

AGC of California and SeaBright- A Partnership for California Construction Contractors

AGC has selected SeaBright Insurance Company as the endorsed workers' compensation insurer for its California members. AGC chose SeaBright for its construction-specific expertise and policyholder services. With offices in San Francisco and Orange, SeaBright can provide responsive service to AGC members state-wide. AGC members receive these unique benefits from participating in this program:

- Coverage and service from a construction insurance specialist
- Competitive pricing based on each policyholder's unique exposures and loss experience
- Lower qualifying premium requirement - \$100,000 annual premium
- More effective safety programs and services from AGC/SeaBright loss control partnership
- Greater resources are dedicated to the AGC program and its members

This program is available exclusively to AGC members through SeaBright appointed brokers, and for other brokers through PointSure Insurance Services, our wholesale brokerage affiliate. Call your broker today to request a quote.



For more information contact
your insurance broker or:

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For more information about the
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Visit us on the web at:
www.sbic.com



Workers' Compensation for AGC of California Members



The Bright Choice for Workers' Compensation Coverage and Service



When you insure with SeaBright, you get top-quality coverage and service from construction industry experts! We offer:

- State-Act Workers' Compensation for Construction Contractors
- State-Act Workers' Compensation for other medium-to-large employers
- Collectively Bargained Workers' Compensation/ Alternative Dispute Resolution
- USL&H and Maritime Employers Liability

Policy Options

- Guaranteed Cost
- Incurred Loss Retro
- Paid Loss Retro
- Large Deductible (in CA and other selected states)
- Wrap-ups, including General Liability
- Flexible Premium Payment Options
- 5 percent Discount for AGC Members



Field Office Network

- Licensed in 49 states and the District of Columbia
- Offices located in Anchorage, AK; Baton Rouge, LA; Chicago, IL; Honolulu, HI; Houston, TX; Needham, MA; New Orleans, LA; Orange, CA; Orlando, FL; Philadelphia, PA; Phoenix, AZ; San Francisco, CA; and Seattle, WA.
- Local underwriting expertise and responsive policyholder service!

Financial Strength

- SeaBright is rated A- IX (Excellent) by A.M. Best*

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

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
- **Preferential Access Network** provides prompt treatment from leading medical specialists
- **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.
- **Local Claim 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
- **Provides Support for AGC Legislative Committee** - helps drive positive change

AGC and SeaBright put Safety in the Spotlight

Loss Control Services

- **Loss Control Staff Involved with AGC Safety Initiatives** - understands and supports AGC vision and concerns
- **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 24/7 via 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 needs

