



San Francisco

One Responsible Source™

Insurance Services Overview



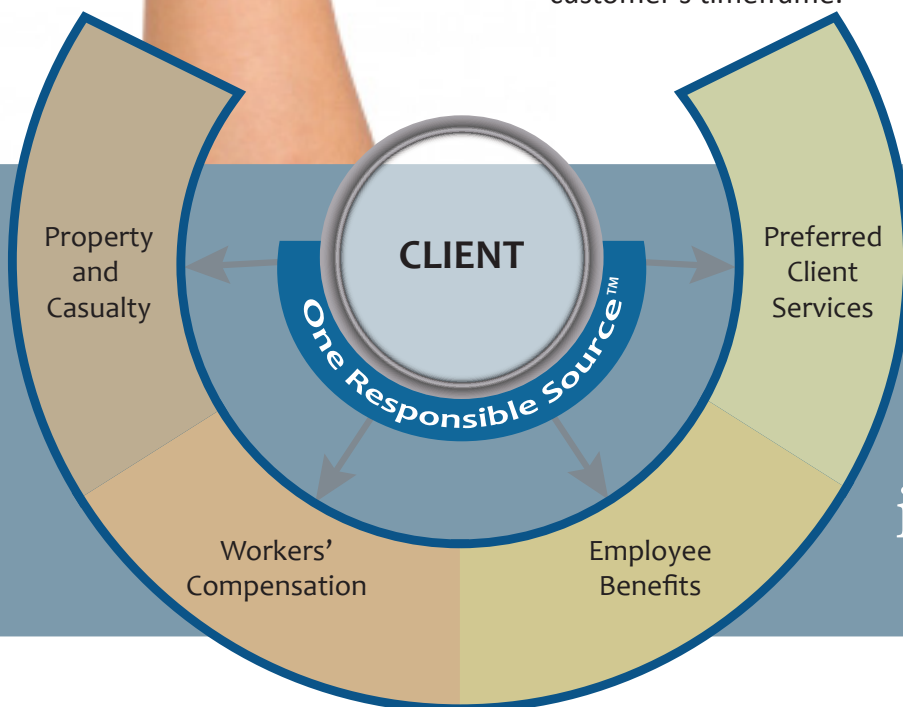
ONE RESPONSIBLE SOURCE™

Through the ISU One Responsible Source™ offering, our clients access a nationwide delivery system for comprehensive and integrated solutions.

This gives business owners the convenience of buying all their insurance and consumer driven health care from a single point of contact. The ISU offering includes Property and Casualty, Employee Benefits, Personal Insurance, Human Resources, Loss Control, Claims Administration and Premium Financing Services.

Tangible Benefits

- > Provide ongoing comprehensive exposure analysis and appropriate transfer of risk through quality insurance products.
- > Negotiate coverages and premiums rather than obtain quotes.
- > Respond satisfactorily to all request within 24 hours.
- > Obtain lower costs by maximizing the interrelationship of employee benefits and workers' compensation.
- > Manage the market for the Best Value Every Year.
- > Avoid costly workers' compensation claim and over-reserving through active claim management.
- > Deliver the best of breed human resource and enrollment advice.
- > Prepare an easy-to-understand summary of all policies.
- > Provide claims reporting and settlement assistance in the customer's timeframe.

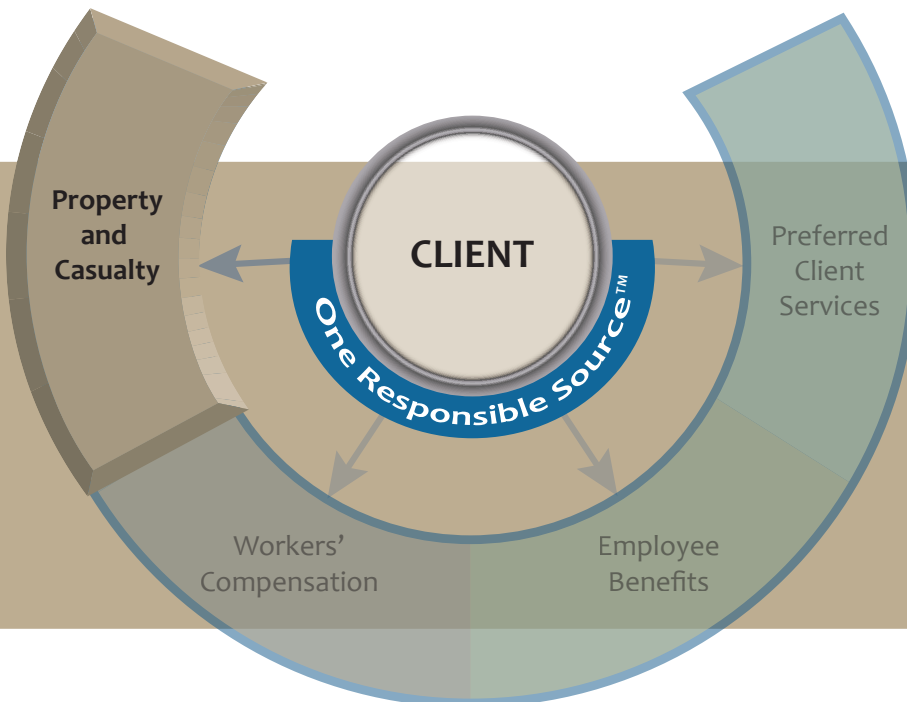


ONE
answer for
all your
insurance needs...

