

CURRY ANTIFRAUD PROGRAM

NEW HIRE RISK TRANSFER PROGRAM



PRE-EMPLOYMENT FRAUD DETECTION TEST



FIRST RESPONDER FRAUD DOCUMENTATION



PRE-EMPLOYMENT CRIMINAL BACKGROUND CHECKS



INDUSTRIAL CLINIC QUALITY CONTROL INSPECTIONS



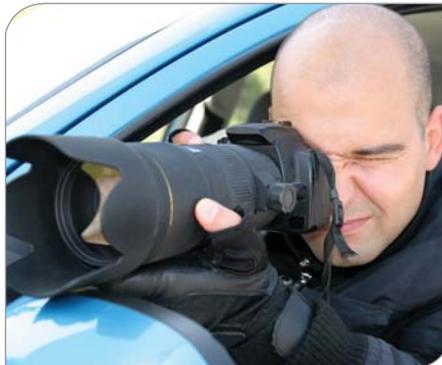
RETURN-TO-WORK FRAUD REDUCTION PROGRAM



TIMELY ONSITE PRIVATE INVESTIGATIONS



FRAUD DETECTION SURVEILLANCE



NO COST LABOR LAW ADVICE WHEN YOU NEED IT



EXPERIENCE MODIFICATION CRYSTAL BALL REPORT



EXMOD FRAUD COST CONTAINMENT PROGRAM



WORKFORCE FRAUD REPORTING PROGRAM

**\$1,000
REWARD**

For information leading to the conviction of any employee committing Workers' Compensation fraud

All information kept strictly confidential

ISU Curry Insurance Agency

Established in 1976, ISU Curry Insurance specializes in combatting Workers' Comp Fraud. Workers' Comp Fraud inflates your companies Experience Modification Factor (Ex-Mod) thereby driving your premiums through the roof.

ISU Curry Insurance provides an aggressive antifraud program for free to major accounts who sign up for Workers' Comp insurance with our agency. Other clients may pay discounted fees for certain program benefits.

Don't pay huge premiums due to Workers' Comp Fraud. Review our Antifraud Program and sign up for Workers' Comp insurance from ISU Curry Insurance Agency today. Call 626-449-3870.

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Please check here if you do not want us to contact you in any electronic means with information about goods or services which we feel may be of interest. To have your fax number immediately removed from our database and your account, please call 626-449-3870 or fax this sheet back to us at 626-449-5268, or email us atscott@isucurry.com indicating you would like to opt out of facsimile communications, and/or other electronic communications. You may contact us at any time, 24 hours a day/7 days a week. We will comply with your request within 30 days of receiving same. Failure to comply with the request within thirty days is unlawful. Please include all facsimile numbers you wish us to remove from your profile/account and not use.

NEW HIRE RISK TRANSFER PROGRAM



New hires are always a risk. Dishonest job applicants, on their best behavior during the hiring process, slip into the company and wreak havoc. As a result, a large percentage of fraudulent claims stem from new hires—individuals with undisclosed

histories of filing false claims. As part of the Curry Antifraud Program, you pass the risk of fraudulent claims to a prescreened temp agency which does the hiring for you. When new hires from the agency file Workers' Comp claims, the claims are the temp agency's responsibility, *not*

yours. The temp agency, which offers "temporary to permanent" programs, also runs background checks and drug testing on each applicant. And, as a member of the Curry Antifraud Program, the temp agency will give you its preferential rates.

Eliminate the fraud before it begins with the Curry Antifraud Program, which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 get started.

