

COVERAGE VIA OUR SMALL ENERGY PROGRAM IS AVAILABLE EXCLUSIVELY FROM THESE WHOLESALE INSURANCE BROKERS:

Alliant Insurance Services, Inc.

Dan Frainer
Direct: 805-595-7538
Fax: 559-225-5041
dfrainer@alliantinsurance.com

International Special Risks, Inc.

David LeMay
Direct: 804-644-5600
Fax: 804-644-1755
dleamay@isr-insurance.com

LIG Program Managers, LLC

Tommy Bridges
Direct: 832-586-0301
Fax: 832-586-0309
tbridges@ligpm.com

Midlands Management Corp.

Patricia Songer
Direct: 405-840-0074 ext. 1741
Fax: 405-840-5432
psonger@midman.com

Peachtree Special Risk Brokers, LLC

Jeff Lasseigne
Direct: 504-830-7347
Fax : 504-830-7337
jlasseigne@psrllc.com

PointSure Insurance Services, Inc.

Julia Fincher
Direct: 206-269-8603
Fax: 206-269-8907
julia.finch@pointsure.com

Sloan Mason Insurance Services

Paul Mason
Direct: 619-814-2487
Fax: 619-330-4512
paul@sloanmason.com



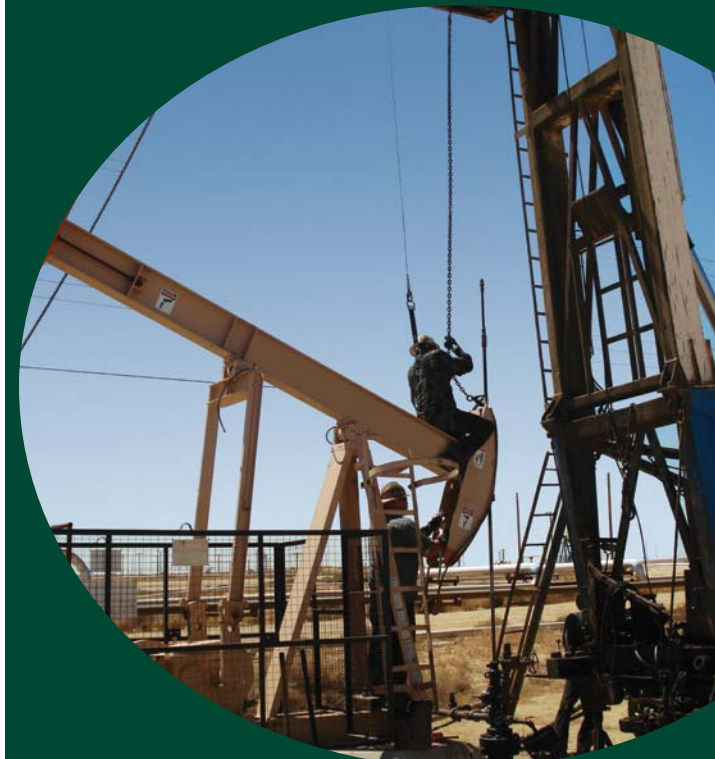
SeaBright Insurance Company
Corporate Administrative Offices
1501 4th Avenue, Suite 2600
Seattle, WA 98101
1-888-636-1580
www.sbic.com

For more information, contact your local SeaBright office or:

John High
Regional Underwriting Manager
Phone: 206-269-8524
E-mail: john.high@sbic.com



WORKERS' COMPENSATION FOR SMALL OIL & GAS EMPLOYERS



WORKERS' COMPENSATION THAT WORKS FOR OIL & GAS

SeaBright Insurance Company offers high quality workers' compensation coverage and service for small employers in the Oil & Gas industry.

Coverage from our Small Energy Program is available nationwide to small Oil & Gas related businesses that pay annual premiums ranging from \$10,000 to \$100,000. Coverage is available exclusively via a select group of insurance wholesalers.

Coverage is offered on a guaranteed cost basis and is directly billed by SeaBright.

This product is ideal for employers requiring:

- State Act Workers' Compensation
- US Longshore & Harbor Workers' Compensation and/or incidental Maritime Employers' Liability

As a leading national specialty workers' compensation insurer, SeaBright has the financial strength that our brokers and policyholders require. We are rated A- IX (Excellent) by A.M. Best*. SeaBright is licensed in all states except North Dakota.



SEABRIGHT'S ALL-IN-ONE SOLUTION

Small employers in the Oil & Gas industry are subject to the same difficult hazards that their larger counterparts face, and because of their size, may have difficulty obtaining workers' compensation insurance from an admitted carrier with an A.M. Best rating that meets oil companies' and general contractors' requirements.

Injuries to the workers of these companies tend to be serious and complicated, necessitating expert medical management and claim handling.

Oil & Gas operations can take place on land, at sea and near the shore. SeaBright offers a workers' compensation program that meets the unique needs of small Oil & Gas employers and can cover any such domestic jurisdictions, all in a single policy. SeaBright is a great workers' compensation coverage and service option for:

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

SPECIALIZED SERVICE AND SUPERIOR RESULTS

Managed Medical Care Services

According to the National Council on Compensation Insurance, medical treatment expense has risen to nearly 60 percent of every claim dollar during the past decade. SeaBright employs proven strategies that deliver high-quality care while controlling cost.

- Chief Medical Officer on staff for medical advice and to develop/enhance medical management strategies
- PPO Network for high-quality care at pre-negotiated discounts

- Utilization Review assures that prescribed care is necessary and appropriate
- 100 percent 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 to needed medications easy for injured workers

Claim Services

Effective claim handling is a time-tested specialty at SeaBright. Now Small Oil & Gas employers can receive high-quality claim service from our industry experts.

- In-house expertise in State Act Workers' Compensation, US Longshore & Harbor Workers' Compensation, and Maritime Employers' Liability claims
- Claim examiners available 24/7
- Examiner workloads below the industry average
- Medical cost containment program with greater than 50 percent average reduction in medical costs
- Examiners trained in fraud detection partner with outside investigators to identify and actively prosecute fraudulent activity



Loss Control Services

SeaBright provides its policyholders quality loss control resources that help them meet their safety objectives. Our loss control service keeps our clients abreast of information and services that help keep their workplace safe for their employees. All services are provided at no charge to our policyholders.

- BrightSource® on-line safety library with Supervisors' Safety Updates and Safety Meeting Outlines
- Sample inspection checklists
- Safety video library available

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