



## ISU Pro-Active Plan

*Solving today's workers'  
compensation challenges*





Offices Coast to Coast  
*Our Knowledge is Your Best Insurance™*

## Cost Control in Workers' Compensation

We have expertise in each of the seventeen initiatives that have proven to be effective in the containment and reduction of workers' compensation costs.

These initiatives are generally available at no additional cost to the policyholder.

## Simple as 1, 2, 3...

1. A customized claims control and accident prevention program designed specifically to encompass each and every facet of your operation.
2. Educational material to aid and assist you in providing effective workplace programs as required by the law.
3. Highly motivational incentive programs to make certain that employees are willing and anxious to cooperate with management in the pursuit of a loss-free environment, lower costs and employment security.

## Benefits To You...The Employer

You, the employer, can finally enjoy the security derived from taking control of the situation rather than having the situation control you.

You can significantly reduce your workers' compensation costs and, as a result, increase your profits.

You have the convenience of one responsible source for effecting a reduction in workers' compensation costs, rather than seeking out and coordinating the myriad and overlapping number of resources in the marketplace.

You, as our client, are affiliated with a large national organization devoted to solving financial risk management problems and reducing rapidly increasing workers' compensation costs.

## Cost Control Initiatives

1. Safety programs
  2. Pre-employment screening
  3. Return-to-work programs
  4. Vocational rehabilitation
  5. Medical bill audits
  6. Claims administration audits
  7. Job/task analyses
  8. Litigation management
  9. Fee schedule compliance
  10. Use of case managers
  11. Utilization review
  12. Review of physician practice patterns
  13. Use of HMOs, PPOs, MPNs, etc.
  14. Pre-certification
  15. Rate negotiations with health care providers
  16. Cost-control incentive programs
  17. Coordination with group health program
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