

Ironworkers Worker's Compensation Program Alternative Dispute Resolution



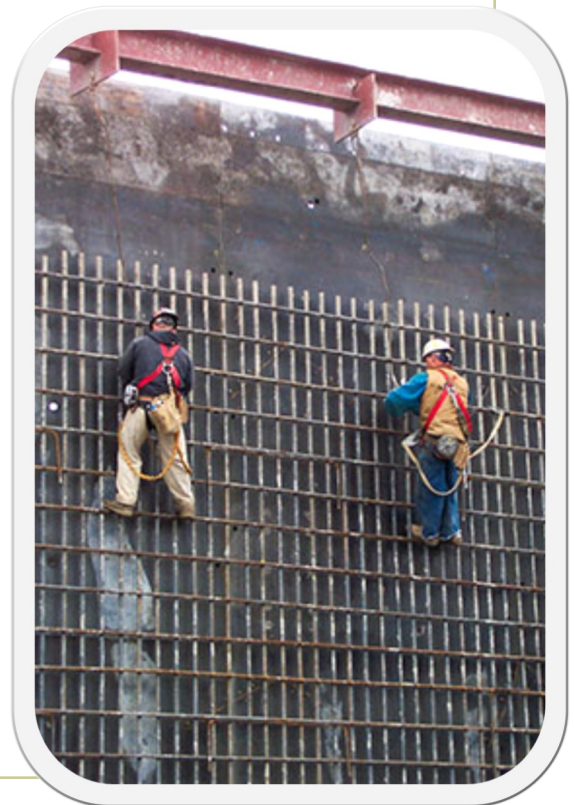
Current participating carriers are:

- *Alaska National
- *Chartis/AIG
- *Chubb Indemnity Insurance
- *Old Republic Construction Insurance Group
- *Redwood Fire & Casualty
- *Starr Insurance
- *State Compensation Insurance Fund
- *Zurich, Cypress
- *Select affiliate companies.

How will you benefit from participation in the Worker's Compensation Program?

You will receive an added layer of service that includes:

- * An Ombudsman available to assist injured workers and resolve disputes quickly utilizing a mediation/arbitration process when necessary.
- * Safety Program assistance and job site safety analysis.
- * Independent case nurse on call to answer medical questions relating to injuries
- * Possible reduction of your EMOD rate.
- * Possible discounts for your workers compensation polity rates.
- * Possible reduction in length of lost time injuries.
- * NO ADDITIONAL COST TO THE EMPLOYER



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