

Workers' Compensation Insurance Programs

NECA West – Exclusive business insurance programs for union electrical contractors who are members of the National Electrical Contractors Association

Workers' Compensation

NECA West offers NECA members two programs to meet your workers' compensation needs: Discover Re (a wholly-owned subsidiary of St. Paul Travelers) or the State Compensation Insurance Fund. Each program meets or exceeds state and federal requirements. Discover Re carries the highest A.M. Best A+ XV, (Superior) Rating, eliminating the possibility of losing jobs due to carrier rating.

Alternative Dispute Resolution (ADR)

An exclusive feature of NECA West is the Alternative Dispute Resolution (ADR) program. The ADR program eliminates most claims disputes, allowing contractors and employees to resolve claims quickly and easily, without litigation or legal fees.

ADR also speeds up workers comp decisions, usually resolving disputed claims in weeks or just a few months. This provides medical and salary benefits to employees right away, and helps employees get back to work as quickly as possible. Under the ADR program, employees can use their existing IBEW medical network – the medical professionals who know him best – for personal medical care.

ADR Benefits You

The NECA West ADR program also reduces your experience MOD and ultimately reduces your insurance costs. Over the years, NECA members in the ADR program have realized average savings of 20 to 30 percent compared to other workers' compensation insurance.

ADR Facts

- ⚡ Eligibility is limited to NECA members and their IBEW signatory employees.
- ⚡ Administered by a joint board of trustees, similar to pension and health trusts.
- ⚡ Employees select a physician from their existing medical network.
- ⚡ Ombudsman services are available at no charge to the employer or employee.
- ⚡ Mediation is provided if the ombudsman cannot resolve a dispute.
- ⚡ Arbitration and representation by an attorney selected by your employee is an option, if mediation does not resolve the dispute.
- ⚡ Benefits, as required by law, are paid at the legislated California rates.

Why NECA West?

- Created by NECA members for NECA members. Continually working to improve programs and respond to your needs.
- Open broker program. Your broker receives direct support and access to any of the NECA West insurance programs.
- Offers the most successful ADR program in California. The ADR process reduces the need for lawyers and maintains the lowest possible insurance costs for you.
- Through NECA West, NECA members throughout California can bind together and have a united voice in the workers comp program to negotiate competitive rates and provide excellent coverage.

Applications should be submitted to:

Sandra Richards

Vice President / Workers' Compensation
Summit Insurance Services,
for Discover Re

PHONE

702-254-8255 ext. 102

TOLL FREE

800-577-6222

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702-254-8925

EMAIL

neca@summitins.net

WEB

www.summitins.net

State Fund

ADR Underwriting Managers

State Compensation Insurance Fund

PHONE

866-383-6920

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323-981-2418

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For more information contact:

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for Your Business