PRE-EMPLOYMENT FRAUD DETECTION TEST



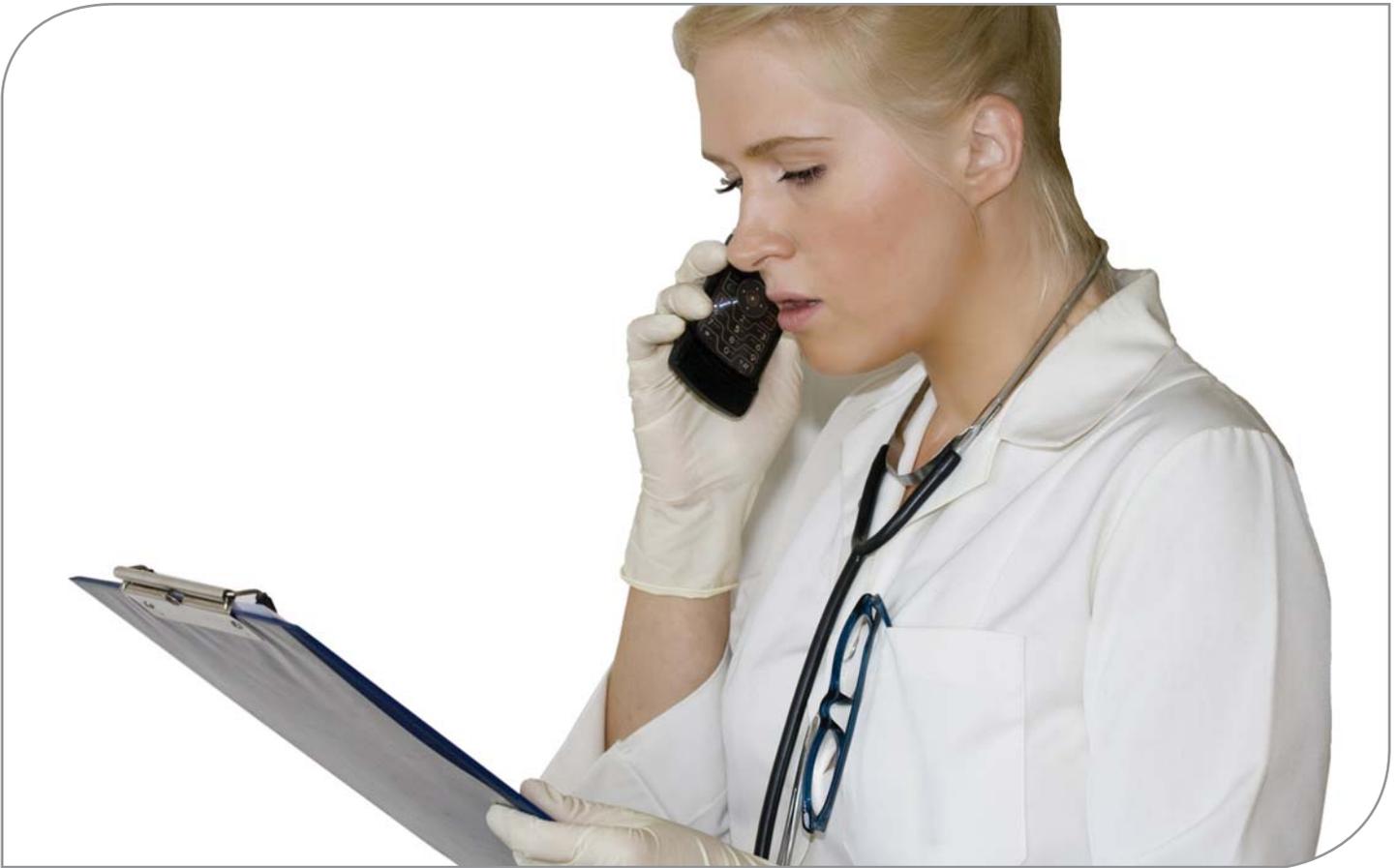
The Curry Antifraud Program includes the use of a patented fraud detection test on those job applicants you hire directly, rather than through an employment agency. This proven test detects

the applicant's inclination toward fraudulent activities. Amazingly, 70% of applicants answer these pointed questions truthfully. With our Fraud Detection Test, you gain an insight into an applicant's true character which would

otherwise be hidden from view. You can then weed out applicants who are criminally inclined.

