ESM INSITE

Insurance Partner
Engagement Strategy

Building Synergy & Creating Opportunities

Only ESM Offers...

ESM provides tech-enabled services to Insurance Agency partners, and their clients, with the goal of retaining existing accounts and creating a competitive advantage to obtain new opportunities.

Our vision is to support employers with education and resources focused on reducing the risk and cost associated with Workers' Compensation.

By integrating technology strategies, ESM & your Agency play a critical role in mitigating an employer's Workers' Compensation risk and cost. This results in a satisfied and long-term client.

Let's build something special together.

ESM INSITE

Delivering a Competitive Advantage

Client data hosted in an agency branded portal built for exclusive retention.

Timesaving, curated education for understanding and guidance through complex regulatory matters.

Comprehensive & proven compliance library to mitigate OSHA audits, fines and Work Comp / Safety exposures.
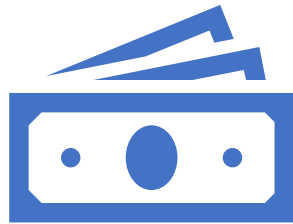
Increased customer satisfaction through proactive engagement and marketing.

Enhance your agency's brand with a tech-enabled client solution, to compete in the evolving Workers' Comp marketplace.

Why now is such an important time...

Agreed Medical Evaluator (AME) & Qualified Medical Evaluator (QME) Rates tripled, which will impact your X-Mod.

Recommended 2.7% increase in Work Comp pure premium rates, potentially effective 9/1/21. (first rate increase since 2015)
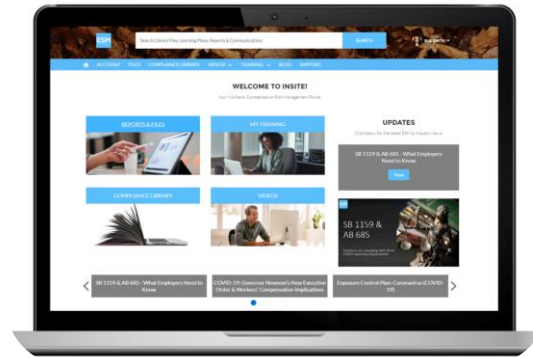
More regulations: 3205, AB1175, EO13999

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Engagement Strategy Overview

Claims Advocacy

INSITE Portal

(Agency Branded)

Compliance Library


Co-hosted Webinar for Current Clients & Prospects

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Agency Engagement Plan & Discounted Pricing

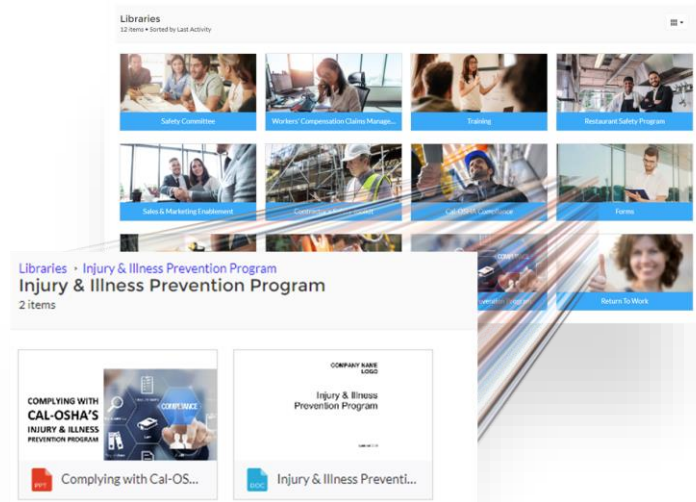| Service Plan Beginning October 1, 2021	Discounted Pricing
Claims Advocacy – 1 Account	~~$3,750~~
• Dedicated Claims Advocate for one (1) account with 3-5 Indemnity Claims	
• Quarterly Claims Report	
• Ongoing claims oversight	
• X-Mod Projection	
• (1) Carrier Claims Review	
• ~$150K premium	
INSITE Portal – 5 Licenses	~~$4,800~~
• (5) INSITE licenses and dedicated compliance library (1 year)	
• (1) agency license with agency starter library	
• (4) client licenses for existing customers and/or prospects	
• Access to monthly webinars and certificates of completion	
• Monthly updates on new tools in INSITE and compliance updates	
Co-hosted Webinar – 1 Webinar	~~$3,500~~
• Co-hosted with Agency and ESM (1 hour)	
• Target number of registered attendees: 50	
• Marketing collateral provided	
• Recorded via Zoom for posting and sharing	
• Post webinar identification and collaboration on leads	
• Certificates of completion for attendees	
Program Management & Customer Success	~~$2,400~~
• Quarterly Business Reviews	
• Stewardship report for broker to negotiate work comp premium credits	
One-Time Setup Fee (Standard Pricing)	$1,000
Monthly Fee (Annual Program) (Standard Pricing)	$1,287.50 per month
Total Annual Cost (Standard Pricing)	$15,450
New Agency Starter Pricing ($1,000 One-Time Set Up Fee + $6,000 a year), $500 month	**$7,000**
Value of service Plan	$60,000

