

## 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.

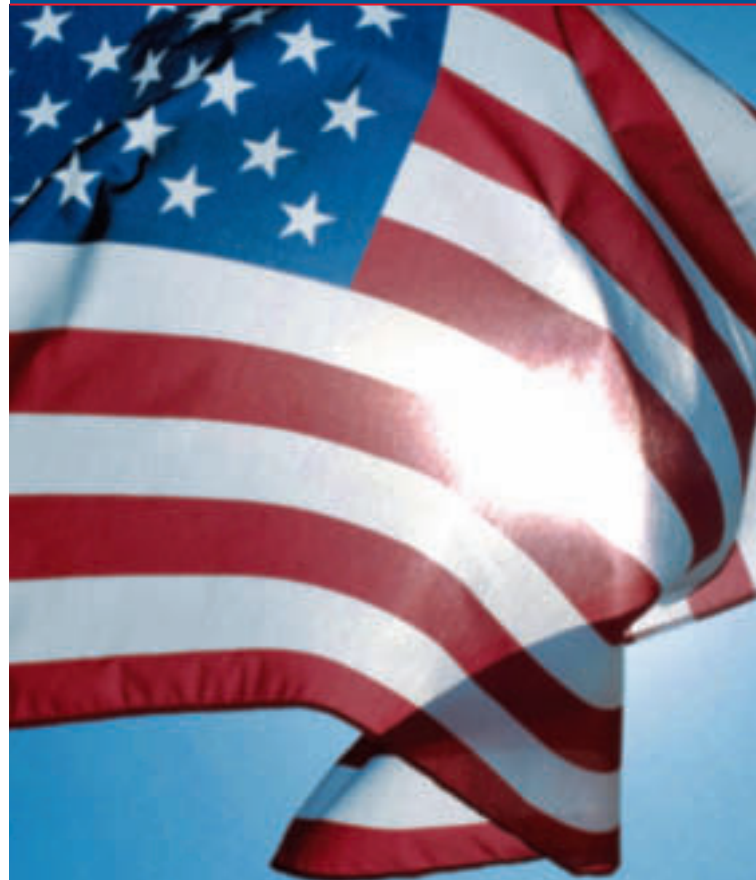
## Benefits to You...The Employer

- 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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**ISU Insurance Services**  
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Offices Coast to Coast  
Our Knowledge is Your Best Insurance™

### Top U.S. Private Brokers\*

Company	Gross Revenues*
1. Lockton Companies, Inc.	\$329.4
2. Alliant Resources Group, Inc.	181.5
3. Keenan & Associates	104.8
4. Frank Crystal & Co.	99.1
<b>ISU</b>	<b>96.6</b>
5. The Leavitt Group	94.7
6. John L. Worthman & Sons L.P.	82.1
7. Bollinger Inc.	80.4
8. The NIA Group LLC	75.0
9. Hylant Group	74.4
10. Summit Global Partners, Inc.	71.1

\* Dollars in Millions  
Source: Hales Report August-October 2005  
*Business Insurance*, July 2005



## 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.