The Fraud Detection Test is only one of the benefits of the Curry Antifraud Program which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

FIRST RESPONDER FRAUD DOCUMENTATION



You can reduce inflated Workers' Comp claims with our First Responder Fraud Documentation service. Within minutes of an alleged injury (which does not require immediate medical attention), your employee calls our 24/7

nurse triage desk. A Registered Nurse records and documents the employee's statement of the alleged injury and directs the employee on what to do next.

This service reduces the potential for your employee to exaggerate

injuries or add unaffected body parts. It also prevents your industrial clinic from milking you and your insurance company by dragging out treatment to boost profits. In fact, claims may not even need to go to your industrial clinic.

With our First Responder Fraud Documentation, claims are kept as low as possible from beginning to end. This is just one of the benefits of the Curry Antifraud Program which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

PRE-EMPLOYMENT CRIMINAL BACKGROUND CHECKS



New hires with criminal backgrounds can be a warning sign of fraudulent claims to come. As part of the Curry Antifraud Program, you can run criminal background checks on job applicants at

discounted rates through “BizAssure.”

BizAssure is a network of insurance agents, employment law specialists and other professionals who work together to provide

free or discounted prices to its members. As a long-time member of BizAssure, we are able to pass on discounted rates for professional services to our insurance clients.

Discounted criminal background checks are just one of the benefits of the Curry Antifraud Program, which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

INDUSTRIAL CLINIC QUALITY CONTROL INSPECTIONS



An honest employee with a legitimate injury, who is subject to excessive wait times or unsanitary conditions at your industrial clinic, may be motivated to seek legal counsel. Studies reveal attorney involvement in California Workers' Comp cases increases

claim amounts by 800%, thereby boosting your premiums to new levels. As a result, a legitimate claim mushrooms into an enormous claim due to unacceptable conditions at your industrial clinic. As part of the Curry Antifraud Program, one of our insurance professionals

conducts an on-site quality control inspection of your industrial clinic. The inspection covers patient wait times, the cleanliness of the facility and other factors which could drive an injured worker to an attorney. Inspection results will be passed onto you and the clinic for corrective action.

Industrial Clinic Quality Control Inspections are just one of the benefits of the Curry Antifraud Program, which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

RETURN-TO-WORK FRAUD REDUCTION PROGRAM



Temporary disability payments to “injured” employees who are fit to work costs you money and negatively impacts your Experience Modification (“ExMod”) for three years. However, when your company offers a modified job to an injured

worker, your insurance company is required to stop temporary disability. The Curry Antifraud Program includes professional guidance on implementing a Return-to-Work (“RTW”) program in your company. Statistics show RTW programs can reduce claims costs

by as much as 70%, and that employees recover from injuries three times faster when they are on the job. Through the RTW program, you can greatly reduce your Workers’ Comp claims which has a very positive impact on your ExMod for three years.

Professional guidance for a Return-to-Work Program is just one of the benefits of the Curry Antifraud Program, which is free when you sign up for Workers’ Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

