

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



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Negotiated Workers' Compensation Insurance Program

For Eligible Signatory Employers

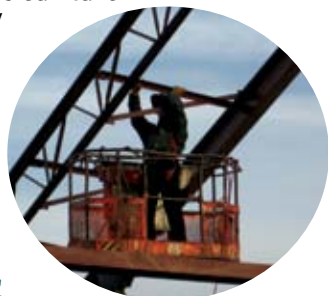


Collectively Bargained Workers' Compensation



Collectively Bargained Workers Compensation (CBWC) allows labor unions and their signatory employers to modify and enhance the statutory workers' compensation system through collective bargaining. In Florida, the Negotiated Workers' Compensation Insurance Program (NWCIP) provides oversight to benefits delivery and an expedited alternative dispute resolution process. Both measures serve to facilitate a prompt, healthy return to work while significantly reducing litigation and helping control workers' compensation costs.

Through the NWCIP, SeaBright Insurance Company has entered into a partnership with organized labor and signatory employers in Florida to provide CBWC. Through the joint efforts of the NWCIP Labor/Management Oversight Committee and SeaBright, collectively bargained employers can take greater control of their workers' compensation. This program makes it possible to promote open communication, provide quality medical care and timely indemnity benefits. It creates efficiency which reduces costs for the employer.



Key Elements of CBWC

Alternative Dispute Resolution

A key component of CBWC is Alternative Dispute Resolution (ADR), which works to resolve disputes within specific timeframes, while minimizing the need for legal representation. An Ombudsman, appointed by the Labor/Management Oversight Management Committee, is available to respond to an injured worker's concerns within five working days. Should the Ombudsman be unable to satisfactorily resolve these issues, mediation is available within two weeks of request. Arbitration is the final step in the process and is scheduled within 30 days of request. All Mediators and Arbitrators are appointed by the Oversight Committee. With ADR, 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

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 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 percent 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 50 percent
- 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 organized labor regionally
- 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".