

## About SeaBright

SeaBright Insurance Company is a quality provider of specialty workers' compensation products and services. We focus on niche industries with unique and complex exposures, requiring industry-specific expertise and solutions designed around their needs. Our core underwriting, loss control, and claim handling strategies are time-tested to help our policyholders achieve their risk management objectives. We continually seek innovative ways to make our services more effective and convenient.

SeaBright has the financial strength our brokers and policyholders require. Our company is rated A- IX (Excellent) by A.M. Best\*.

SeaBright offers its products coast-to-coast through independent brokers, and through PointSure Insurance Services, our in-house wholesale broker. We provide coverage and service in selected regions nationwide. Contact us today to learn more about what SeaBright can do for you!

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



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## The **Bright** Choice in Specialty Workers' Compensation



## The Bright Option for Workers' Compensation Coverage and Service!



### Specialty Workers' Compensation Insurer

- State-Act Workers' Compensation for Energy-Related Businesses.
- USL&H, Maritime Employers Liability
- Collectively Bargained Workers' Compensation/ Alternative Dispute Resolution
- State-Act Workers' Compensation for Construction Contractors in selected states
- State-Act Workers' Compensation for medium-to-large employers in selected states
- Wrap-ups, OCIP, CCIP and joint ventures

### Policy Options

- Guaranteed Cost
- Incurred Loss Retro
- Paid Loss Retro
- Large Deductible (in selected states)
- Flexible Premium Payment Options
- Online Payroll Reporting



### Field Office Network

- Offices located in Anchorage, AK; Baton Rouge, LA; Chicago, IL; Honolulu, HI; Houston, TX; Lake Mary, FL; New Orleans, LA; Orange, CA; Philadelphia, PA; Phoenix, AZ; San Francisco, CA; and Seattle, WA.

## Highlighting Effective, Responsive Claim Service

### Managed Medical Care Services

- **Chief Medical Officer** on staff for medical advice and to develop/enhance medical management strategies.
- **Managed Care Summary Report** - a monthly report that documents each policyholder's claim savings resulting from our medical bill review and PPO network discounts.
- **PPO Network** provides 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 costs and makes access easy for injured workers.

### Claim Services

- **Customer Focused Claim Service Program:** lead claim examiner assigned to each policyholder; written claim service plan focuses on policyholder's requirements.
- **USL&H Center of Excellence:** longshore and maritime claims handled exclusively by experienced maritime professionals.
- **Local State Act Claims Examiners:** strategically located regional claim offices for responsive service and greater familiarity with local/regional claim issues.
- **Tough on Fraud:** trained examiners are always on the lookout for "red flags" and partner with outside investigators to prosecute fraudulent activity.
- **Subrogation Specialist:** skilled liability claim attorney targets opportunities for third party recovery.
- **BrightNotice® Accident Reporting System:** easy, convenient accident reporting accessible 24/7 via toll-free telephone and Internet.
- **Compass® Claim Handling System:** automated system for efficient and accurate claim handling.
- **Low Case Loads:** allows examiners more time to pursue favorable outcomes on all claims.
- **Tough on Fraud:** fraud savvy examiners partner with outside investigators to identify and actively prosecute fraudulent activity.

## Expert Loss Control Resources Put Safety in the Spotlight

### Loss Control Services

- **Historical Loss Analysis:** identifies root causes of accidents for better loss control planning.
- **BrightView® Interactive Loss Information System:** assists risk management and safety planning by providing detailed loss experience data available 24-hours a day via the Internet; supports user-configured analytical reports or downloading for use with other software.
- **Safety & Health Resources:** safety video lending library, online safety library, and quarterly Risky Business® newsletter helps with safety training and research.
- **Loss Control Assistance:** worksite surveys, customized supervisor training, and evaluation of safety programs to optimize policyholder loss control efforts.
- **Customer-Focused Service Plan:** written service plan designed around each policyholders' unique safety needs.