Claims Advocacy

Provide assistance and direction for 1 account with the following Claims Management processes

- **Follow up on open Indemnity claims impacting the X-Mod**

- **Establish internal claims reporting process and kit**
  - Identify gatekeeper and train WC coordinator

- **Provide training to all supervisors / managers on claims reporting**
  - Ensure knowledge and comfort level with Carrier system

- **Establish carrier communication protocols**
  - Identify the key stakeholders and decision makers

- **Establish an internal First Aid program**
  - Consider Medcor, ONSITE Safety & Health, or other vendors for First Aid treatment

- **Review and confirm selection of designated Medical Provider**
  - Complete protocols and send to clinics
  - Confirm Employer Posting notices are current

- **Educate WC Coordinator on best practices for claims management**
  - ESM trainings
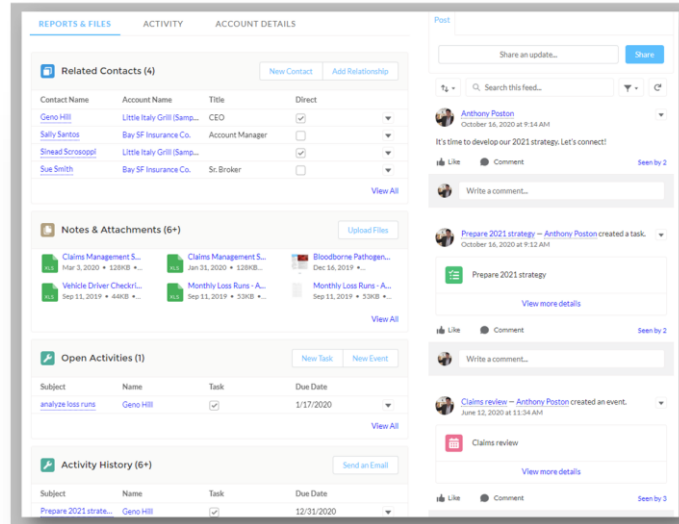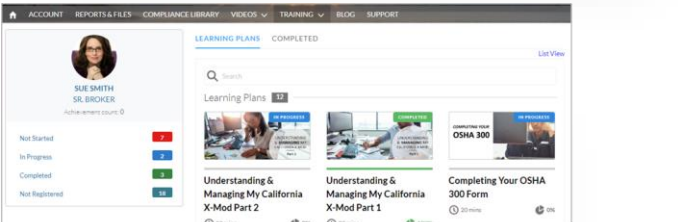 - Ongoing discussions on situational issues/ concerns
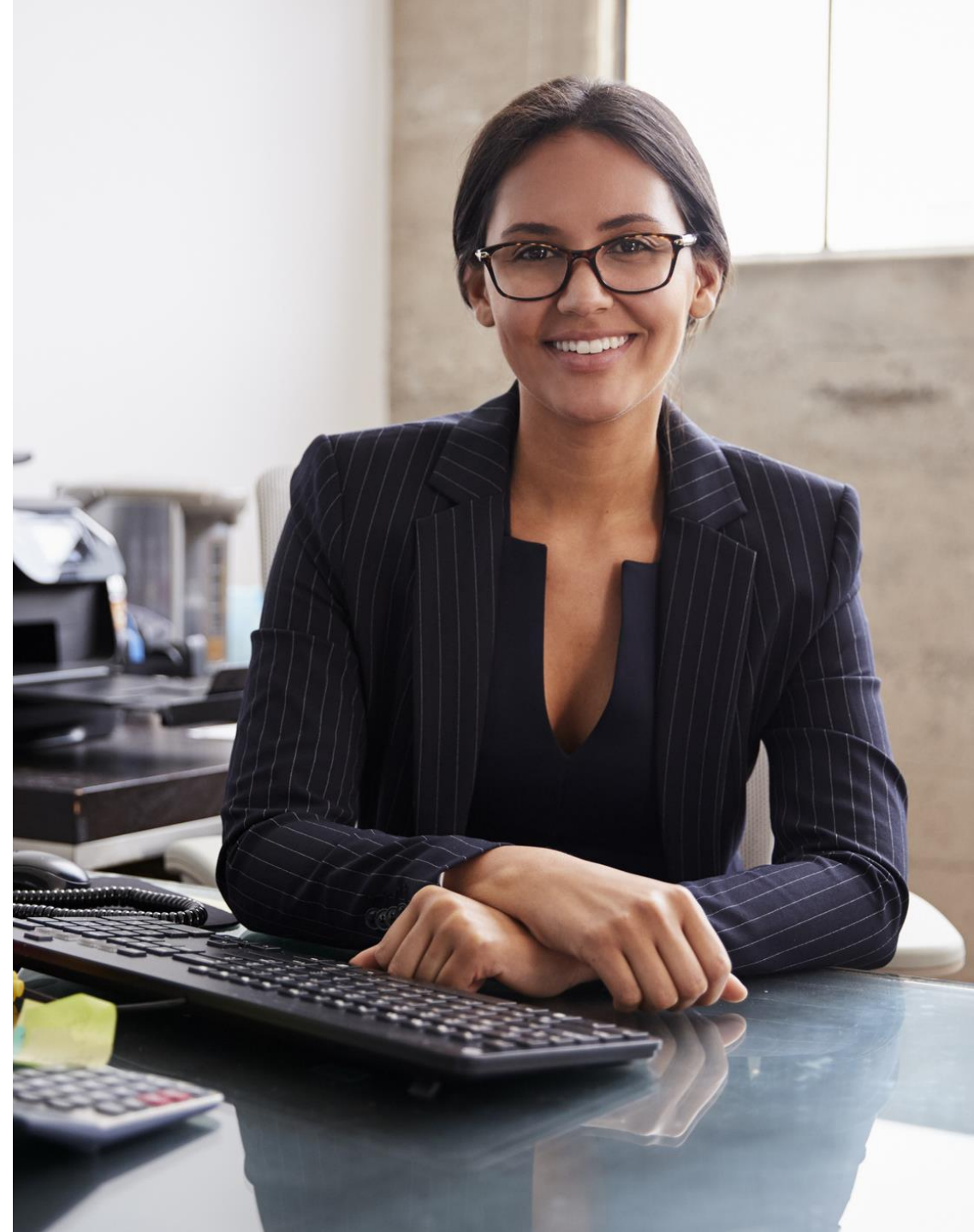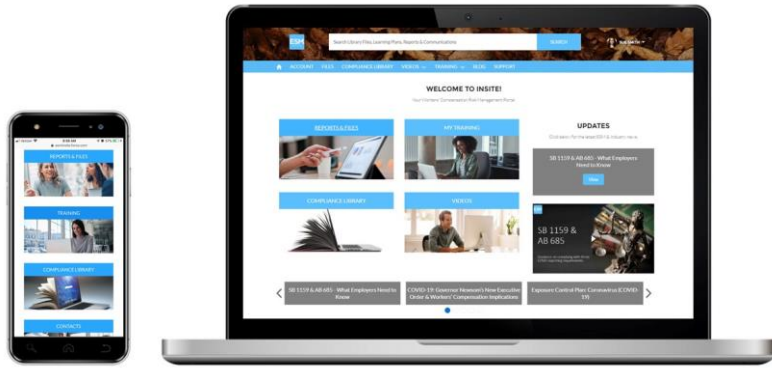
WEB & MOBILE FRIENDLY