TIMELY ONSITE PRIVATE INVESTIGATIONS



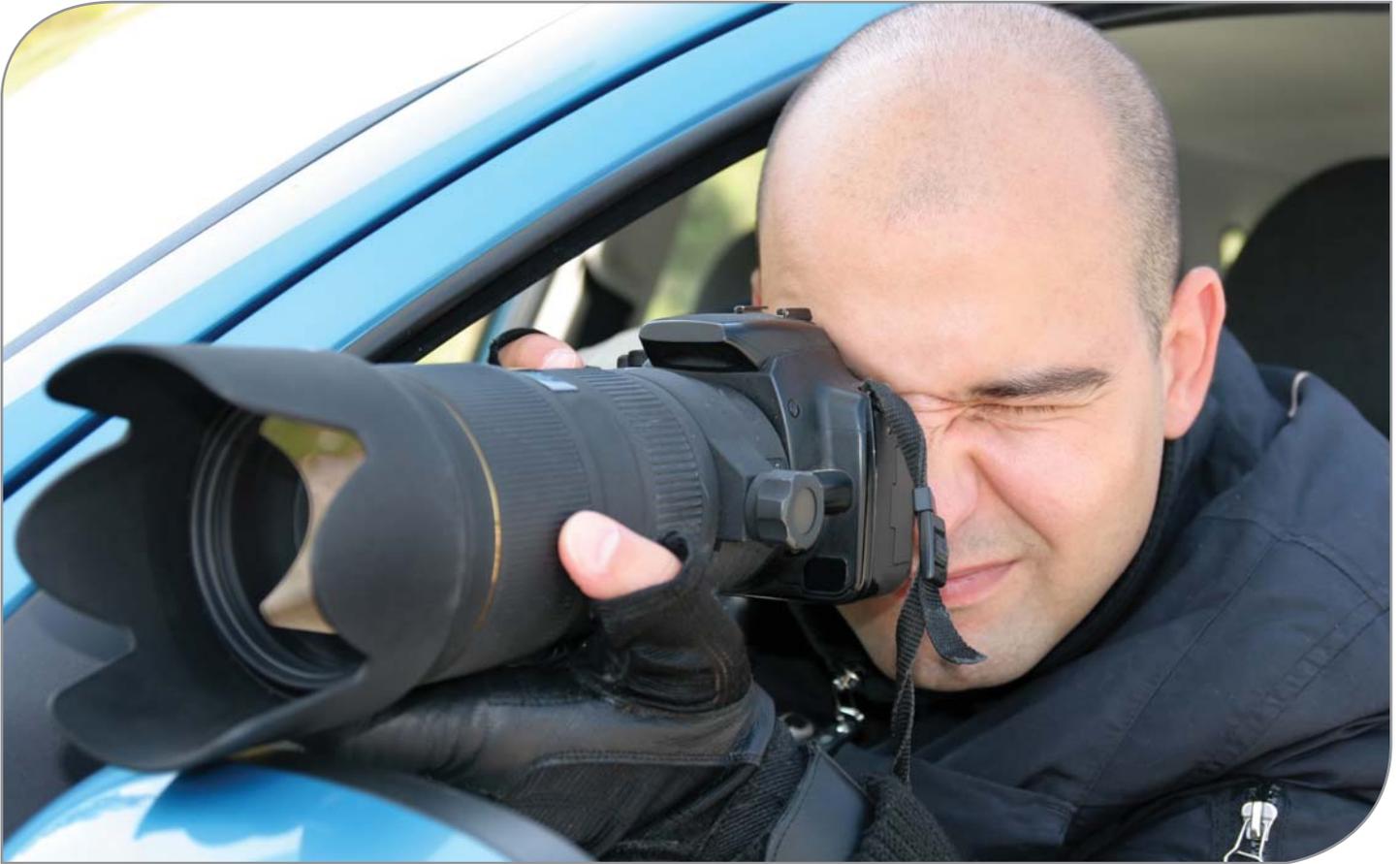
When an employee files a suspicious, sizable lost-time claim, a prudent insurance company sends out a private investigator to check for fraud. However, most insurance companies do not want to spend the time or money to do this. As a result, you end up

with exaggerated or false claims and higher premiums. As part of the Curry Antifraud Program, we send a private investigator to your site to investigate suspicious sizable claims. Our investigator gathers critical information related to the injury such as statements from witnesses and employees.

In addition to fabricated or exaggerated claims, these investigations often uncover other types of fraud, such as an HR manager who receives a kickback for referring “injured” workers to an attorney. The attorney then entices the workers into filing fraudulent claims.

Onsite investigations are a free benefit of our Antifraud Program for major accounts who are sign up for Workers' Comp insurance with ISU Curry. Other clients may pay an additional discounted fee for this program benefit. Contact ISU Curry today at 1-626-449-3870 to get started.

