



# NECA West - ADR



## Preferred Broker Program *A Program By: General Agency Services, Inc.*



### Program Description:

- NECA West - ADR is an exclusive business insurance program for union electrical contractors who are members of the National Electrical Contractors Association.
- NECA West - ADR is designed for NECA West members to help stabilize insurance costs. This program is underwritten by an A+ insurance carrier, currently DiscoverRe, and offers workers compensation coverage.

### Alternative Dispute Resolution:

- An exclusive feature benefit of NECA West is the Alternative Dispute Resolution (ADR) Program. The ADR program eliminates most claim disputes, allowing contractors and employees to resolve claims quickly and easily, without litigation or legal fees.
- ADR also speeds up workers comp claims management. 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.

### How ADR Benefits You:

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

### Workers Compensation:

***Created by NECA West members, for NECA West members.***

- NECA West offers its members the NECA West-ADR Program to meet their workers' compensation needs while continually reducing their overall annual costs.
- DiscoverRe (a wholly-owned subsidiary of St. Paul-Travelers) carries the highest A.M. Best A+ XV (Superior) Rating, eliminating the possibility of losing jobs due to carrier rating.
- Eligibility is limited to California based District 9 NECA West members primarily involved in interior electrical work and their IBEW signatory employees.
- Administered by a joint board of trustees, similar to pension and health trusts.
- Ombudsman services are available at no charge to the employer or employee.
- Mediation is provided if the ombudsman cannot resolve a dispute.
- Preferred Broker Program: Your Preferred Broker receives direct support and access to any of the NECA West insurance programs.
- The ADR process reduces the need for lawyers and maintains the lowest possible insurance cost for you.
- Through NECA West, NECA West members throughout California can bind together and have a united voice in the workers' compensation program to negotiate competitive rates and provide excellent coverage.

### For more information, contact:

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