



SOLUTIONS THAT MANAGE
WORKERS' COMPENSATION RISK

ESM
SOLUTIONS

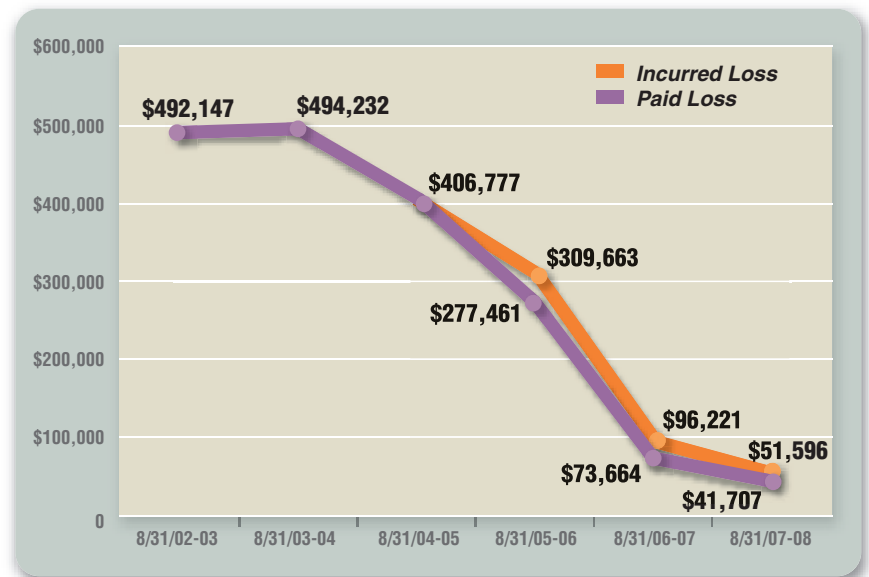
Workers' Compensation Claims Management

ESM Solutions, Inc. provides the guidance and training for employers to return an injured worker back into a productive team member. Many factors influence and impact the outcome of a Workers' Compensation claim, which can be a time of discomfort and uncertainty for the employee, and requires additional time, effort and expense for the employer and coworkers. Easing the transition back to normalcy occurs when all parties are given a clear understanding of the process and know what to expect.

SERVICES:

- Provide Workers' Compensation technical expertise to employers
- Facilitate ongoing communication between employer and insurance carriers
- Interpret loss runs and other loss data
- Establish action plans for the resolution of claims
- Analyze claim statuses and critique carrier action plans
- Analyze reserves for accuracy
- Provide reports to employers regarding claims action plans and reserve recommendations
- Analyze experience modification worksheets for accuracy and complete X- mod projections
- Create graphs and reports reflecting claims trends
- Strategize litigated claims for optimum resolution
- Verify employer compliance with SB899 requirements
- Resource for Workers' Compensation claims issues
- Audit of Third Party Administrator
- W.C. Seminars on key topics
- W.C. Supervisor Training
- Create formalized Return-To-Work (RTW) program
- Evaluate Medical Provider Network (MPN)

Keeping employers abreast of the changing Workers' Compensation environment is one of ESM's principal services. ESM Solutions, Inc. works with your management staff to evaluate your current Workers' Compensation claims data and create an effective program that reduces the financial and personal impact of workplace injury or illness.



Objective: Reduction in claims severity



Loss Control Safety Management

Creating a true workplace culture of safety is at the core of ESM's consulting services. Effective safety programs are the result of management leadership and the application of proven management principles throughout the organization. Risk must be identified and evaluated, appropriate controls must be chosen and implemented, and the entire process must be monitored and continuously improved. ESM Solutions, Inc. safety professionals are experts in safety program management and will bring your program a new vision that will lead to safety excellence and injury prevention.

