



Schools
Excess
Liability
Fund

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To whom it may concern:

I am writing this letter to recommend the services of ESM Solutions. During the past 3 and a half years our company has been working with ESM on a variety of different projects in helping reduce our Excess Workers' Compensation costs and exposure. The amount of potential savings is in the millions and we are very satisfied with their high level of expertise, service, and innovative approach which has exceeded our expectations.

A number of projects ESM has worked on include a high level overview and audit that range from one claim to multiple Members entire book of business. With the multitude of services that ESM provides, they were able to identify cost driving trends and solutions with a plan of action to correct. Our company was also able to customize further needs on a claim by claim basis which resulted in an even greater significant cost savings with ongoing oversight.

I would highly recommend ESM for their risk management services in helping reduce your Workers Compensation risk and costs. Our company continues to use ESM and look forward to their ongoing work in further reducing our costs and exposure. They have become a critical partner in our ongoing success today and for the future.

Sincerely,

Jimmy Rowe



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