



Date: September 12, 2005
To: NECA Members
From: Pat Mark, President, NECA West
Subj: NECA West ADR Workers' Comp

As many of you know, a large percentage of NECA Members renew their Workers' Comp on October 1st. This year the NECA West Board changed its authorized insurance carrier. We want to be perfectly clear as to who our authorized Insurance Carrier for the Alternative Dispute Resolution program (ADR) is effective 10/1/2005.

The **ONLY** insurance carriers for the NECA West Workers' Comp ADR program are:

- 1) Discover Re Companies (USF&G and Discover Property & Casualty), accessed through Summit Insurance Services
- 2) The State Compensation Insurance Fund (SCIF)

Please understand that **no other insurance company** (including Ulico, Zurich, Zenith, Employers Direct, etc.) can offer you an ADR program. If you choose any company *other* than Discover Re or SCIF, then you will NOT be in the NECA West ADR Program, and you will not have the ADR benefits that have been proven to lower workers' comp insurance costs significantly.

(As always, if you have Workers' Comp Premiums of \$250,000 or more, you can participate in the ADR program as a Stand Alone with any carrier.)

Please do not be confused by recent correspondence you may have received from other insurance companies or from a confused insurance agent or broker.

To further protect your interest, NECA West has instructed Discover Re to send a copy of your Workers' Comp quote directly to both agent and contractor. This quote will be sent from Summit Insurance Services, so please be looking for it next week. **If you have not made an application to Discover Re (through its broker, Summit Insurance), please contact (or have your agent contact) Sandra Richards at (702) 254-8255 x102.**

If you have any questions about this memo please give me, Pat Mark, a call at 408-294-4166, or contact anyone listed below.

Bob Menicucci,	650-347-0286	Karl Huish,	480-248-6400
Patrick D'Antoni,	650-328-3100	Jennifer Paige,	323-654-6596