Safety Program Development

Strong safety programs are built rather than evolve organically. It starts with executive management commitment and their strong leadership to gain involvement of the personnel who will be directing and implementing the program. Program design elements include:

- Injury and Illness Prevention Program
- Hazard Communication Programs
- Safety Program Audit to ensure programs define what is being practiced

Safety Program Improvement

Established safety programs that are working well may need an infusion of new ideas to take your safety program to the next level and beyond. Elements that can be introduced and developed include:

- Accident Investigation Process
- Hazard Identification Systems
- Effective Safety Communication Techniques
- Reward and Recognition Programs
- Safety Program Responsibility Assignment
- Safety Goal and Objective Establishment

A GLOBAL APPROACH TO WORKERS' COMPENSATION RISK MANAGEMENT.

As specialists in safety management, ESM Solutions, Inc. has been advocating for employers for over 150 combined years. Using proven strategies that focus on reducing injury frequency and severity, ESM helps employers control and minimize the cost of Workers' Compensation. Our strategy is a top-down philosophy, offering a global approach that integrates consulting, training and tailor-made products. ESM is a nationally-recognized company known for unifying the pre and post injury planning process. ESM Solutions, Inc. provides tools for managers and supervisors to effectively carry out executive level decisions that will reduce the cost and impact of workplace injury or illness. Our solutions focus on safety and injury management as a series of activities integrated with the overall purpose of an organization. Our passion to make a difference, coupled with an employers' commitment to safety as a key organizational value, ultimately creates a true safety culture.

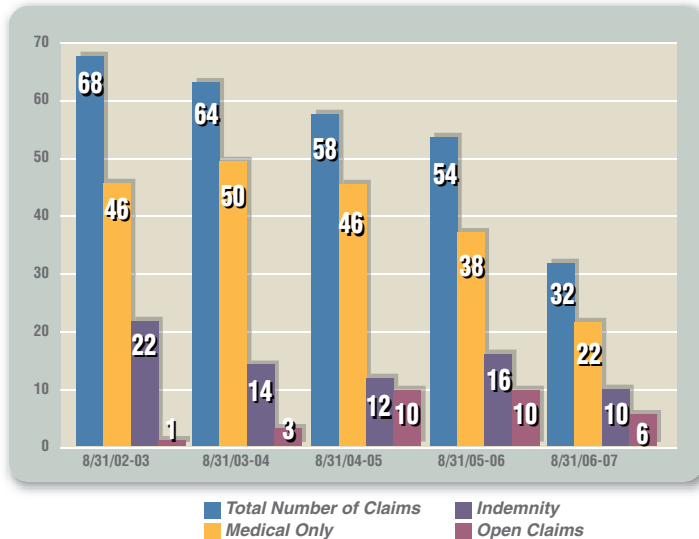


WHERE THERE ARE RISKS, THERE ARE *SOLUTIONS*.

Unfortunately, it often takes a serious accident in the workplace or increased insurance premiums before employers become proactive with their safety program. As an employer, you can take advantage of ESM's bundled service approach BEFORE an accident occurs. Our global strategy includes a combination of consultancy, education, training and customized products.

MANAGING SAFETY SHOULD BE NO DIFFERENT THAN MANAGING ANY OTHER ASPECT OF YOUR BUSINESS.

Risk management is one of the most important facets of a successful company. It not only protects your valued employees, but it protects your bottom line in preventing a workplace accident. Let ESM provide the right *Solution* for your organization.



Objective: Reduction in claims frequency



Call us today for more information at
 (916) 381-9400 or visit our web site at
www.executivesm.com



Industries We Serve

- Construction – Commercial and Residential
- Trucking
- Wineries
- Manufacturing
- Food Processing
- Service Industry
- Property Management
- Hospitality
- Mobile Home Parks
- Restaurants
- Marine
- Janitorial and Building Maintenance
- Professional Engineers
- Painters
- Automotive
- Retailers
- Assisted Living Communities
- Credit Unions and Financial Institutions
- Self Insured Groups
- Captives