PROPERTY AND CASUALTY

Whether you need to protect a metalworking operation, valuable cargo, employees in the office or traveling abroad, ISU has the solution that will mitigate your risk. Our product offering includes but is not limited to:

- > Automobile
- > Boiler and Machinery
- > Bonds
- > Property Insurance
- > Computer/Electronic Equipment
- > Cyber Liability
- > Crime
- > Employment Related Liability
- > General Liability
- > Transportation
- > Financial
- > Business Interruption
- > Extra Expense
- > Umbrella Liability
- > Workers' Compensation
- > Professional Liability
- > Glass Insurance
- > Wrongful Acts Liability



No. 6
Ranking in the
2012 Top 100
P&C Agencies

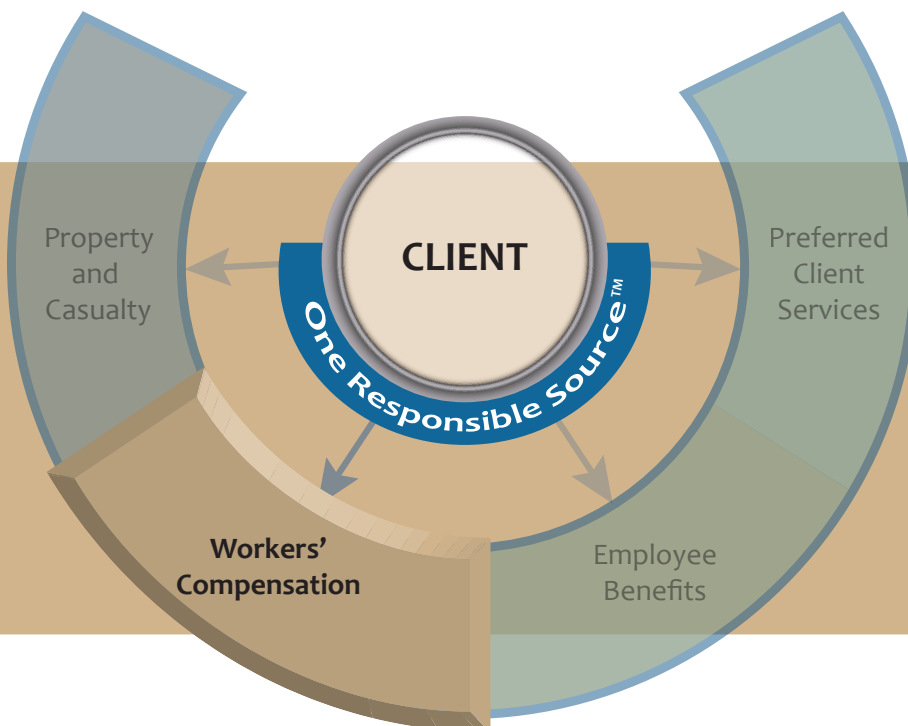
WORKERS' COMPENSATION

ISU has a unique and proprietary process to reduce your Workers' Comp costs as well as the time, headaches, and frustrations in dealing with injured employees while improving productivity and profitability.

The Certified WorkComp Advisors at ISU partner with you and apply their knowledge in the following areas that directly contribute to your workers' costs:

- > Hiring practices
- > Prepare for your workers' comp audit
- > Develop a zero injury culture
- > Medical services to injured employees
- > Keeping injured employees on the job

Workers' Compensation is like no other insurance plan. It is like a line of credit. Fortunately, you can control these costs and ISU's experience and knowledge are available to help you achieve this goal.



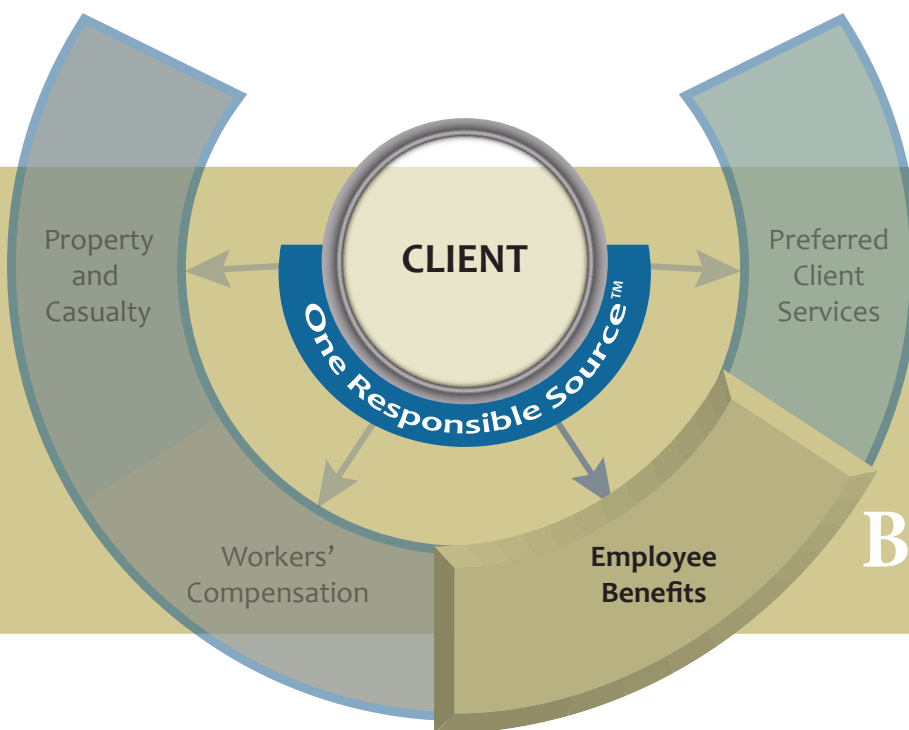
**Pro-Active
Program
for
Cost
Containment**

