefits, such as payments for total temporary disability, are equal to or better than the current amounts set by a specific state's workers compensation law.

Designated Medical Networks

A designated list of Medical Providers, jointly selected and approved by labor and management, is used for all medical care. Every effort is made to identify those providers who achieve the best possible outcomes and provide the highest quality medical care for the injured workers. Injured workers receive quality care without delay.

Labor/Management Oversight and Cooperation

Through the IBEW/ECAH program, labor and management oversee carrier performance, participant eligibility, and the quality and delivery of claims services. They also develop and monitor overall program guidelines.

Everyone Benefits!

Working together through the collective bargaining process, labor and management have created a CBWC program that benefits everyone. This program reduces waste in the claims process and lowers claim costs, saving as much as 20% in some cases. It also provides faster resolution of disputed claims and immediate attention to the concerns of injured workers. This helps union employers become more competitive and create more union jobs.

SeaBright - Your CBWC Partner

- A leading specialist in underwriting and servicing CBWC programs.
- Financially strong and secure. Rated A- IX "Excellent" by A.M. Best Company.*
- Nationwide service office network
- Workers' compensation wrap-up, OCIP, CCIP, and joint-venture capabilities.

Claims Services from SeaBright

- Local, in-house staff of workers' compensation claim specialists..
- 24/7 availability for serious or questionable injuries.
- Multi-state experience handling CBWC programs for the building trades.
- Low case loads as compared to industry average
- Medical cost containment program average savings of over 28% .
- Fraud-savvy examiners partner with outside investigators to identify and actively prosecute fraudulent activity.

SeaBright Safety Services

- Comprehensive, on-site, safety program evaluation and development.
- Extensive experience with employers involved in the building trades.
- Consultants serving the entire state of Hawaii.
- Construction-focused safety seminars and supervisor training.
- BrightView® interactive on-line access to detailed loss information and reports for risk management and safety planning



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