

6. Reserve Analysis

Knowing and understanding reserve bases assist in determining the adequacy of your reserves, which have a direct affect on your premiums.

7. Employer Education and Safety Training

Training is offered in basic and complex workers' compensation issues.

8. Return-to-Work Programs

Control workers' compensation costs by getting your employees back to some form of work as quickly as possible. ISU can work with you to design a modified duty program.

Benefits to You...The Employer

- Questionable claims are adequately and timely investigated.
- Fraud issues are appropriately referred to District Attorney.
- Claims handled "proactively."
- Lower reserves resulting in lower premiums.
- Allows you, the employer, to remain more competitive in your industry.



ISU Safety and Claims Services

Reducing workers' compensation costs



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Offices Coast to Coast
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Top U.S. Brokers*

Company	Gross Revenues
1. HUB International	\$1.00 B
2. Lockton Cos.	\$947.34 M
3. Alliant Insurance Services Inc.	\$553.56 M
4. USI Insurance Services	\$514.56 M
5. Confie	\$472.57 M
6. AssuredPartners Inc.	\$422.54 M
ISU Group	\$320.37 M
8. Acrisure LLC	\$319.95 M
9. BroadStreet Partners Inc.	\$265.25 M
10. Integro Insurance Brokers	\$257.00 M

* Source: Insurance Journal, July 2016



ISU Safety and Claims Services

ISU Safety and Claims Services offer eight distinct categories of risk management services to effectively reduce your costs.

You can rely on ISU to provide professional, technical and effective services in these areas:

1. Claims Review

Resolve claims more promptly with face-to-face meetings with all parties. ISU organizes these meetings.

Report on claims reviewed provides insight to you and guides claim adjuster to ensure quality claim handling.

2. Claims Audit

Review claim files to assure that claims are being handled proactively.

Audits can assure that reserves are realistic as claims status change.

3. Loss Trend Report

Based on current loss run data, ISU Claims Services will prepare a detailed loss graph analyzing trends in causes of accidents and types of claims.

4. First Aid Claim Set-up

A comprehensive first-aid program can ensure that those claims meeting the “first-aid” criteria are not reported to your workers’ compensation carrier, thus mitigating negative loss experiences.

5. OSHA Compliance and Safety Training Programs

Custom safety solutions.

Management training.