

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



For more information have
your insurance agent or broker call:

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Basic Crafts Workers' Compensation Trust Fund

*Northern California Carpenters, Laborers,
and Operating Engineers*

**A Collectively Bargained Workers' Compensation
Program for Eligible Signatory Employers**



Basic Crafts Workers' Compensation Benefits Trust Fund

Northern California Carpenters,
Laborers and Operating Engineers



SeaBright Insurance Company, Your Basic Crafts Workers' Compensation Trust Fund Partner

About SeaBright

- A leading specialist in underwriting and servicing CBWC programs.
- Financially strong and secure. Rated A- IX "Excellent" by A.M. Best Company.*
- Multi-state capabilities.
- Workers' compensation wrap-up, OCIP, CCIP, and joint-venture capabilities.

Claims Services from SeaBright

- In-house claims staff administering workers' compensation claims exclusively.
- 24/7 availability for serious or questionable injuries.
- Experience with every major CBWC program in California.
- Realistic examiner workloads compared to industry average.
- Medical cost containment program with greater than 50% average reduction in medical costs.
- Fraud-savvy examiners partner with outside investigators to identify and actively prosecute fraudulent activity.

SeaBright Loss Control

- Comprehensive, on-site, safety program evaluation and development.
- Extensive experience with employers involved in the building trades.
- Consultants serving the entire State of California.
- Safety seminars and supervisor training tailored to the building trades.
- 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"

No Reduction of Benefits

Benefits, such as payments for total temporary disability, may not be reduced below the current amounts set by the Labor Code.

Exclusive Quality Medical Networks

An Exclusive List of Medical Providers, jointly selected and approved by labor and management, is used for all medical care. In the event of an emergency, when a provider from the list is unavailable, another provider may be used. Treatment will subsequently be transferred to a list provider, consistent with sound medical practice. Use of the list ensures that injured workers' have immediate access to quality medical care and that continuity of care and medical control are maintained.

Enhanced Workplace Safety Programs

Using 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.

Labor/Management Oversight and Cooperation

Through the Basic Crafts program, labor and management exercise oversight in regard to carrier performance, participant eligibility, and the quality and delivery of claims services. They also develop and monitor overall program guidelines.

Everyone Benefits!

Working together through the process of collective bargaining, labor and management have created a CBWC program that benefits everyone. These programs seek to eliminate waste from the claims process and put claims cost to best use, saving as much as 20% in some cases. They also result in fast resolution of disputed claims, immediate attention to the concerns of injured workers, and more competitive union employers creating more union jobs.

Since the passage of enabling legislation in 1993, participation in Collectively Bargained Workers' Compensation (CBWC) programs in California has grown substantially. Due to the volatility of workers' compensation costs over the past few years, more and more union building trades contractors have turned to CBWC for longer-term stability of insurance costs and relief from declining insurance carrier service.

Under California Labor Code section 3201.5, union building trades contractors and their signatory unions have, through the collective bargaining process, created powerful and cost effective benefit delivery and dispute resolution systems that also provide improved access to quality medical care, enhanced workplace safety, and reductions in the number and severity of claims.

In 2004, pursuant to Labor Code Section 3201.5, the Basic Crafts Workers' Compensation Benefits Trust Fund was established by labor and management with the approval of a Workers' Compensation Addendum to the Master Labor Agreement(s) of the three trades. Since its inception, the Basic Crafts program has grown to over 140 signatory employers and stands as one of the most successful and fastest growing CBWC programs in California.



Alternative Dispute Resolution

A key component of the Basic Crafts program is Alternative Dispute Resolution (ADR). ADR works to resolve disputes within specific timeframes, while minimizing the need for legal representation. This system, which replaces the statutory adjudication process with an Ombudsman, Informal Conciliation and Arbitration, resolves disputes in a fraction of the time required in the conventional workers' compensation system, and minimizes attorney involvement. Costs are greatly reduced and injured workers' needs are addressed on a timely basis.