

CaitlinMorgan
INSURANCE SERVICES

Exceeding Expectations

ISESC WORKERS' COMPENSATION PROGRAM



Caitlin-Morgan Insurance Services Indiana Schools Education Service Center (ISESC) Risk Management Program is structured to comply with I.C. 22-3-2-5.

THE ISESC WORKERS' COMPENSATION PROGRAM ALLOWS SCHOOLS TO HAVE A STABLE LONG-TERM COST SAVINGS.

An analysis of historical rates indicate Indiana schools would have saved 10-30% each year for the previous 5 years compared to commercial industry premiums. Premium savings would have been earning investment income in each schools segregated ISESC account.

Comprehensive loss prevention program and strong claims management help the school reduce their dollars spent on claims. Risk Management Program Services are provided by Caitlin-Morgan in partnership with the local designated agent. Structured reinsurance with Midwest Employers Casualty Company caps the annual exposure to loss for each school.

Caitlin-Morgan Insurance Services is offering the program to appointed Indiana agents that write school business or market to schools. To find out more about the ISESC Workers' Compensation Program contact Caitlin-Morgan today.

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www.caitlin-morgan.com

1.800.723.7475

Why should an Independent Agent consider the ISESC Program for their school client?

- Long term cost savings for schools
- Schools have more control over dollars spent on their workers' compensation obligation
- Provides stable pricing and helps eliminate commercial insurance companies pricing swings
- Schools retain investment income
- ISESC WC Program has lower expenses than commercial insurance and historically lower than any national program administrator
- Administrator services are provided by Indiana based company and 100% of service staff located in Indiana
- Historically, Self-Insurance Program member retention is over 90%