

## 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  
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## Basic Trades, General Contractors Labor Association, Building Industry Labor Association

A Collectively Bargained  
Workers' Compensation Program for  
Eligible Signatory Employers





## Enhanced Workplace Safety Programs

Collectively Bargained Workers' Compensation (CBWC) is a concept that has been utilized by unions and their signatory employers in a number of states to address some of the shortcomings of conventional workers' compensations systems.

A CBWC program for building trades in Hawaii has been created by the General Contractors Labor Association and the Building Industry Labor Association, two groups of signatory employers, and the United Brotherhood of Carpenters and Joiners of America Local 745, the Laborers' International Union of North America Local 368, the Operating Engineers Local Union No.3 of the International Union of Operating Engineers, the International Union of Bricklayers and Allied Craftworkers Local 1 of Hawaii, and the Operative Plasterers & Cement Masons International Association of the United States and Canada Local 630, local building trades unions. This program provides powerful and cost effective benefit delivery and dispute resolution systems designed to improve access to quality medical care, enhance workplace safety, and reduce the number and severity of claims.

Pursuant to Hawaii Revised Statutes 386-3.5, these unions and employer groups have negotiated a Collectively Bargained Workers Compensation Agreement that has been approved by the State of Hawaii, Department of Labor and Industrial Relations.

## Key Elements of CBWC

### Alternative Dispute Resolution - The Heart of CBWC

A key component of this 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 system 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.

## No Reduction of Benefits

Benefits, such as payments for total temporary disability, are not reduced below amounts set by Hawaii Workers' Compensation law.

## 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

By using a joint labor-management oversight or safety committee, the Basic Trades program will enhance workplace safety through the creation and implementation of training programs and safety standards. And, this committee will serve as an effective conduit for the delivery of insurance carrier loss control services.

## Labor/Management Oversight and Cooperation

Through the Basic Trades program, labor and management exercise oversight regarding 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 has created a CBWC program that benefits everyone. These programs eliminate waste from the claims process and put claims cost to best use, saving as much as 20 percent on 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.

## 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

- Local, in-house claims staff administering workers' compensation claims exclusively.
- 24/7 availability for serious or questionable injuries.
- Multi-state experience with every major CBWC program in the building trades.
- Realistic examiner workloads compared to industry average.
- Medical cost containment program with greater than 50 percent 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 Hawaii.
- 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"