EMPLOYEE BENEFITS

We are committed to providing both ISU commercial and personal clients with a benefits program that is best fitted to their unique needs. An essential element in employee satisfaction is a well-managed and accessible benefits program that integrates all employee benefits from medical insurance to retirement plans to flexible spending accounts.

Our experienced benefits consultants work closely with our clients' human resource departments in all areas of employee benefits management. The result is a convenient and transparent benefits program that allows employees to meet both their individual needs and those of their family members.

Our services include strategic plan design, plan and carrier analysis, on-going reports and analysis, renewal consultation, legislative updates, legal compliance, employee communications, and a comprehensive benefits management system dedicated to your employees and HR department.



Well Managed
& Accessible
Benefits Program

PREFERRED CLIENT SERVICES

Loss Control and Safety

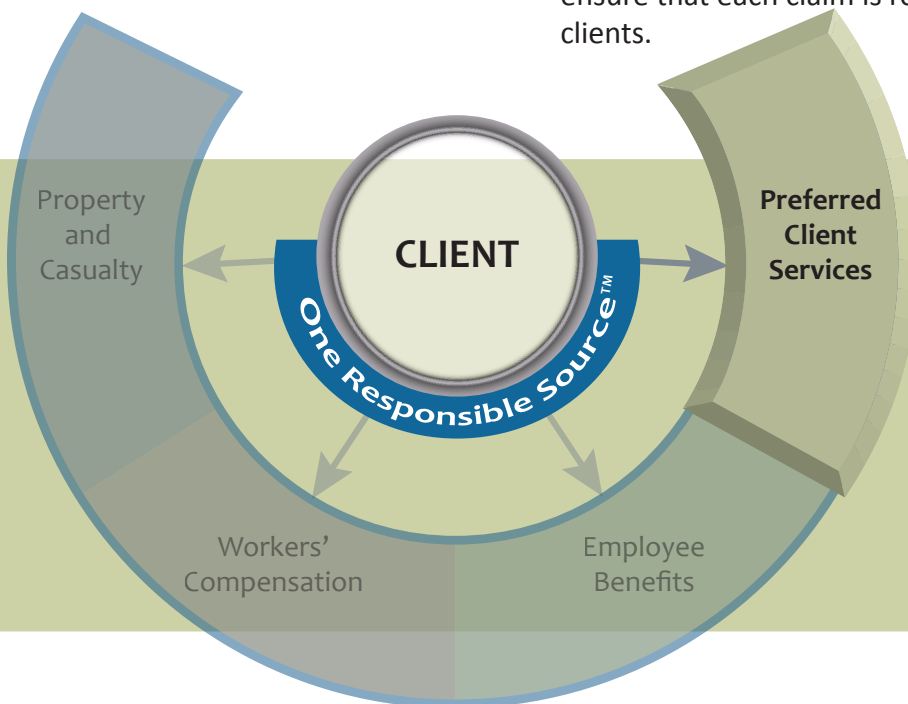
Loss control plays an important role in the risk management program of your business. Implementing loss control strategies can lower claim severity and occurrence resulting in reduced premiums and a lower total cost of risk. We dive deep into your business to proactively identify and mitigate exposure areas. To further protect against loss, we provide safety management and compliance programs that help protect your employees and reduce your workers' compensation costs.

Human Resource Services

Our goal is to take the burden of compliance off the shoulders of the business owner or manager by providing convenient and simple-to-implement human resource products and services. We work closely with labor attorneys to make sure you stay current with the ever-changing federal and state employment requirements that apply to businesses in every industry throughout the nation.

Claims Management

Once a loss has occurred such as property damage or a lawsuit, a new level of service is required. From start to finish, handling the claim effectively and making the client whole is our focus. ISU proactively manages the claims reporting process to expedite the collection of comprehensive claims information. We work closely with the claims departments of our insurance company partners to ensure that each claim is resolved as favorable as possible for our clients.



Creating
Remarkable
Experiences