

Wrap Up Programs for Efficiency, Safety and Savings!

In a wrap-up insurance program, a construction project sponsor procures insurance coverage protecting the owner and all contractors involved. These programs can be either Owner Controlled (OCIP) or Contractor Controlled (CCIP). Traditionally, insurance coverage for construction projects has been purchased separately by the owner and by each contractor providing services. This approach can result in:

- Costly coverage duplications where contractors and subcontractors insure the same exposures.
- Greater claim activity from lack of safety and claim management coordination.
- Lack of safety standards leading to frequent and/or serious injuries.
- Administrative headaches.

Under a wrap-up, the duplication of premium is greatly reduced or eliminated since a single insurer provides coverage for all aspects of the project. The bidding process is simplified, as subcontractors do not include insurance costs in their bids. Overall premium cost can be reduced via greater premium discount for guaranteed cost plans and better potential for return premiums under retrospective rating plans. Coordinated safety and claims management are a central part of these programs and help assure that hazards are minimized and injured workers are taken care of promptly and effectively. Administration is streamlined as the sponsoring owner or contractor needs not verify coverage for each individual subcontractor and premium auditing is greatly simplified.



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Wrap-Up Insurance Coverages for Construction Projects



SeaBright – The Bright Choice for Multi-Line Casualty Wrap-Ups



SeaBright’s specialized Boston, MA unit focuses exclusively on wrap-ups nationwide. We are financially strong and secure; Rated A- IX “Excellent” by A.M. Best Company. * Our service offices are located in AK, AZ, CA, FL, HI, IL, LA, PA, TX and WA.

Available Coverages

- State Act Workers’ Compensation
- U.S. Longshore and Harbor Workers Act
- Collectively Bargained Workers’ Compensation

Programs Available

- Single Project Wrap-Up
- Rolling Wrap-Up
- Joint Venture Projects
- Guaranteed Cost
- Retro Plans
- Large Deductibles

Project Characteristics

- Project cost \$75 million and greater
- Viable non-speculative projects
- Projects with strong financial backing
- Single or few connected sites
- Established Construction Managers and General Contractors
- Site specific, clearly structured safety programs
- Existing/clearly identified contractual arrangements
- Sharing of savings/incentives among all parties

Project Types

- Toll Roads/Highway Projects
- Hospitals
- Municipal Buildings
- Airport Renovations
- Microchip Plants
- Convention Centers
- Light Rail
- Plant Expansions
- Water Resource Projects
- USL&H Projects
- Well Structured Rolling Wrap-Ups
- Maintenance Wrap-Ups
- Stadiums
- Others (See Your Underwriter)



Outstanding Service Makes Your Wrap-Up a Success!

Managed Medical Care Services

- **Chief Medical Officer:** on staff for medical advice and to develop/enhance medical management strategies
- **Managed Care Summary Report:** documents each policyholder’s claim cost savings resulting from our medical bill review and PPO network discounts
- **PPO Network:** for 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 cost and makes access easy for injured workers

Claim Services

- Claims staff average over 20 years industry experience
- Project-focused written claim service plan with dedicated lead claim examiner
- In-house specialists in state act and maritime workers’ compensation
- Construction experts
- 24/7 availability
- BrightNotice® on-line and telephonic claim reporting
- Low examiner workloads compared to industry average
- National subrogation recovery program headed by experienced staff attorney
- Fraud savvy examiners partner with outside investigators to identify and actively prosecute fraudulent activity

Loss Control & Safety Services

- Extensive experience with employers involved in the building trades
- Focused loss control service plan designed around the project’s unique needs
- Comprehensive, on-site safety program evaluation and development
- Regionally-based consultants for responsive local service
- Safety seminars and supervisor training tailored to project characteristics and hazards
- BrightView® interactive on-line access to detailed project claim information and reports for risk management and safety planning
- Safety & Health resources including on-line safety library, video lending library and other materials available on request



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