



Introducing SeaBright Insurance Company

SeaBright Insurance Company is a specialty provider of niche workers' compensation insurance for upper middle-market employers with severity exposures. SeaBright distributes its maritime, alternative dispute resolution and state act products in selected regions nationwide through independent insurance brokers and through its in-house wholesale broker affiliate, PointSure Insurance Services.

SeaBright has a rating of "A-" IX (Excellent) from A.M. Best, who assigns this rating to companies who have, in their opinion "an excellent ability to meet their ongoing obligations to policyholders". A.M. Best ratings range from "A++" (Superior) to "F" (In Liquidation), and ratings from "A++" to "B+" are considered "Secure".

Our Target Markets and Service Facilities

SeaBright is licensed to write workers' compensation in 49 states and the District of Columbia. We target business in most states, but will only write incidental exposures in CO, MT, NY, SC, SD, UT, VT and WV.

SeaBright operates local branch and service offices in Alaska, Arizona, California, Florida, Hawaii, Illinois, Louisiana, Pennsylvania, Texas and Washington. These offices offer varying levels of policyholder service including claims, loss control and underwriting. We have underwriters located in Anchorage, Baton Rouge, Chicago, Houston, New Orleans, Orange, Orlando, Philadelphia, Phoenix, San Francisco and Seattle. Claim services are provided from offices in Anchorage, Chicago, Honolulu, Houston, Orange, Orlando Philadelphia, Phoenix, and Seattle.

Products

SeaBright specializes in industries with one or more of the following jurisdictional exposures:

- U.S. Longshore and Harborworkers (USL&H)
- Maritime Employers Liability (MEL)
- State Act Workers' Compensation
- Collectively Bargained Workers' Compensation (CBWC) in selected states

SeaBright targets building contractors, energy-related risks and maritime employers. Our focus is on accounts with an average annual premium in excess of \$100,000. In addition to a broad range of energy and building contractor classes, we also target marine-related accounts with identified USLH exposure with 10% USLH payroll, shipbuilding, ship repair, stevedoring, terminals, vessel operators, offshore oil & gas service contractors and offshore oil & gas fabrication contractors. Maritime accounts with 10 or more full-time employees assigned to vessels on navigable waters can be submitted for underwriting consideration in our MEL program. Working with selected Managing General Underwriters nationwide, we also provide coverage for a variety of other industry niches through our Alternative Markets Division.

Business is written on guaranteed cost as well as a variety of loss sensitive plans including retrospective rating plans, deductible plans, and loss reimbursement plans. We will offer maritime employers' liability coverage up to \$1,000,000 limits. We loss control engineer all risks prior to quoting, necessitating 30 days lead-time for submissions. Business submissions are accepted from SeaBright-appointed independent agents and brokers, and from other selected brokers via PointSure Insurance Services, our wholesale brokerage affiliate.

Key Contacts:

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