FRAUD DETECTION SURVEILLANCE



Are you tired of your insurance company being soft on fraud? We put you in control of fraudulent claims with our Fraud Detection Surveillance. The purpose of our Fraud Detection Surveillance is to obtain incriminating video evidence of Workers' Comp

fraud. With your prior approval, we send a private investigator armed with a video camera to catch your employee in the act. There is no more effective means of disproving a claim than by taping an "injured" employee playing baseball, moving refrigerators or remodeling a

home. Previous Curry clients have used our recommended attorney to file lawsuits against the employee, thereby sending a message to other employees: Workers' Comp fraud will not be tolerated.

Fraud Detection Surveillance is a free benefit of our Antifraud Program for major accounts who sign up for Workers' Comp insurance with ISU Curry. Other clients may pay an additional discounted fee for this program benefit. Contact ISU Curry today at 1-626-449-3870 to get started.

NO-COST LABOR LAW ADVICE WHEN YOU NEED IT



The intricacies of Workers' Comp regulations and antidiscrimination statutes are best clarified by labor law attorneys who are specialists in this area. Having the right legal advice at the right time can mean the difference

between winning and losing a fraudulent Workers' Comp claim or discrimination claim.

As a member of the Curry Antifraud Program, you have free, unlimited phone access to Littler Mendelson, the largest

labor law attorney firm in California. Attorney fees of this sort typically run \$250 to \$500 per hour. Therefore, you not only save tens of thousands of dollars in legal fees, you have ready access to the top labor law authority in California.

Expert labor law advice is a free benefit of our Antifraud Program for major accounts who sign up for Workers' Comp insurance with ISU Curry. Other clients may pay an additional discounted fee for this program benefit. Contact ISU Curry today at 1-626-449-3870 to get started.

EXPERIENCE MODIFICATION CRYSTAL BALL REPORT



As you know, the Workers' Compensation Insurance Rating Bureau calculates your Experience Modification (ExMod) rating on a yearly basis. Your ExMod rating determines your premiums; the higher your ExMod, the higher your premiums. A company can find

itself financially unprepared for premium increases due to a higher ExMod rating.

As part of the Curry Antifraud Program, we project your ExMod calculations up to a year in advance. If your ExMod is due to increase, this early

notification system enables us to devise preventative strategies for reducing your ExMod in the following years. The early warning of increased Workers' Comp cost enables your company to prepare financially.

Our ExMod Crystal Ball Report is only one of the benefits of the Curry Antifraud Program, which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

EXMOD FRAUD COST CONTAINMENT PROGRAM



Fraudulent Workers' Comp claims drive up your Experience Modification ("ExMod") and premiums for 3 years. Our ExMod Fraud Cost Containment Program includes regular claims monitoring to detect signs of fraud. For instance, a worker may be deposed

without your knowledge. With no company representative in attendance, the worker is free to lie about the injury without rebuttal. Through regular claims monitoring, we discover scheduled depositions and fraud indicators which prevent false claims from ballooning out of

control. As part of this program, we also monitor your reserves and pressure adjusters to reduce over reserves, thereby reducing your ExMod even further. Through the years, we have saved companies millions of dollars in Workers' Comp costs through claims monitoring.

This is only one of the benefits of the Curry Antifraud Program, which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

WORKFORCE FRAUD REPORTING PROGRAM

\$1,000
REWARD

**For information leading to
the conviction of any
employee committing
Workers' Compensation fraud**

All information kept strictly confidential

Employee incentives are a highly effective means of engaging workers in a safety campaign. Working as a team, such workers watch for false or exaggerated injuries which might prevent them from achieving the benchmarks of the campaign. The Curry Antifraud

program includes professional guidance on implementing a fraud detector incentive program for your company. This program motivates your workers to achieve safety standards you choose on a monthly, quarterly or annual basis. When your employees suspect fellow

workers of false or exaggerated injuries, they are apt to blow the whistle. In other words, they become your advocates against fraudulent claims.

Turn your entire workforce into fraud detectors with our Workforce Fraud Reporting Program. This is only one of the benefits of the Curry Antifraud Program, which is free when you sign up for Workers' Comp insurance from ISU Curry Insurance Agency. Contact us today at 1-626-449-3870 to get started.

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