

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



For more information have
your insurance agent or broker call:

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Collectively Bargained Workers' Compensation: For Eligible Signatory Employers





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.

CBWC is not an "insurance product" - it is a Partnership. The three key components of the partnership are:

- Union leaders who will partner with management and insurance carriers to provide excellent care for their injured union workers, and who will assist employers with innovative tools to help them remain competitive
- Participating employers who will partner with labor in CBWC to help injured employees to be fairly compensated and return to productive employment, ultimately lowering their workers' compensation insurance costs
- Insurance carriers who will listen, learn and innovate, and who are dedicated to the principles of CBWC



Alternative Dispute Resolution – The Heart of CBWC

A key component of CBWC is Alternative Dispute Resolution (ADR). ADR works to resolve disputes within specific timeframes, while 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, and minimizes attorney involvement. Costs are greatly reduced and injured workers' needs are addressed on a timely basis.

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

CBWC programs are administered by a joint labor/management board. The labor/management board tailors the program to the unique needs of the industry, and designs the ADR process.

Everyone Benefits!

Working together through the process of collective bargaining, labor and management can create a CBWC program that benefits everyone. These programs eliminate waste from the claims process and put claims cost to best use, saving as much as 20 percent on some cases. They also result in fast resolution of disputed claims, immediate attention to the concerns of injured workers, and more competitive union employers creating more union jobs.

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

Claims Services from SeaBright

- In-house staff dedicated to administering workers' compensation claims
- 24/7 availability
- Realistic examiner workloads compared to industry average
- Medical cost containment program with greater than 50 percent average reduction in medical costs

SeaBright Safety Services

- Comprehensive, on-site, safety program evaluation and development
- Extensive experience with employers involved in the building trades
- Consultants serving organized labor regionally
- Safety seminars and supervisor training tailored to the building trades
- 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"