CLAIMS INFO, REPORTS, TASKS & MESSAGE BOARD

COMPLIANCE LIBRARY 1,000+ TOOLS

RISK MANAGEMENT LEARNING PLANS

INSITE
(5 Licenses)
Risk management solutions provided from a secure cloud portal.
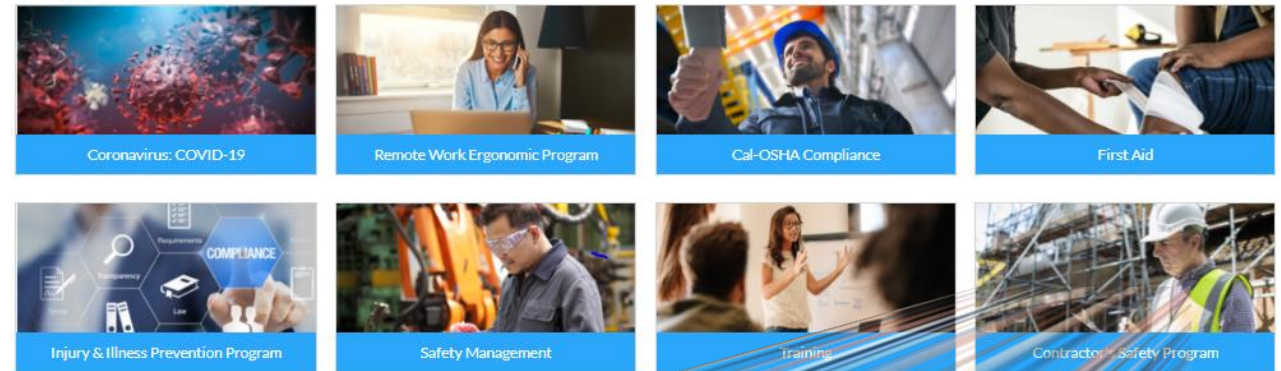
Agency Branding Provided

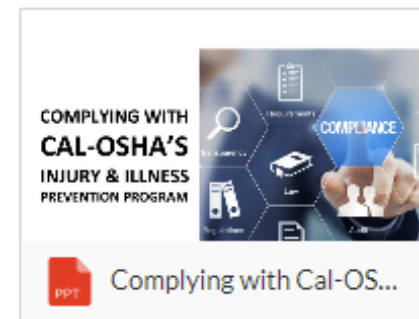salesforce community cloud

ESM INSITE

EMPLOYER COMPLIANCE LIBRARY

With 1,000+ compliance tools and best practices

- *Agency Starter Library*
- *Industry-specific safety toolkits for clients*
- *COVID-19 Compliance Library (Cal-OSHA CPP + Re-Entry Kit)*
- *Custom libraries available for clients*
- *Editable files Word, Excel & PowerPoint*

Client & Prospect Webinar

How to Reduce & Control Your X-Mod (EMR)

Hosted by:
Abe Jabhan, VP, Claims Advocacy, ESM
Sinead Scrosoppi, Customer Success Manager, ESM
Anthony Poston, CEO, ESM

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- Co-hosted with Agency and ESM (1 hour)
- Workers' Compensation Risk Mgmt focus
- Marketing collateral provided
- Recorded via Zoom for posting and sharing
- Logo animation for branding (Renderforest)
- Average audience 50+ (CRM dependent)
- Polls and Surveys incorporated
- Post webinar identification and collaboration on leads

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On-boarding Process

Agency On-Boarding

- MSA/SOW Completion
- Agency Kick-off
- Agency INSITE Demo
  - Producers
  - Account Managers
  - Sales Team
- Webinar Schedule
- Client Intro

Client On-Boarding

- Client Kick-off Call
- Client INSITE onboarding
- Account Setup
  - Loss Runs
  - WC Accord
  - X-Mod Worksheet
  - Letter of Authorization

On-going Management

- Claims Advocacy
- Coordination with Client, medical providers, Claims Administrator, and Agency/Producer
- Quarterly Summary Reports
- Customer Success Support
- Monthly Content
  - Pulse campaigns
  - Newsletters/blogs

ESM INSITE

Your Partner For Success

Increase Retention, Value & Opportunities.

That's the ESM Difference.