

FOR IMMEDIATE RELEASE Los Angeles, CA – August 22, 2005

Discover Re - New Workers' Compensation Carrier

NECA West is pleased to announce our new partnership with **Discover Re Insurance Company**, our new carrier for the NECA West workers' compensation program. **Discover Re** is a wholly-owned subsidiary of St. Paul Travelers, and carries an A+ XV, (Superior) rating from A.M. Best.

Discover Re replaces Zurich as the NECA West ADR insurance carrier.

The NECA West ADR program will only be available through Discover Re, or the State Fund.

The NECA West ADR program helps to keep workers' compensation costs low by resolving claims quickly without litigation or attorneys.

This new partnership with **Discover Re** launches NECA West's participation in our captive reinsurance company. This means that NECA members enrolled in our workers' compensation program will have a say in the control of the program, and in the future may benefit from the profits in the form of lower premiums, without having any liability.

General Liability Coverage for Residential Work

NECA members spoke, and we listened. While commercial work makes up the bulk of most contractors' business, many NECA members want the option of taking on residential work if the opportunity arises. NECA West has arranged, with our underwriters at Summit, to offer an alternative general liability program that will accept up to 10% residential work.

Open Broker Program

As always, the NECA West insurance program is accessible by any insurance agent. We know that your agent is an important part of your business team, and we are committed to working with the insurance agent of your choice. Your agent may access any NECA West insurance program on your behalf.

For additional information, or to get a quote contact:

OR

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